

Systematic Review of Factors Limiting the Effectiveness of Cash Transfers in Reducing Poverty

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Abstract

This research analyzes the cash transfers provided by the State and their effects on families living in poverty. The problem lies in the fact that, despite being widespread and frequent, these transfers fail to reduce high rates of structural poverty, which may mean that their effectiveness is determined by institutional, operational, or social factors. Therefore, this study seeks to analyze the factors that determine the ineffectiveness of cash transfers in vulnerable households. The integrated methodology is qualitative, with a descriptive approach and a systematic review design. The results reflect critical perceptions regarding the coverage and frequency of the support received, the connection with formal employment opportunities, and the lack of institutional guidance for the productive use of resources. It is concluded that, although transfers can serve to meet certain emerging needs in families, they do not lead to a significant change in their poverty situation, given that this depends above all on structural failures in the implementation of transfers and on an approach that integrates family self-sustainability.

Keywords: Vulnerable families, Poverty, Family sustainability, Cash transfers.

INTRODUCTION

Poverty continues to be one of the problems affecting human and social development in Latin America and the world as a whole. World Bank data from 2023 shows that more than 700 million people survive on a minimum of \$2.15 per day. Given the scarcity of resources, governments in different countries have sought various alternatives to combat poverty, including direct cash transfers to families, which in turn seek to guarantee basic services and even productive inclusion.

In various nations over the past few years, the use of conditional and unconditional cash transfers is becoming more prevalent (Bolsa Familia in Brazil, Prospera in Mexico and Familias en Acción in Colombia). The discussion has arisen as to whether cash transfers are effective at achieving their intended outcomes. Cash transfers may enable households to meet certain needs relatively quickly; however, according to multiple studies, cash transfers have a limited measure of effectiveness when attempting to assist households achieve social mobility or be self-sustainable (Arza et al, 2022, Ladhani & Sitter, 2020).

In recent years, many studies have shown not just the benefits of cash transfers but also their limitations. For instance, as Panda and Swain (2023) mention, cash transfer programs can enhance the school attendance and health of recipients, improve their consumption levels; however, there are barriers to making the programs work really well. According to Mazzeo Rinaldi and Leone (2023), barriers include low frequency of payments; poorly coordinated programs of cash transfers with programs that will help people find work; inadequate monitoring of transferring institutions. In Colombia, Álvarez et al. (2022) state that cash

transfer programs such as Ingreso Solidario have partially reduced some negative impacts of the COVID-19 crisis but are not enough to create lasting changes.

As previously noted, evidence from research indicates that inadequate connections between welfare/transfer programs and economic inclusion programs restrict these transfers from serving as catalysts for developmental autonomy. In this area, little is written about the structural, institutional, and social aspects that underlie the impact of this type of program.

Although cash transfer programs have been extensively documented and continue to be synonymous with labor market institutions, levels of structural poverty continue to persist at high rates, revealing an apparent paradox. An explanation will thus be sought as to the reason(s) why these transfer mechanisms invariably do not improve the living condition of those families who receive them. Thus, the central problem being investigated is to determine what factors serve to limit the effectiveness of cash transfers as a means of reducing poverty, particularly in relation to those contexts where structural poverty exists in tandem with economic, social and institutional vulnerabilities.

The evaluation of limiting issues that apply to cash transfer interventions is required in order to recalibrate how social policy design and operation are approached. If cash transfer program structures remain without a detailed vision they may fall further into place as entrenched dependency situations, which do not allow citizens to achieve self-sustaining or improved social status. This systematic review of the research literature attempts to add to academic and political discussion through compiling existing evidence on key barriers which create less than optimal effectiveness of cash transfer programs. Findings could be utilized as inputs for policy reform in social protection systems and greater efficiency and sustainability of public decision making processes.

This research aims to carry out a systematic review of the existing literature about limitations on the use of cash transfers for impoverished households that are trying to reduce their poverty. The research has three objectives. The first is to identify what institutional, operational and social barriers have been found in the existing literature. The second is to determine what extent cash transfers are affected by these barriers. The last objective is to create recommendations on how to strengthen cash transfers, including tools that will promote family sustainability and improvement towards dignified and autonomous lifestyles.

THEORETICAL FRAMEWORK

This section establishes the conceptual and analytical aspects that allow us to articulate the research at hand, which examines the relationship between state transfers made through cash transfers and poverty. First, we will look at different definitions and meanings of poverty, its main indicators, and the economic, political, and social causes that are at its root and perpetuate poverty, especially in Latin American and Colombian contexts. Second, we will study what state cash transfers are, differentiating between conditional and unconditional transfers, their objectives, design principles, and international experiences.

