INCLUDE

KNOWLEDGE PLATFORM ON INCLUSIVE DEVELOPMENT POLICIES

Implementation of cash transfers and cash-based approaches

Literature review

By **INCLUDE Secretariat**

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Acronyms

BRAC	Bangladesh Rural Advancement Committee
CBA	cash-based approach
CC	community currency
CCT	conditional cash transfer
CT-OVC	Cash Transfer for Orphans and Vulnerable Children
EPWP	Expanded Public Works Programme
FAO	Food and Agriculture Organization
IDS	Institute of Development Studies
INCLUDE	Knowledge Platform on Inclusive Development Policies
INGO	international non-governmental organization
NGO	non-governmental organization
PSNP	Productive Safety Net Programme
PWP	public works programme
RCT	randomized control trial
SDG	Sustainable Development Goal
UCT	unconditional cash transfer
UNICEF	United Nations Children’s Fund
VUP	Vision 2020 Umurenge Programme
WFP	World Food Programme

Summary

Cash transfers have experienced a surge in popularity over the last two decades, as they have remarkable potential to promote inclusive development outcomes by reducing inequality, alleviating poverty and providing social protection. The literature on cash transfers is vast, and it provides a nuance understanding of the impacts of cash transfers on recipients. However, there is still room for exploration when it comes to implementation of cash transfers and the differences between and within the different approaches, as well as the investigation of programmes that are not considered cash-based approaches (CBAs), but use cash transfers as a tool. The term ‘cash transfers’ is applied to a variety of programmes with *cash transfers as a defining component*, as well as *cash transfers as an implementation instrument*. This report is the first half of an exploratory literature review on the implementation aspects of cash transfers. It deconstructs cash transfers into these two separate, but connected, planes: 1) approaches using cash transfers as a defining design element, leading to CBAs; and 2) cash transfers as an implementation instrument.

Cash-based approaches

In the first part of this review we hone in on cash-based approaches, which are typically used as a form of social assistance, giving cash to the ultra-poor, vulnerable, or capital-constrained (e.g. entrepreneurs or unemployed youth). This can have a redistributive affect when combined with progressive taxation systems and promote inclusive development.

Although the impacts of CBAs are deemed to be generally positive, variations among and within the different approaches can produce different outcomes, particularly in terms of inclusiveness, which takes into account equality, diversity and context. Policies and interventions that aim to reduce poverty and inequality should be inclusive in both processes and outcomes (Reinders, Dekker, Van Kesteren, & Oudenhuijsen, 2019). This calls for attention to the details of implementation, as stakeholders can be included in decision-making processes, and the extent to which CBAs are inclusive in terms of processes and outcomes partly depends on design features and implementation practices.

From the review of the literature, five main types of CBAs were identified: conditional cash transfers (CCTs), unconditional cash transfers (UCTs), cash-plus approaches, national cash-based social protection (such as social pensions, grants and public works programmes) and community currency programmes. In addition, several dimensions of CBAs, which relate to their design and implementation and affect their inclusiveness in terms of access, opportunities, and capabilities, can be identified. The investigation of these dimensions provides insight into the effects of certain programme elements on inclusiveness. This adds to the discussion of inclusive development by deconstructing programmes based on dimensions that are comparable across CBAs and which have implications for the inclusiveness of outcomes and processes. In doing so, it gives some structure to the common aspects of CBAs, which could encourage context-specific decision-making and promote equality and diversity. The following eight dimensions of design and implementation are identified and discussed in this review: prevention, protection or promotion; emergency or routine; conditional; universal or targeted; simple or complex; rural or urban; value, frequency, and duration; and comprehensiveness, coverage, and adequacy.

Prevention, protection or promotion: The purpose of the CBA determines the design and how it is implemented and sets the stage for targeting decisions. Preventive programmes aim to provide temporary support after covariate or idiosyncratic shocks, such as droughts, floods, or accidents, to prevent those affected from falling into poverty or destitution. Protective programmes aim to mitigate risks for structurally

vulnerable groups, to protect them from falling into poverty or destitution. Promotive programmes are aimed at providing a pathway out of destitution or poverty or promoting entrepreneurialism.

Emergency or routine: CBAs are employed in both routine and humanitarian settings, with different purposes. Humanitarian CBAs typically have both preventive and protective purposes, while routine social protection systems consist of a mix of all three, differentiated in different programmes. The connection between emergency response and national social protection systems was made explicit in many of the CBA measures implemented in the response to the COVID-19 pandemic. Existing social protection systems formed the basis of many of the CBAs that were expanded or introduced in 2020. Groups that are usually beyond the scope of routine anti-poverty programming were included in emergency programmes, while many existing routine social protection systems formed the foundation for responses on a larger scale.

Conditional: The application of conditionality in CBAs can be done explicitly, implicitly, or indirectly, with great variations in enforcement. Depending on the enforcement of conditionality, participants face sanctions or even the discontinuation of cash transfers. Conditionality, in explicit, implicit, and indirect ways, can have different impacts on a heterogeneous population and pose hidden costs and barriers to participation. Explicit conditionality hinges cash transfers on behaviour and imposes sanctions on non-compliance. Implicit conditionality is contained in the branding and communication of CBAs, which is designed to guide behaviour or access to programmes. Indirect conditionality works through decisions and the implementation aspects of CBAs and can pose barriers to access or participation for certain groups in the target population (e.g. the use of digital payment methods excludes those without access to digital technology, and written communication can exclude illiterate or less educated people). Most CBAs impose conditionality on access to restrict participation to an eligible population and guide its participants in some way on how to spend their cash.