Poverty: conceptualization and approaches

Poverty is a complex and multidimensional reality that has attracted the interest of different disciplines. From a more conventional approach, there has been talk of absolute poverty as defined by Wan, Hu, and Liu (2021), referring to the inability of a person or family to meet basic needs (food, housing, and health). On the other hand, there is talk of relative poverty or inequality within society, or the lack of resources for an existence in line with the living standards of the moment and which take place in the community or environment where one

lives (Slobodenyuk and Mareeva, 2020). In recent years, the multidimensional poverty approach has gained ground, recognizing that deprivation is not only about capital and resources, but also about the level of access to basic services such as education and healthcare, and deprivation in the area of participation (Folch and Laird, 2023). Similarly, this latter concept is supported by the United Nations Development Programme (UNDP) (2023) through the Global Multidimensional Poverty Index.

Poverty has been measured using various indicators; one example is the monetary poverty line, which identifies a threshold income and considers whether a household is poor and below this threshold. In the case of Colombia, this measurement is carried out by DANE as a mechanism for classifying people in extreme poverty and monetary poverty (Londoño-Vélez and Ávila-Mahecha, 2021). The multidimensional poverty index (MPI) proposed by Alkire and Foster, updated by (Alkire et al., 2022) and adopted by the UNDP, establishes deprivation in the areas of education, health, work, and living conditions, among others. In Colombia, the DNP has adapted this methodology to the national context in order to monitor multidimensional poverty more comprehensively (DANE, 2024).

The structural causes of poverty in Latin America and even in Colombia are linked to sociocultural inequality, poor health and education, informal work, and weak institutional systems (Stampini, Medellín, and Ibararán, 2023; Amarante, Brun, and Rossel, 2020). In the case of poor people in the Americas, this is due to the concentration of wealth, unequal societies, regressive tax systems, poor family support, and the generosity of social housing, a situation that perpetuates poverty throughout people's lives and even in that of their descendants. In the case of Colombia, in addition to these structural elements, there is also war, corruption, and poor investment in other productive sectors such as rural areas, all of which lead to greater vulnerability for large sectors of the population (Fergusson, Robinson, and Torres, 2024).

State Cash Transfers

State transfers represent an essential mechanism of social policy to ameliorate poverty and inequality via the direct provision of economic resources into areas of extreme poverty or to other disadvantaged populations. The authors Stampini et al. (2023) and Light et al. (2024) also conclude that state transfers can be categorized into conditional transfers (CT) and unconditional transfers (UT). The distinctive characteristic of a CT is that the benefit recipient(s) is subject to specific co-responsibility criteria that they must fulfill (e.g., children attending school, having health checks regularly), whereas a UT will be delivered without any additional conditions imposed upon the recipient other than the specified socio-economic criteria.

Multiple goals are present within these programs, which extends beyond the simple purpose of transferring of resources. Cash transfers accomplish more than just providing poverty alleviation as cited in Das and Sethi (2024) as well as Enami et al. (2023), through the creation of human capital; the disruption of intergenerational poverty; and the establishment of economic resiliency among households with limited means. Design principles include criteria for effectively targeting recipients, ensuring financial stability or viability, ensuring that recipients are selected in an open and fair manner, and providing specific methods for assessment and evaluation that demonstrate the effects of the programs.

Globally, there have been a number of examples which show success in implementing these strategies. For instance, in Brazil, there has been a conditional cash transfer known as Bolsa Familia, which has been in effect since 2003, and has successfully reduced the extreme poverty rates in Brazil through adjustments in the social indicators (Jones, 2022). Additionally, the

Oportunidades/Prospera program in Mexico has been shown through multiple studies to be successful at increasing families' investments in health and education who are in vulnerable situations, thus making it an exemplary model of innovative social policy on a regional basis (Parker and Vogl, 2023).

The historical development of cash transfers within Colombia aligns with the broader Colombian Government's social protection framework through provision of conditional transfers to eligible families. The original model to come into effect was Familias en Acción launched in 2001 and continuously enhanced; since then there have been multiple others created including Ingreso Solidario (which is a model that has shown to be particularly effective during COVID-19) as well as Renta Ciudadana. All of these demonstrate an ongoing commitment from the Governments of Colombia to provide financial transfer mechanisms in addition to their social assistance programs, and in light of ongoing rapidly evolving socio-economic conditions (Acosta et al. 2024).

METHODOLOGY

In order to improve the effectiveness of cash transfers in reducing poverty, this study utilises both qualitative and descriptive/analytical methods through a systematic literature review design so as to analyse and identify what factors limit their utilisation. This type of research provides an opportunity to integrate, compare, and synthesise scientific evidence generated within various contexts revealing thematic patterns, existing knowledge deficits, and new horizons surrounding the subject matter.

The methodology was carried out in accordance with the parameters set out in the PRISMA protocol, in order to guarantee the transparency and reproducibility of the search, selection, evaluation, and review phases of the sources. The search for academic sources was conducted in academic impact databases (Scopus, Web of Science, ScienceDirect, SpringerLink, and Google Scholar), also including regional and open-access repository databases such as Redalyc, Dialnet, and SciELO in order to obtain greater representativeness of recent academic production in English and Spanish.