Universal or targeted: Most CBAs follow a targeted approach, but there is debate about the implications of either targeting cash transfers or extending coverage to make them universal. Targeted and universal approaches alike deal with heterogeneous populations and inequalities in opportunities to access and participation. Integrating multiple programmes with different purposes to reach various groups in society can make up for this inequality and diversity (Reinders et al., 2019).

Simple or complex: CBAs range from cash-only programmes to more complex and integrated graduation approaches with the provision of training, assets, and coaching. Additional components allow for greater flexibility and reduce costs and barriers to participation by providing relevant skill-training, network access, or other add-ons to the cash transfer. However, adding components can also bring extra economic costs for participation in the form of time and travel, or social costs like stigmatization and social control.

Rural or urban: Poverty in rural areas takes different forms from poverty in urban areas, due to differences in the cash economy, social networks, and food systems, among other things. This calls for adaptiveness, context-specific targeting systems, and monitoring, as well as programme components that cater to rural and urban differences.

Value, frequency, and duration: Typically, the value, frequency, and duration of cash transfers in a CBA depends on the purpose of the programme. These factors are based on assumptions, experiences, or (market) analyses done by the implementing organization or institution. In general, large lump-sum transfers are used for investments in businesses with the risk of ‘temptation’ spending, while smaller longer-term periodical cash transfers are used for consumption smoothing. The objectives of the programmes, as well as the budget and potential (donor) interests, play a role in determining the value, frequency, and duration of cash transfers in CBAs.

Comprehensiveness, coverage, and adequacy: In an integrated and multi-purposed system of national social protection, different programmes should be combined to meet the requirements and targets of comprehensiveness, coverage, and adequacy. Comprehensiveness relates to the scope of national protection systems and the coordination and alignment of different parts in the overarching system. Coverage deals with the question of whether or not the eligible population is identified and reached. Adequacy describes the value of transfers, additional services, and programme components and whether or not they fit the needs of participants. Although separate CBA programmes may not be as comprehensive or cover the same population as a national social protection system, they can be assessed by their contributions to such a system.

The type of actors engaging in CBAs and the source of their funding play an important role in the design and implementation of programmes. The involvement of intended beneficiaries or participants in the design and implementation of programmes is an essential part of inclusive development (Reinders et al., 2019). The most common direct involvement of communities and participants in the implementation of CBAs is in targeting and selecting participants through community-based targeting (Berhane et al., 2015), as well as community involvement in monitoring and evaluation (Marston & Grady, 2014). Additionally, grievance mechanisms can be implemented to take participants' voices into account, during and after the establishment of a CBA programme (Bastagli et al., 2016; Moreira & Gentilini, 2016), although they are not always adequate (Samuels & Jones, 2013).

Cash transfers as implementation instrument

Delivery mechanisms

Cash transfers as implementation instruments have different modalities and mechanisms that determine their implementation in practice. The costs of participation related to conventional delivery mechanisms, such as cash-in-hand delivery at payment points, include time and travel costs and potential stigmatization, or health and safety issues related to travel and queuing, especially in the context of COVID-19. Digital innovations such as mobile money and agent banking can mitigate some of these costs and barriers. However, digital innovations pose other barriers for those lacking access to digital technology or the digital literacy required to use the systems. Different delivery mechanisms constitute barriers and opportunities for the participation of the target population, which can have different effects on a heterogeneous target population.

Monitoring

The monitoring of cash transfers is necessary for accountability, grievance redressal, and increasing the effectiveness of programmes. Digital delivery mechanisms reduce the need for staff or officials to be present in the target area and can affect the monitoring processes; digital mechanisms for monitoring such as mobile phone surveys mitigate the reduced presence and are useful for data collection. However, the remoteness that results from these mechanisms can constitute a barrier to participants voicing their opinions, concerns, or grievances.

Scale

Scale is an important factor in the implementation of cash transfers and relates to the size and intentions of the implementing organization. Many cash transfer programmes start out as pilots with the aim of reaching the scale of a national social protection system or international/non-governmental organization (I/NGO) programme. In expanding a pilot programme, its components, processes, and elements may be turned upside down or turn out to be incompatible with large-scale implementation. Achieving scale in social protection systems can be a driver for inclusive development that reduces inequalities in societies, even when the processes of design and implementation are not inclusive. Multiple and integrated programmes should be well coordinated to allow for broad coverage, while recognizing and addressing structural inequalities and heterogeneity in target populations.

Various sources acknowledge the influence that differences in implementation have on the effectiveness of cash transfers. However, there are few studies that explicitly focus on the design and implementation aspects of cash transfers (Bastagli et al., 2016). Certain implementation mechanisms pose barriers for participation (Holmes & Scott, 2016), and there can be diversions from designed processes, errors and difficulties with implementation outcomes (Gelders, 2018). These are referred to as the 'quality' of implementation (Hypher & Veras Soares, 2012) and are partly determined by the capacities of implementers (Sabates-Wheeler, Hurrell, & Devereux, 2015). Further study on the implementation aspects and variations of CBAs – especially the roles and activities of officials, staff, and employees in the implementation of cash transfer programmes – can provide insight into the mechanisms that cause variations in the effectiveness of similar programmes. Furthermore, finding ways to include participants in the design and implementation of CBAs could reduce barriers to access and opportunity, while promoting inclusiveness. Relatedly, the literature on CBAs could benefit from a connection with anthropological literature on informal social protection mechanisms.

Key findings

It is clear from the literature that tailor-made and context-specific programmes are most effective: the barriers posed by, and limitations of, delivery mechanisms and digital innovations should be understood and matched with the lived realities of participants. Cash can also be used as an add-on component to other types of programmes to make them more inclusive, for example, to include non-working individuals or households with low labour-availability in the benefits of public works programmes; to compensate communities for the adverse effects of industrialization or infrastructural interventions; or to compensate essential workers for incurring increased health risks in a pandemic. Furthermore, the implementation of CBAs governs, to some extent, the effectiveness and inclusiveness of the programme, which prompts the need for better understanding of the underlying mechanisms and processes of implementation. Effectiveness and inclusiveness are dependent only on the design of programmes, or the capacity and skills of implementers, they also depend on the roles and positions of implementers, the specific activities that they pursue, and how they deviate from the programme's design and solve problems that come up during implementation. Different delivery mechanisms can also pose barriers to inclusion and present opportunities for participants, depending on the way they are implemented. Finally, monitoring and feedback systems can be useful in understanding these aspects of implementation of cash transfers.

Chapter 1. Introduction

Background

Cash transfers have experienced a surge in popularity over the last two decades, as they have remarkable potential to promote inclusive development outcomes by reducing inequality, alleviating poverty and providing social protection. Evidence of their impact has been provided by various pilots of direct cash transfers, the Bangladesh Rural Advancement Committee (BRAC) model of cash transfers and graduation, and research based on randomized control trials (RCTs). This report does not seek to trespass on this domain, but rather pays homage to the body of knowledge on the impacts and uses of cash transfers worldwide. In recent times, the COVID-19 pandemic has come to dominate economic and social policy making, in addition to public health, and cash transfers were on the top of the list of go-to social protection responses in many African countries in the early phases of the pandemic in 2020 (Gentilini et al., 2020). This report is the result of a literature review into cash transfers (both academic and grey literature), with specific attention to implementation aspects and issues. It is not a systematic review of all literature on cash transfers, but a focused review to identify and understand the concept of cash transfers in design and implementation.

Before we start, it is necessary to debunk some of the myths about the possible disruptive and detrimental effects of cash transfers, lest they distract the reader. Many of these myths build on the suspicion that people living in poverty do not know what to do with money and spend it on luxury or ‘temptation’ goods. However, a vast body of knowledge debunks this idea that the poor cannot be trusted to use cash wisely and points to the fact that most cash transfers are spent on nutrition, education, health, and productive assets and activities (Ansell et al., 2017; Beegle, Honorati, & Monsalve, 2018b; Garcia & Moore, 2012; Gentilini, 2020; McCord, 2009). Other criticisms revolve around the idea that giving cash generates dependency and laziness and, in this sense, hampers development. Instead, cash transfers have not been associated with labour shifts that would signify dependency or discourage recipients from working other than moving away from last-resort casual labour (Handa et al., 2018). Lastly, giving cash is thought to disturb markets and increase inflation. While market effects are important in the research and implementation of cash transfers, cash transfers do not seem to cause major negative effects (Haushofer & Shapiro, 2013). The conclusion from this body of research is that cash transfers have significant positive socio-economic and productive impacts (Davis et al., 2016; Gentilini, 2020; Handa et al., 2018).

Before the onset of the COVID-19 pandemic in 2020, the most common application of cash transfers in Africa was within social assistance programmes for structurally vulnerable groups, such as refugees, food insecure households, disabled people, and the elderly, to protect them from falling into destitution (particularly after a shock) and promoting pathways out of poverty. Cash transfers remove barriers for the poorest to participate in society and promote inclusive growth, if combined with economic growth and the improvement of basic services (Oudendijk & Bos, 2017). Although this is not exhaustive of the vast knowledge and evidence on the impacts of various modalities of cash transfers in different approaches, the aim of this review lies elsewhere. Unlike evidence of their impact, as noted above, the implementation of cash transfers has received less exposure in the literature. Accordingly, this is the focus of this review.

INCLUDE’s synthesis paper on social protection (Van Kesteren et al., 2018), following the Research for Inclusive Development in Sub-Saharan Africa (RIDSSA) research projects, summarizes much of the available evidence on effectiveness and points to coordination and implementation as determining factors in the effectiveness of a social protection programme. It distinguishes between internal and external factors. External factors include differences in the pre-transfer wealth of participants, access to services, adequate legislative frameworks, and other context-specific factors that programmes need to consider. Internal factors, such as adequate budget allocation and transfer values, smooth delivery, the provision of information, the vertical governance of the programme (especially in government and institutional layers of national social protection), community participation, and context-specific programme implementation, are deemed prerequisites for cost-effective social protection programming (Van Kesteren et al., 2018). Implementation determines the adequacy of these internal factors, which in turn influences the outcomes of interventions. This begs the question: What dimensions of design approaches and implementation processes matter?

In the literature in this review, as well as in the popular lingo, the concept 'cash transfers' is used to signify a collection of approaches that holds the use of cash transfers as an integral part of the intervention logic. This obscures the heterogeneity of the different forms of cash transfers. In fact, there are multiple approaches to cash transfers, which all employ one or more implementation modalities, such as 'unconditional cash transfers', which can apply to universal basic income type programmes, social pensions, or poverty-targeted entrepreneurship programmes. The term is also commonly used to refer to the implementation instrument itself, as a programme component, for example the graduation model programme includes cash transfers, skills training and other components. This report distinguishes between cash transfers *as an approach*, and cash transfers *as an implementation instrument*, respectively referred to as 'cash-based approaches (CBAs[1])' and 'cash transfers as an instrument' from here on.

In distinguishing CBAs from cash transfers as an instrument, several dimensions that influence variations in design and implementation are identified. This adds to the discussion of inclusive development by deconstructing programmes based on dimensions that are comparable across CBAs and that have implications for the inclusiveness of outcomes and processes. In doing so, it lends some structure to common aspects of CBAs, which could invite context-specific decision-making and promote equality. CBAs vary greatly, and cash transfers as instruments have different modalities and mechanisms that determine their implementation in practice. This calls for attention to the details of implementation, as stakeholders can be included in decision-making processes, and the extent to which CBAs produce inclusiveness in processes and outcomes partly depends on design features and implementation practices.