To retrieve the documents, combinations of keywords were used with Boolean operators (AND, OR) and keywords such as “conditional cash transfers,” “structural poverty,” “effectiveness of social programs,” “targeting of beneficiaries,” “social inequality,” and “social protection.” The search was restricted to the period from 2020 to 2024, including only indexed publications, peer-reviewed articles, and full-text documents that explicitly linked the factors that limit the effectiveness of cash transfers in contexts of economic vulnerability. Theses, non-academically reviewed technical reports, and research dealing with non-cash subsidies were not included.

The screening process was carried out in four phases: (1) identification, in which 112 documents were initially obtained; (2) refinement based on inclusion and exclusion criteria, which reduced the corpus to 88 studies; (3) methodological quality assessment, through critical reading of titles, abstracts, and full content, consolidating a final set of 70 sources; and (4) thematic and interpretive analysis of the information. For this last step, VOSviewer software was used, a tool that allowed the construction of bibliometric networks and the identification of co-occurrences of key terms in the specialized literature.

The qualitative analysis was based on identifying recurring categories related to the constraints to the effectiveness of cash transfers as they relate to the institutional, operational and social dimensions. The empirical results were compared and validated with a review of the most

pertinent findings from international and regional literature, which resulted in the identification of similarities and differences across studies. The integration of the results was intended to develop an explanatory framework that explains the principal structural constraints of these programs and their impact on poverty reduction.

Overall, the strategy used to conduct the research provided an assurance of scientific validity and robustness through a systematic process that also enables reproducibility of the results. In addition to facilitating an evidence synthesis, the present study further enabled the generation recommendations aimed at driving improved more sustainable approaches to cash transfer programs.

RESULTS

The results emerging from the research process are geared toward meeting the objectives and developing each phase of the study.

- **Results of the first phase: Retrieval and selection of documentary sources**

The first phase of the study focused on the retrieval, selection, and systematic screening of literature related to the factors that limit the effectiveness of cash transfers, both in terms of poverty reduction and the analysis of their effects. This first stage was carried out under the parameters of the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol, which made it possible, on the one hand, to guarantee the traceability and transparency of the search and, on the other, to meet the objective set out in this review.

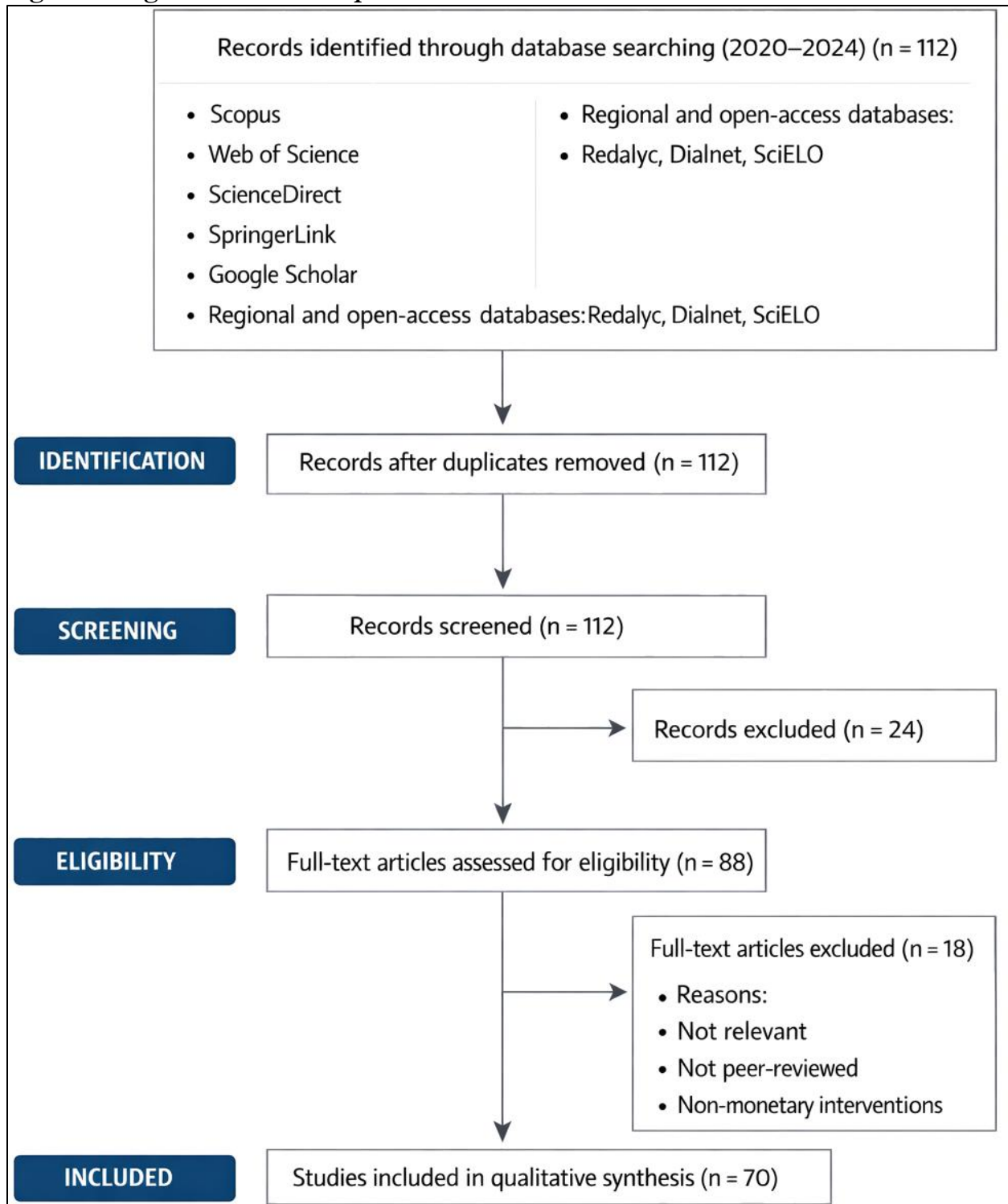
The data retrieval process considered scientific databases such as Scopus, Web of Science, ScienceDirect, SpringerLink, and Google Scholar as well as regional databases like RedAlc, Dialnet, and Scielo so that both types of literature could be incorporated into the final review of the literature. The search equations were built based on available terms of interest and boolean operators (AND, OR) in order to create the relevant databases. The search terms included: Conditional Cash Transfers, Poverty Reduction; Effectiveness of Social Programs; Targeting of Beneficiaries; Social Protection; and Economic Vulnerability.

To guarantee pertinence for the relevance of studies included in this search, filters were applied as follows: Language; English/Spanish, Document Type; Indexed Academic Documents; Book Chapters; Peer Reviewed Academic Article; Publication Date; Publication Date (2020 - 2024). The search did not include any documents from grey literature, institutional reports without peer review, and all other documents that discussed subsidy not associated with poverty.

The first stage of the identification process resulted in the extraction of a total of 112 studies from databases. In the second stage, 34 duplicates or studies not appropriate for this review were excluded. The eligibility stage included a review of 88 studies based on the established eligibility criteria. Once each of these studies was assessed against both quality-related inclusion standards and relevance to the topic area(s) examined, 70 studies were included in the review.

Figure 1 provides a summary of the PRISMA diagram, which includes the following four stages: Identify, Screen, Eligibility, and Inclusion. The four stages outlined in the PRISMA Flow Diagram demonstrate a systematic attempt to identify studies included in your final corpus while maintaining methodological consistency and transparency through Study Selection and Study Refinement Phase activities.

Figure 1 Stages of the Prisma protocol



Note: The figure details the process of selecting bibliographic sources followed through the PRISMA protocol.

In the initial stage of the review, the PRISMA protocol was applied, which allowed for the definition of a broad set of academic sources, forming the conceptual and empirical basis that facilitates the subsequent analysis of the factors that limit the power of cash transfers in reducing poverty. The thoroughness and consistency of this initial phase served to reinforce

Schnitzer (2021) explain that this inefficiency in targeting programs affects their legitimacy and reduces their real impact on poverty.

Various researchers have pointed out that the issue is much worse in rural and marginal regions, where there are limited information systems. Smythe and Blumenstock (2022) note that logistical issues, lack of internet access, and administrative restrictions limit the use of targeting criteria in these regions. According to Shifa and Leibbrandt (2022), distance and dispersed population groups limit the capacity of state agencies to verify certain socio-economic data. Together, these studies demonstrate that the inequality in territory creates unequal access to assistance and that the poorest households in many cases are also the most difficult to locate.

In response to the above statement, some authors argue that community-based targeting mechanisms are more successful than centralized targeting systems. The analysis by Mookherjee and Nath (2023) shows that involving local actors not only reduces error but also increases accuracy in identifying beneficiaries. However, divergent positions have also been identified that warn of the risks associated with these systems: the study by Bardhan and Mookherjee (2023) develops a theoretical model on political patronage and elite capture, where these dynamics affect the allocation of resources in local governments; Other authors, such as Akyeampong (2024), express concern about how this validation can lead to social conflicts and clientelistic biases. In the literature on targeting, the debate persists as to which targeting model is the most efficient and fairest for reducing persistent errors.

Several studies state that politicization is another aspect that decreases CCT targeting effectiveness. For example, when the government uses conditional cash transfer (CCT) programs for electoral reasons, there will be a bias distribution of resources by political preference (Bilek, 2024; Gromadzki et al., 2024). Washida and Higashijima (2024) provide research that shows how different types of electoral manipulation have an impact on elections, and thus, election trust. As Fenwick and Rennó (2023) state, citizen's perspectives on political manipulation cause social intervention to be viewed as a factor negating their legitimacy.