Following INCLUDE's synthesis paper on inclusive development (Reinders, Dekker, Van Kesteren, & Oudenhuijsen, 2019), inclusiveness should be reflected in the outcomes of interventions and policy, as well as in their processes: "**Equality in access and opportunity are not sufficient**, as beneficiaries differ in their capacity to gain returns from new opportunities or access" (Reinders et al., 2019, p. 26). In addition, the concept of inclusion emphasises dimensions of wellbeing beyond income and growth and focuses on the redistribution of wealth and wellbeing. It is important to distinguish between inclusive development processes and inclusive development outcomes. Although a programme may have inclusive development outcomes, its processes may be far from inclusive. An integral part of cash transfers, and interventions in general, is the process of identifying and selecting participants or beneficiaries, referred to as 'targeting'. This is discussed in detail in the other report that resulted from the same literature review

[1] This term is used by Doocy and Tappis (2016) for humanitarian contexts.

(Swinkels, 2021, forthcoming), as it is part and parcel of the strategy, design, and implementation of interventions.

Research questions

This report provides a lens through which to look at the design and implementation of cash transfer projects to distinguish the different aspects that determine their inclusiveness. The following research question guided this approach:

How do the design and implementation of different approaches and forms of cash transfers influence inclusive development outcomes and processes?

This question gave rise to two sub-questions; the first deals with programmes that have cash transfers as a central element of their approach (CBAs), while the second treats cash transfers merely as an instrument or tool:

- ***What different dimensions of cash CBAs determine inclusiveness?***
- ***What forms do cash transfers as an instrument take within the implementation of interventions?***

The dimensions that are identified in this report partly stem from reviews in the literature that used concepts to categorize social protection, in general, and cash transfers, specifically. Some of the dimensions are based on clear patterns that emerged from the literature in this review.

Structure of report

This report contains two chapters based on the sub-questions. The first (Chapter 2) looks at the different types of CBAs found in the literature, where cash transfers are an integral element of the intervention or at the heart of the programme. Chapter 2 then goes on to identify the different dimensions that play a role in the inclusiveness of CBAs. Chapter 3 looks at cash transfers as an implementation instrument, including delivery mechanisms, monitoring and spatial dimensions. The conclusion, key findings and areas for further research, based on the literature in this review, are presented in Chapter 4. For the methodology of the literature review, see Annex 1.

Chapter 2. Cash-based approaches

Cash-based approaches (CBAs) are interventions and policies that use the instrument cash transfers as an integral part of their approach. Examples of CBAs are the cash-transfer programmes for emergency relief by the World Food Programme (WFP), Universal Basic Income projects by GiveDirectly in Kenya, and graduation programmes by BRAC, among others. Social pensions, disability grants and child grants by national governments can also be classed as CBAs. In some national social protection programmes and productive employment programmes, cash transfer schemes are added on to ensure that structurally marginalized and vulnerable groups can also benefit from the interventions. The extreme poor, labour constrained, the elderly, children, and persons living with disabilities are common target groups for these programmes, which can be found added on to public works programmes, employment stimulation programmes or unemployment benefits. Cash-based components can also be added to promote the productivity or resilience of beneficiaries or to include non-beneficiaries in the benefits of an intervention (Mariotti, Ulrichs, & Harman, 2016). In some cases, cash grants are added at the end of a graduation programme to incentivize entrepreneurial activities, for example, a study grant for promising students or matching funds for start-ups (Van Kesteren, 2020).

While most of these programmes are referred to as cash transfers, their design and implementation differ widely. In the literature, different names are ascribed to CBAs to distinguish them according to the basic elements of their overall design. There are roughly five main types of CBAs, which are described in the next subsection. These five types show further variation in their implementation along the lines of eight dimensions. These dimensions are elaborated on and described in the subsequent sub-section. The final sub-section looks at the different actors involved in CBAs.

Types

This section gives a short overview of the five main types of CBAs: conditional cash transfer (CCT) programmes, unconditional cash transfer (UCT) programmes, cash-plus programmes (ranging from graduation approaches to cash and services), cash-based programmes under national social protection systems such as public works programmes (PWPs), and cash programmes within local or community currency (CC) programmes. The CBAs in this section all employ different applications of cash transfers, which vary in the strategies used to deliver, the conditions on which participation is based, and the additional activities complementing the transfers.

Conditional cash transfers

Conditional cash transfers are based on promoting behavioural change through cash-based incentives and the enforcement of compliance. In CCT programmes, transfers are contingent on the expression of this behaviour by recipients. Most CCT programmes focus on promoting health care and education for children (Garcia & Moore, 2012). Desirable behaviours can be broad, but should be easy to monitor and linked to the final objectives. The rationale for implementing conditionality should consider the demand and supply of the goods and services implied in the conditions. CCTs should rely on a clear policy objective, and it should be noted that CCTs may not be the best way to tackle widespread poverty (Pellerano & Barca, 2017).

An example of a CCT programme is Nigeria's In Care of the People (COPE), which provides women with a periodic cash transfer for sending their children to school and participating in free health care. The COPE CCT programme was established in 2007, with the objective of alleviating poverty and developing human capital. The main conditions of this government-led programme are for all children in participating households to attend school for at least 80% of the time and for household members to participate in immunization programmes sponsored by the government. Households receive a monthly basic income, which is a cash transfer calculated per child for up to four children. The programme has a fixed duration of one year, after which the household receives an entrepreneurial grant to help them establish a business to generate income to maintain the enrolment of their children in education (Akinola, 2016).

The COPE programme has a conditional, variable value, monthly transfer for a fixed duration. These elements may vary in a CCT programme, which may be conditional on health only or education only, for example, or on other conditions. The main ingredient is the application of one or more conditions to the eligibility for, and continuation of, cash transfers.

Apart from design elements, the level of enforcement of conditions plays a major role. Compliance is enforced through monitoring and disciplining the behaviour of participants in the programmes. This determines the effect of compliance, and especially non-compliance, on the participants and ranges from soft to hard penalties. Soft conditionality entails no penalties for those who do not comply; this type of conditionality is typically enforced merely through social control by other participants and project staff. The other extreme is hard conditions: penalties for non-compliance range from temporary denial of cash transfers to fines or even being ejected from the programme (Garcia & Moore, 2012). The line between hard and soft conditions is often blurred, as, in practice, enforcement can differ from design intentions (Pellerano & Barca, 2017) and monitoring and disciplining can be challenging on a limited budget (Akinola, 2016).

CCT programmes generally have positive results on socio-economic wellbeing, although recent literature – especially impact assessments – questions whether or not conditionality itself is partly responsible for these results. There is debate as to whether or not conditionality exerts more pressure on women than men, as most conditions apply to nutrition, education or health behaviours, roles culturally associated with women. Overall, conditional programmes do not seem to be more effective in reaching objectives than unconditional programmes (Lawson, Ado-Kofie, & Hulme, 2017). Softer conditionality, without penalties, or simply labelling transfers (e.g. as for health or education) are seen as equally effective as hard conditionality (Fultz & Francis, 2013; Lawson et al., 2017; Marston & Grady, 2014). The common element of CCTs, as mentioned above, is the fact that they use conditions to elicit specific behaviour from their participants. This sets CCTs apart from cash transfers that do not require specific behaviour from their participants. In practice, most cash transfer programmes employ some form of conditionality, which is operationalized by their targeting and selection systems.

Unconditional cash transfers

Unconditional cash transfers are based on the idea that the recipients of cash transfers can make the right choices regarding what to spend money on to improve their livelihoods, health, and prospects. Participation in these programmes and receipt of cash is not dependent on a certain behaviour, choice, or outcome. As most cash transfer programmes have conditionalities on access, in practice, pure UCTs do not exist. Unless in a (theoretical) basic universal income system, there is always a certain level of conditionality, which is expressed in targeting strategies and mechanisms, objectives, and any additional components of the cash transfer programme.

The characteristics of the design and implementation of these programmes function in similar ways to conditionality. Targeting decisions based on socio-economic or geographic indicators condition access to certain areas within regions, or certain groups within communities, based on which cash transfers are provided. Furthermore, by labelling or naming a programme, sharing the objectives of the intervention, or through the mechanisms of delivery and implementation, participants can be 'nudged' to spend the cash according to programme objects or refrain from participation (Pellerano & Barca, 2017). Some of the most common objectives include children's nutrition, education and health care (Tonguet-Papucci et al., 2017); others include poverty alleviation, social protection, human capital investment and entrepreneurship (Garcia & Moore, 2012). Programmes that provide UCTs include programmes by national or international non-governmental organizations (I/NGO) that provide periodical and lump-sum transfers; government unemployment benefits and grants; and cash transfers for emergency relief by national governments and international organizations.

Many NGO-powered UCT programmes have been established in the last decade. A good example of such a programme is the large-scale RCT of Universal Basic Income by GiveDirectly in Kenya, among other countries. This programme offers conditional basic income grants to all inhabitants of a participating community, either periodically or in a lump sum. Recipients receive cash through their mobile phones, and their progress is monitored by the NGO and sometimes communicated to sponsors. The average value of the total programme per participant is around 1,000 US dollars, which is distributed in two large lump sum transfers, or as smaller periodical transfers, over the course of 1 to 2 years, as well as a 12 year programme of 0,75 US Dollars per day (GiveDirectly, 2020; Haushofer & Shapiro, 2013; Williams & Kumukyaya, 2017).

Other UCT programmes by NGOs have been more limited, in terms of their budget, degree of experimentality, scope and range of different options in terms of duration and transfer value. These programmes commonly target a specific issue, such as children with disabilities, refugees, or households affected by a crisis, as in Save the Children's UCT programme in Liberia, which provides food assistance for children of families affected by the Ebola crisis (Marston & Grady, 2014). This emergency programme operates in two counties through mobile money in cooperation with a telecom provider. Its aim is to provide direct support to households that were affected by the Ebola epidemic. In 2014–2016, the programme reached 5,000 households with 7 disbursements through mobile money agents (McNutt, 2016). It is one example of the common use of cash transfers as a replacement for food aid or in-kind transfers. In case of large-scale refugee crises, droughts or other shocks, several supranational institutions, such as WFP, the Food and Agriculture Organization (FAO), and United Nations High Commissioner for Refugees (UNHCR) have established or funded UCTs as a part of a more comprehensive response.

More institutionalized UCT programmes include social pensions, child grants and disability grants. These programmes condition access on age or disability and provide short-term or long-term UCTs to those who are eligible. The South African Child Support Grant is an example of this approach. This grant provides a basic income to poor households with children and compensates for the neoliberal policies that have placed a number of South African households outside the labour market (Scarlato & d'Agostino, 2016). Apart from these types of programmes, UCTs are also used in combination with other programme components, such as group saving or skill training, forming a 'cash-plus' approach.