Overall, evidence from the literature indicates poor targeting presents a structural barrier to achieving successful results with conditional cash transfer (CCT) programs to reduce poverty. Based upon the analysis of the studies reviewed, it can be concluded that inclusion/exclusion errors; regional gaps; institutional weakness; and politicization are repeating themes that interfere with the successful implementation of these policies. Consequently, it is likely that the use of comprehensive, transparent, and technology-supported identification systems will be essential to develop fairer effective programs.

- **Insufficiency of the amount transferred**

Conditional cash transfers (CCT) in response to the literature have not provided adequate resources to provide sustainable changes to household living conditions in many countries. According to Stampini et al. (2023), many of the existing transfer programs were helpful in providing some measures of assistance; however, during the COVID-19 crisis, these programs provided insufficient support and assistance still has not been able to overcome structural deficiencies in both coverage and transfer amounts. For example, Cecchini et al. (2021) found that, on average, unconditional appropriate transfers resulted in only a 2 percentage reduction in poverty in Latin America in 2017, resulting in a weak impact against the reduction of structural poverty. In addition, ECLAC (2022) demonstrates that there was no reduction in poverty from 2014 to 2019, despite the existence of transfer programs. Thus, it appears that the success associated with cash transfer programs has been temporary and the result of these programs have not been sustained once the cash payments stopped.

Several studies have indicated that the impact of transfer payments is further diminished in contexts of rising prices and inflation. Altındağ & O'Connell (2023) state that when transfer amounts are small, they will not have a lasting impact on the beneficiaries' standard of living, thereby preventing sustainable changes in their overall living condition. The review by Orkin et al. (2022) reports that in emergencies where a rapid social response is required, insufficient transfer amounts relative to increased living costs have a negative impact on the utility of transfers as a form of social protection. Zitti et al. (2021) found that the gap between the expectations placed on a transfer payment and what such payment provides can cause frustration among recipients and erode trust in government-sponsored social programs.

Other authors suggest that the magnitude of the transfer is not always the most important influencing variable in this area (Maara et al., 2023), as many smaller transfers can produce positive impacts when complemented with policies associated with them, whereas Banerjee et al. (2021) assert that only very limited transfers will provide temporary relief and do not change the trajectory of poverty without a multi-faceted integration into the transfer. Thus, there is dispute in the academic literature regarding the association between the size of the transfer and its impact on social inclusion processes over the long term.

Research shows that the number of times families receive resources affects how they view their resource sufficiency. Parolin et al. (2023) indicate that families who receive regular payments have more ability to manage their expenses and to pay down debt; whereas, families receiving irregular payments are at greater risk of returning to economic vulnerability. Furthermore, the way that families disburse their resources differs based on the number of times that they receive payment. Families typically use monthly payments for basic needs (e.g., food) and use one-time payments for other types of expenses. Gelman et al. (2024) find that scheduled payments help people to ensure the purchase of non-durable goods, while one-time payments serve as involuntary savings. Uncertainty created by the irregularity of payments undermines families' capacity to invest in education or productive activities; therefore, the assessment of adequacy should not only revolve around the amount of money received, but also include the factors of timeliness and reliability in which families receive that money.

CCTs are inefficient in reducing poverty. The literature reviewed does show that low subsidy magnitude, the reduction in purchasing power of aid due to inflation, and the irregularity of payments are limiting factors on the overall impact of CCTs on reducing poverty. Increasing the aid amount and providing for periodic adjustment of transfers and regular payment of transfers would allow for more stable conditions for households to escape poverty.

SEGUIR DESDE ACA

- **Lack of coordination with complementary policies**

Analysis of the studies has shown that conditional cash transfers (CCTs) cannot, on their own, break intergenerational cycles of poverty if they are not coordinated with public policies in strategic areas such as health, education, employment, and productive development. According to Rossel et al. (2022), the effectiveness of CMTs with educational components depends largely on the quality and coverage of complementary health and education services for beneficiaries. As indicated by Cecchini et al. (2021), the impact of non-contributory cash transfers on poverty is conditioned by institutional factors and, when their implementation lacks complementarity and coordination with quality public services, they become a welfare measure with limited effects on reducing multidimensional poverty. In the words of Arza et al. (2022), multidimensional poverty requires comprehensive interventions that go beyond the exclusive focus on economic transfers.

Lack of coordination is observed by some researchers as being especially evident in the weak condition of both education systems as well as health systems. García and Saavedra (2023) reviewed the impact that CMTs have on both school attendance and access to medical service, and their findings show that without viable infrastructure, quality teaching and adequate supply of medications available at the institutions, resources are poorly utilized. The research by Antía et al. (2024) found in the case of rural communities, that distance to schools or lack of qualified personnel however makes education and health transfers ineffective. Rossel et al. (2023) concluded that in order for transfers to result in effective enhancements to human capital it will require institutional coordination.

In contrast to the above, there is research showing positive experiences where the integration of CCTs with complementary programs has improved effectiveness. An example of this is the study by Barham et al. (2024), which analyzed the long-term effects of a CCT program in Nicaragua, where the combination of transfers, preventive health services, and strengthening of educational provision generated sustainable advances in schooling, learning, and access to the labor market. According to ECLAC (2021), the key lies in designing multisectoral policies that combine cash assistance with strategies for labor market inclusion and access to productive opportunities. However, there is debate in the literature about the fiscal and administrative feasibility of implementing comprehensive models in countries with weak institutions.

Inadequate articulation resulting from fragmentation of institutions and lack of inter-agency coordination has been recognised as impediments to developing a cohesive system (Gogsadze, 2024). In terms of social protection, fragmentation is when there are many programme components that are not functionally integrated which has a negative impact on how effectively targeting, registration and monitoring occur. In addition, multiple agencies providing/implementing MTs without an administrative linkage to local development strategies or income generating strategies also exacerbates fragmentation (Gogsadze, 2024; Tan, 2002). The analysis of Stampini et al. (2023) of Latin America shows how the lack of coherent inter-institutional alignment creates redundancies, overlaps, or gaps within the provision of services. Similar to other studies, without the presence of clear governance structures, the efficacy of transfers is diminished and families cannot resultantly overcome poverty on an enduring basis.

A number of studies have found that one of the greatest weaknesses of CCTs is a lack of coordination with complementary policies. When these studies are viewed as a whole, they indicate that cash transfers may help improve poverty in the short-term; however, their long-term effects for improving people's lives depend on the availability of quality social services and inclusive productive strategies provided by the government. Consequently, there must be a more cohesive approach by governments to address these issues with better intersectoral coordination and ensuring that cash assistance, social investment, and economic development can complement each other.

Dependency and disincentive to work

The existing literature indicates that one of the most recurring areas of contention surrounding CCTs involves the potential impact of CCTs on creating economic dependence and disincentivising work among the households who receive these CCTs. Some critics (Mazzeo Rinaldi & Leone 2023) argue that unconditional transfers create dependence on welfare and reduce motivation to seek a formal job which results in less income from stable employment. According to Ladhani and Sitter (2020), these arguments have led to positions questioning the long-term viability of these programs and whether CTs should be considered a permanent or

temporary measure in social policy. However, there is empirical evidence that contradicts these concerns; Gallego et al. (2021) conducted an evaluation of the Ingreso Solidario program that took place in Colombia during COVID-19 and found that cash transfers did not disincentivise labour force participation, and thus the arguments made by opponents to CCTs regarding dependence on subsidies or CTs are unfounded.

The impact of conditional cash transfers (CCTs) on labor supply varies by context, according to multiple studies that yield mixed results. Stampini et al. (2023) note in their review that while there is limited evidence of negative impacts on total labor supply, a few studies indicate small effects on formal versus informal labor and variability in results by country. For instance, Lima and Duarte (2021) found reductions in female workforce participation rates, particularly among married women who tend to fulfill the education and health conditions set forth by CCTs, in some instances, there were differential impacts by individual household characteristics or educational attainment. Molina Millán et al. (2020) studied young people associated with social safety net programs and found in some Latin American countries that they prolong their studies and remain within the educational system for a longer period prior to entering the labor market. As a result, this could suggest a reduction in immediate labor supply, but with potential returns over time.

In contrast to the above, other studies show that conditional cash transfers (CCTs) can encourage productive integration when resources are used as seed capital. The analysis by Aggarwal et al. (2024) in Malawi shows that cash transfers increased productive investment by more than 25% by reducing liquidity constraints for the purchase of agricultural inputs and the development of productive activities. As De Hoop et al. (2020) point out, it is clear that cash transfers facilitated the expansion of microenterprise activities in households, investment in productive agricultural assets, and improved quality of life, generating positive impacts on poverty reduction. For its part, the literature review conducted by Grisolia (2024) on the sustainability of cash transfers points out that, while some programs generate productive effects that continue after their intervention, in other cases the impacts dissipate quickly, depending largely on the program design, size of the transfers, and availability of complementary support to facilitate the transition to sustainable economic autonomy.

An emerging consensus in the literature suggests that the risk of dependency depends more on program design than on the transfer itself. As evidenced by Owusu-Addo et al. (2023), programs that link assistance with job training, productive inclusion, and complementary services significantly reduce the possibility of disincentives and are more likely to generate sustainable positive impacts in the long term. The study by Barrera-Osorio et al. (2024) in Cambodia indicates that the specific design of the program and, specifically, the targeting strategy determine the long-term effects on human capital and well-being, demonstrating that educational and health conditionalities can be considered indirect incentives to strengthen sustainable outcomes. The review by Light et al. (2024) in sub-Saharan Africa confirms that programs that combine conditional transfers with complementary services and are adapted to local contexts with a focus on co-responsibility and social support are less likely to generate dependency among the population. They also incorporate exit mechanisms that allow for a sustainable transition to economic and social autonomy.