Cash-plus approaches

In cash-plus approaches, receiving cash is tied to additional components of the intervention. Some programmes offer training and other activities, while others provide additional services and products to complement the use of the cash. These additional components are aligned with the purpose of the intervention, ranging from promoting entrepreneurial and agricultural activities, to life skills, education, nutrition, health, hygiene and safety, and the formalization of businesses (Marston & Grady, 2014).

Indirectly, this approach adds a layer of conditionality to the UCT approach, for example, by offering suggestions and trainings that frame the 'good use' of cash (Pellerano & Barca, 2017) and making trainings and group activities an integral part of the programme. This approach addresses common critiques of the use of cash transfers as a 'magic bullet' and moves towards comprehensiveness. One common type of cash-plus programmes is the 'graduation approach', which was first piloted by BRAC in Bangladesh as a poverty-alleviation strategy.

The graduation approach – also known as the BRAC model – recognized the specific barriers to ultra-poor people making use of productive assets and defined a pathway out of poverty using cash transfers, group activities, and skills trainings. The programme is designed to lead to eligibility for micro-credit programmes and micro-entrepreneurship through what is called a 'big push' (Gobin, Santos, & Toth, 2016). Productive inclusion is to be reached by trajectories that lead to self-employment and entrepreneurship (Mariotti et al., 2016). The programme has the following components: identification and targeting of the extreme poor using a participatory method; selection of households to receive a stipend for two years; receipt of a productive asset and life skill coaching on hygiene, women's empowerment, and other themes; and participation in micro-finance or the facilitation of access to micro-credit. The BRAC model is an integrated package of support for poor households. In short: "the assumptions that are underlying graduation are human capital accumulation through adherence to education and health co-responsibilities [and] start of IGA [income generating activities], signifying a fundamental risk-taking and resilience enhancing-attitude of households" (Mishra & Mtambie, 2017, p. 172). In several studies this approach has been lauded for its potential to reach the ultra-poor and provide a pathway out of destitution for these households, and, since its inception in Bangladesh, it has been implemented in a number of African countries, including Uganda, Kenya, Ethiopia and Ghana (Gobin et al., 2016; Hashemi & De Montesquiou, 2011; Samson, 2015).

However, there are limits to the promise of the graduation approach. According to Stephen Devereux (2017), the BRAC programme assumes that graduation out of poverty is within reach of participants and the programme has the overarching goal of seeing its focus country graduate from aid. He argues that this promotes a linear representation of graduating from poverty, which is an assumption and does not match the reality of many poor households. Furthermore, graduation seems to be more difficult to achieve in cases where there are serious constraints on a household's labour capacity, and graduation itself is hard to assess, given the dynamics of household poverty and vulnerability. Graduation also depends greatly on the timespan over which it is expected to happen, which is related to the lifespan of these programmes themselves and the ability to monitor long-term effects that indicate the difference between intergenerational poverty graduation and short-term threshold graduation (Blattman, Fiala, & Martinez, 2019; Devereux, 2017).

Most interventions based on the graduation model require a rigorous form of targeting that needs large up-front investment. The implementation of such programmes requires skilled programme implementers, and adaptive programming, as they intend to promote livelihoods, which are highly context-dependent and vulnerable to shocks (Hashemi & De Montesquiou, 2011; Samson, 2015). The graduation approach can also be integrated into a broader social protection system – in which graduates will transit from one social protection programme to another – to ensure sustainable productive inclusion (Mariotti et al., 2016).

National cash-based social protection

CBAs have been incorporated into national social protection systems in several African countries. This includes non-contributory cash transfers such as senior citizen grants, child grants, and targeted cash-transfers for the ultra-poor. Large-scale and long-term cash transfer components of national social protection systems are mostly observed in middle-income countries. These approaches fit into the ‘social assistance’ or ‘social safety nets’ side of social protection systems. Lower middle-income countries and low income countries more commonly use CBAs for large-scale emergency assistance, human capital investments and small pilot programmes (Scarlato & d’Agostino, 2016). Public works are another CBA used by governments to alleviate poverty and as a productive measure.

Social pensions and grants

Pensions and child support grants are cash transfers that are targeted at certain demographic and social categories. Although these grants target vastly different age-groups, they have in common that they are usually categorically targeted – meaning they target a group of people within society based on demographic characteristics. Alongside the age-criteria, some form of poverty and wealth assessment is done to narrow down eligibility (Beegle et al., 2018b; Del Ninno & Mills, 2015). These grants take the form of an allowance that is periodically given to recipients through institutional channels and have a long-term duration, as long as the eligibility criteria is met (Scarlato & d’Agostino, 2016).

One example is the Cash Transfer for Orphans and Vulnerable Children (CT-OVC) in Kenya. It is implemented by the Children’s Department of the Ministry of Gender, Children and Social Development and partly funded by UNICEF (Handa et al., 2018; The Transfer Project, 2020). This programme consists mainly of regular cash transfers to eligible households, with flat transfer values adjusted to the size of the household (Mariotti et al., 2016). The objective is to support households with orphans and vulnerable children and promote the human capital development of these children (The Transfer Project, 2020).

Public works programmes

PWPs can be characterized as cash transfers that are conditional on labour being provided by recipients. These projects are usually short-term, seasonal and labour-intensive and include infrastructure projects, irrigation, forestation and social services (Beegle et al., 2018b). As they hinge on the labour of their participants, they indirectly exclude those who are unable to work due to vulnerability, illness, or disability. These programmes seen as a productive way of providing social protection, not only to provide income for chronic poor households, but to give a stimulus for the working-age members of poor households to enter the labour market, learn skills and look for employment (Marston & Grady, 2014). PWPs can take the form of cash-for-work programmes or can be an added requirement for able-bodied recipients of cash transfer programmes (Scarlato & d’Agostino, 2016).