As a result, the studies consulted show the relationship between TMC, dependence and disincentives for labour is complex and multidimensional. Of the studies reviewed, there was no absolute agreement; Some studies report labour supply reductions while others show productive investment and improvement in human capital. Therefore, this indicates that the effect is dependent on the context, institutional design and coordination with policies on

employment and job training. Thus, it is concluded that CCTs should be seen in the context of a holistic approach towards improving economic independence and reducing dependency.

- Inefficient management and corruption

Although conditional cash transfer (CCT) programs have been plagued by administrative failures since they were established, there have been documented issues with late payments, complex administrative processes, and inefficient information systems; all of which have decreased beneficiary confidence in CCT programs (Roelen et al., 2021). Roelen et al. (2021) state that a large portion of late payments is due to insufficient interoperability of databases across multiple systems. The authors recognize that this has been a persistent problem in countries such as Ghana, India, and Brazil, where fragmentation of databases has led to significant delays in the processing of CCT payments. Furthermore, Anderson and Stafford (2024) have posited that poor integration of information systems may impair access as well as provide a risk for exclusion due to inconsistent subsidy delivery times. Finally, they argue that factors including fragmented social registries, lack of capacity among personnel, and poor inter-institutional coordination will result in reduced levels of redistribution as a result of cash transfer programs. (POR ACA)

However, in addition to problems with administrative efficiency, the literature highlights the adverse effect that corruption has on CCTs. Some authors, such as Nichter (2021), explain that despite institutional advances in countries such as Brazil, clientelism persists, showing that in some Latin American contexts, transfers can coexist with this type of practice. Along the same lines of clientelism, Acosta et al. (2024) point out that in countries such as Colombia, there has been evidence of political manipulation and the clientelistic use of transfers, diverting resources to sectors that are strategic for the political parties that govern or seek to do so. Haseeb and Vyborny (2022) conclude from their analysis in Pakistan that discretion in the delivery of state benefits not only diverts citizens' attention but also undermines the legitimacy of social programs, generating perceptions of corruption that tend to discourage household participation.

According to the review, the prevalence of corruption and mismanagement correlates with the level of development for each nation's institutions. Countries with a low capacity to deliver services experience high levels of corruption and political manipulation, while countries with high levels of institutional monitoring have lower levels of these issues (Gelb et al., 2020; Hosny and Sollaci, 2022; Gentilini et al., 2020). For example, in Brazil, Arruda et al. (2021) show that increased use of digital forms of delivering emergency assistance has reduced the amount of discretion held by intermediaries while increasing the transparency of the program. Anderson and Stafford (2024) emphasize that digitized cash transfers improve the efficiency of operations, shorten the time for transfers, and help facilitate financial inclusion; however, this capability varies by nation due to varying degrees of technological advancement and institutional capacity.

Alternatively, numerous investigations reveal the administrative costs associated with conditional cash transfer (CCT) programs, many of which account for a substantial portion of the funding allotted to CCTs. According to García and Saavedra (2023), the intricacy of confirming eligibility criteria contributes to increased operating costs, outlining that there are three primary cost factors involved; Administrative costs (operating, personnel, and logistical), transfer costs, and private costs, thereby decreasing overall amounts invested in beneficiaries. Warning regarding decreased effectiveness of CCTs, Onwuchekwa et al. (2021) contend High levels of administrative costs associated with targeting and monitoring the beneficiaries and compliance with the conditionality of the cash transfers lead to lower levels of efficiency in

relation to the costs incurred to administer CCTs when manage CCT programs. Based upon an appraisal of the Pantawid program in the Philippines, Malinao et al. (2022) highlight that due to excessive administrative costs, CCT programs will eventually lose their effectiveness and will be inefficient. Therefore, CCT program implementation will require the establishment of simplified monitoring systems and a system of external auditing in order to maximize the potential efficiency of the program.

The consensus from all studies analyzed indicates that bad governance practices, including corruption, have adversely affected the efficient use of ICT in the fight against poverty. Despite numerous real-life examples demonstrating how transparency through digitization has benefited both the administration and its citizens by decreasing instances of poor governance, there are still potential challenges associated with the politicisation of government and high costs for administration in many countries around the world. Therefore, institutional capacity building and sustainability of community-based accountability mechanisms will be key in ensuring the effectiveness and credibility of these types of social policy initiatives.