Some critical factors are necessary for PWPs to have the intended effect. Ideally, they should include skills training to facilitate further employment or self-employment. PWPs should be complemented by social safety net programmes for those unable to work. Furthermore, the programmes need to be timely and sustained over a long period of time to address the structural factors driving chronic poverty. The wage level of such programmes should be adequate, but not too high, which serves as a self-selection mechanism (those capable of earning a higher income generally do not participate) (Marston & Grady, 2014).

Unfortunately, the intended effect of PWPs – poverty alleviation and the promotion of human capital – is often not reached, mostly due to implementation challenges, the low value of wages in PWPs, and the short term and once-off nature of most programmes (McCord, 2017a). In addition, participants face incentives to exit from the programme before they ‘graduate’ from poverty or food insecurity; there is no evidence of programmes significantly increasing production or livelihood diversification; and programmes often rely on external funding. These factors make PWPs more expensive than other social protection measures, such as simple cash transfer programmes. The likelihood of mass graduation from poverty through a PWP is also limited by constraining external factors. In answer to these challenges, PWPs are often combined with other social protection programmes, or adapted in their design and implementation, such as in the case of the Ethiopian Productive Safety Net Programme (PSNP), the Rwandan Vision 2020 Umurenge Programme (VUP) and the South African Expanded Public Works Programme *(*EPWP) (McCord, 2017a).

Community currency programmes

Cash transfer programmes that use local or community currencies are a special group among CBAs. Although they make up a relatively small proportion of interventions, experiments and projects with local currencies abound and, in combination with the cash transfer approach, could produce interesting synergies, especially in localities with limited liquidity and access to the national currency. These programmes attempt to create a circular monetary economy on a local scale, ensuring multiple loops of spending before cash exits the local market. The idea is that, through these multiple loops, cash is prevented from draining from communities, allowing it to have a multiplier effect that is locally beneficial (Kim, Lough, & Wu, 2016; Seyfang, 2001).

In a systematic review, Michel and Hudon (2015) assessed the contribution of community or complementary currencies to sustainable development. They point out that while community currencies can contribute to social sustainability, their impact on economic sustainability appears to be limited due to their small scale, and their impact on environmental sustainability is scarcely studied. CCs exist in many different forms, but can be grouped into four main types: service credits, mutual exchanges, barter markets, and local currencies. Service credits allow participants to exchange services with each other by earning credits for time spent providing a service to another member of the community. Mutual exchange currencies can be linked to national currency, be time-based, or a mix of the two; members have accounts that are credited and debited when goods and services are exchanged within the community; the sum of all accounts is in balance; and the system is based on trust between members. The next category, local currencies, are paper or coin-based currencies that circulate regionally or within communities and can sometimes be converted into national currency. Barter markets allow members to exchange local currencies at set market events (Michel & Hudon, 2015).

The Grassroots Economy project in informal settlements in Mombasa, Kenya is an example of a local currency initiative. It applies what it calls ‘community inclusion currencies’, which allow people to “exchange goods and services and incubate projects without relying on scarce national currency and volatile markets” (Grassroots Economics, n.d.). The CC in this project supplements the Kenyan currency system with the same value as the Kenyan shilling; it is generated by establishing cooperatives of local businesses that issue profits and inventory of their operations as interest-free credit and vouchers for environmental and social services to the community and its members (Sillen, Wong, & Türkel, 2019). The idea behind many CCs is to promote local trade and local social services, and to economically empower communities, while promoting sustainability. Research on this type of approach could complement the existing literature on cash transfers, and recent work on CCs is making the connection with cash transfers more explicitly.

Dimensions

In the literature on social protection, general classifications are applied, such as social assistance, social insurance, social care, and labour market policies and interventions. These classifications can be divided into contributory and non-contributory forms of social protection (GSDRC, 2021). This distinction allows for variations in the scope, range, approach, and implementation of social protection programmes. The five main types of CBAs similarly describe broad categories of programmes that fit into the different social protection classifications. In the process of this literature review, variations between cash-based programmes were identified, as well as variations within the main categories described above. Programmes within categories seem to differ from one another in their design and implementation, while also sharing commonalities. The dimensions in this section add to these categories by zooming in on the implementation of CBAs to discern variation within and among the different categories of policies and interventions. A programme can fall into one of the abovementioned categories of social protection and be identified as one of the main types of CBAs, while differing greatly from other programmes in the same category. The following dimensions refer to variations in set-up and implementation, which allows for comparison between CBA programmes. Table 1 lists the different dimensions that apply to CBAs, distilled from the literature. The sub-sections that follow will briefly go into these dimensions and show how they apply to the different types of CBAs.

Table 1. Dimensions of CBAs

<table>
<tr><td>1*</td><td>Prevention</td><td colspan="2">Protection</td><td>Promotion</td></tr>
<tr><td>2</td><td colspan="2">Emergency</td><td colspan="2">Routine</td></tr>
<tr><td>3</td><td colspan="4">Conditionality</td></tr>
<tr><td>4</td><td colspan="2">Universal</td><td colspan="2">Targeted</td></tr>
<tr><td>5</td><td colspan="2">Simple</td><td colspan="2">Complex</td></tr>
<tr><td>6</td><td colspan="2">Rural</td><td colspan="2">Urban</td></tr>
<tr><td>7</td><td>Value</td><td colspan="2">Frequency</td><td>Duration</td></tr>
<tr><td>8**</td><td>Comprehensiveness</td><td colspan="2">Coverage</td><td>Adequacy</td></tr>
<tr><td colspan="5">* Dimensions used in Mariotti et al. (2016) and Tripathi et al. (2019).