DISCUSSION

Results of this systematic review suggest that the overall lack of effectiveness of cash transfer programs on decreasing poverty has multiple causative influences beyond single dimensions. These include multiple levels of structural and institutional barriers affecting impact, as well as numerous socio-cultural constraints; therefore, according to both Stampini et al. (2020) and Cecchini et al., (2020), while cash transfer programs can help to alleviate immediate deprivation, they have limited ability to change long-term poverty trajectories if used in isolation from each other or in a piecemealed fashion.

The results from a structural perspective confirm that money transfers are deployed in environments where there is unequal income distribution, significant levels of informal work, & low capacity of governmental organisations (in terms of their ability to implement or effect social policy interventions). Therefore, the results demonstrate that cash transfers are a transformational tool in areas where there are deep-rooted inequities in how development occurs, as pointed out by Amarante et al. (2020) & Fergusson et al. (2024). As such, implementing cash transfer programmes without also implementing complementary institutional and productive reforms will likely result in them being primarily palliative mechanisms (i.e., providing short-term assistance) instead of facilitating social mobility.

Relative to targeting, the review of evidence indicates that both inclusion and exclusion errors negatively impact not just the programs' technical efficiency but its perceived social legitimacy as well. This has been supported by previous studies (Premand & Schnitzer, 2021; Della Guardia et al., 2022), who demonstrated that unsuccessful targeting diminishes the public's confidence in social programs and their redistributive effects. In addition, this issue is particularly pronounced in rural and remote areas, where institutional and spatial divides exacerbate the inequities in receiving access to social protection.

A further critical restriction on creating sustainable changes in living conditions for households is the insufficiency of the amount that has been transferred to them. According to Cecchini et al. (2021) and Altındağ and O'Connell (2023), results from this study indicate that small transfer amounts, in conjunction with inflation and irregularity in payment, only generate short term impact, that is not sufficient for overcoming structural poverty. This supports the idea that it is necessary to assess the adequacy of the amount transferred based on the economic environment and actual costs of living.

Another significant finding is that there is a lack of coordination between cash transfers and complementary policies. Furthermore, multidimensional poverty requires a broad range of interventions to provide cash transfers and access to quality education, health, and labour market services (Arza et al., 2022; Rossel et al., 2022). The findings of the review confirmed that when cash transfers are not coordinated with complementary policies, they are implemented as a way to provide welfare, thus having a limited impact on human capital and productive inclusion.

The nature of cash transfers does not confer dependence or disincentives to work; rather, such impacts are contingent upon the institutional structure of the programs. Studies reviewed by Gallego et al. (2021) and Owusu-Addo et al., (2023) were supportive of program designs that include social assistance, job skills training, and exit strategies in an effort to facilitate economic independence while minimizing long-term dependence on assistance services.

Ultimately, ineffective management and political corruption are cross-area factors that reduce the effectiveness of cash transfers as well as erode their legitimacy. Following the findings of Roelen et al. (2021) and Anderson and Stafford (2024), the review of the literature finds that administrative fragmentation, high operating costs, and the political nature of the program limit the redistributive effects of cash transfers. These conditions also diminish public confidence in the cash transfer system and limit the government's ability to ensure that these programs are implemented equitably. As such, institutional strengthening, digitalization of processes, and transparent processes represent minimum requirements if cash transfers are to contribute to the reduction of poverty in a sustainable manner.

CONCLUSIONS

This study provides evidence demonstrating the limitations of cash transfer programs as a viable long-term poverty alleviation solution. Conducted through a systematic review of recent research, it investigates several factors that inhibit the ability of cash transfer programs to reduce poverty effectively. Overall, there are a number of reasons why cash transfer programs may not create sustainable change among low-income households without being integrated into broader social protection systems or being designed and implemented based on sound evidence.

Reviewing this studies indicates that the primary reasons limiting cash transfer efficiency all derive from problems associated with ineffectively targeting individuals receiving assistance, insufficient or diminishing purchasing power of transferred amounts, poor integration of the cash transfer program with related social policy initiatives, risk associated with long-term dependency on cash transfer programs, and ineffectual management through institutional actors. All of these variables interrelate and together help to diminish the opportunities for cash transfers to have a notable effect on both structural and multidimensional poverty.

According to this study's results, public policy should utilize an increased collection of comprehensive intervention models that are different than those strictly based on welfare approaches and simultaneously enhance the connections between cash transfers and strategies related to productive inclusion, education, health, or employment. Improving targeting systems of cash transfers, ensuring that the amounts transferred are both sufficient and stable, and enhancing institutional capacity can all help support transparency, efficiency, and legitimacy in programme delivery.

Through the provision of empirical evidence regarding the limitations of cash transfers as methods of alleviating poverty, this study serves as an integrated and critical synthesis of

existing studies on the effectiveness of cash transfer programs in addition to providing recommendations based upon this unless synthesis that can assist with improving the design of social policies. In particular, the review finds similarities across studies that can be utilized explain limited effectiveness of cash-based programs that do not include structural social or economic development strategies.

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