** Dimensions used for the assessment of (national) social protection systems
(Stern Plaza, Bierbaum, & Behrendt, 2019).</td></tr>
</table>

These dimensions apply to the design of cash-based programmes, which determines to a great extent how much room there is for inclusiveness in their implementation. Implementation itself determines to some extent the variability in the outcomes and processes of CBAs – for example, in their application of targeting systems and methods.

Purpose: Prevention, protection or promotion

The different purposes of CBAs are a simplified version of the classifications used in the literature on social protection systems. Cash transfers within social protection systems are commonly used for either prevention, protection or promotion purposes (Mariotti et al., 2016; Tripathi et al., 2019).

Prevention programmes are those that prevent recipients from falling into destitution due to shocks, whether they are covariate or idiosyncratic. These are often targeted and contingent on the effects of the shock or crisis that prompts the response, which may be different for some groups within society than for others. Prevention programmes need to be responsive to diversity in the distributional consequences of crises and, consequently, of the CBA responding to the crises.

Protection cash transfers are designed to provide structural support for households and persons in vulnerable positions to protect them from falling into destitution (Garcia & Moore, 2012). These programmes are typically poverty-targeted and aim to reach the most vulnerable groups in society. In some cases, a cash component is added to distribute benefits to vulnerable groups that would otherwise fall outside of the scope of a programme. This promotes inclusiveness when, for example, participation in the core programme is limited to able-bodied working-age individuals.

Promotive cash transfers are designed to offer a pathway out of poverty and vulnerability, or to promote entrepreneurialism. The opportunities afforded by this type of programme can be unevenly distributed, especially when the programme is targeted, capped, or performance based. Existing inequalities persist when some groups or individuals are unable to follow the pathway that was imagined or set by the programme. Requirements and steps along the way may prohibit participation by certain groups and cause further exclusion. These requirements or steps can be prohibitive due to cultural sensitivities, structural marginalization, or gender disparities, among other things. To achieve equality and diversity in the programme processes and outcomes, the heterogeneity of participant populations that causes differential access to, and use of, opportunities should be acknowledged (Reinders et al., 2019).

Table 2 gives some examples of CBAs and projects that align with these different purposes.

Table 2. Purpose and commonly used type of CBA

Purpose	Commonly used CBA type	Example
Prevention (risk coping)	Unconditional cash transfers (UCT) and vouchers Vouchers	Cash transfers and vouchers in response to drought in Mozambique (Bailey & Polvanesi, 2019) Vouchers in Burkina Faso by WFP (WFP, 2011)
Protection (risk mitigation)	Conditional cash transfers (CCTs) UCTs Public works	COPE in Nigeria (Akinola, 2016) CT-OVC in Kenya for vulnerable households with children (NSPS, 2020). Cash-for-work component of PSNP in Ethiopia (Berhane et al., 2013)
Promotion (risk reduction)	Lump sum and regular UCTs Cash plus – Graduation programme Plus-cash – Active labour market policies (ALMPs) with cash components for youth enterprises	GiveDirectly programmes, e.g. in Kenya (GiveDirectly, 2020) BRAC programmes, i.e. in Uganda and Tanzania (Banks, 2015) Local Employment in Africa for Development (LEAD) – cash grants for start-ups in several projects (Van Kesteren, 2020)

The use of conditionality, different delivery systems, targeting systems, and the involvement of different actors and organizations partly depends on the purpose of the cash transfers. It is possible that multiple purposes apply at the one time for some participants of CBA programmes, or that the purpose of the programme does not align with the realities of the participants. This happens when a promotive programme is aimed at the ultra-poor who face structural constraints beyond the scope of the programme, who would benefit more from a prevention or protection approach. A CBA designed for one purpose is not easily transferred or exported to be used for another. For instance, the evidence base for the use of CBAs in development settings is vast, however, these findings are not easily transferrable to humanitarian or emergency settings (Doocy & Tappis, 2016).

Emergency versus routine

The three purposes discussed above vary further in social development and humanitarian contexts – in other words: as routine measures, or as measures in times of emergency (Doocy & Tappis, 2016). Cash transfer programmes that are implemented as a category of social safety net programming are an example of routine social assistance, such as the CT-OVC programme in Kenya and the PSNP in Ethiopia. These programmes can have various focus areas and objectives, tied to their implementation modalities. Related to the three purposes mentioned above, these cash-based programmes are commonly used as protective measures targeting specific groups in society. The objectives of these programmes include periodic monetary transfers to beneficiaries with a view to providing regular, predictable income support, including poverty reduction programmes; family and child allowances (including orphan and vulnerable children benefits); public-private charity; disability pensions, allowances, or benefits; war veterans' pensions, allowances, or benefits; non-contributory funeral grants; burial allowances; entrepreneurship support and start-up incentives (grant, loans, training); and other cash programmes (Beegle, Coudouel, & Monsalve, 2018a).

CBAs have been used for emergency response in times of famine, drought, fragility, or natural disasters. These interventions relate to the purpose of prevention mentioned in the previous section and are designed to prevent those facing a shock or crisis from falling into destitution. The most commonly used types of cash transfers in emergency or humanitarian settings are unconditional cash transfers, conditional cash transfers and vouchers (Doocy & Tappis, 2016).

Emergencies are usually not merely temporary interruptions in a linear development process, but more often systemic and protracted crises (Duffield, 1994). In the 1990s, discourse on 'from relief to development' emerged to bridge the gap between emergency and development (Jaspars & Shoham, 1999). This has become more salient since the COVID-19 pandemic forced social protection responses from international organizations and national governments in African countries (Gentilini et al., 2020). Emergency responses that feature social safety nets are known to have the potential to become the basis of a social safety net programme with more permanence and at scale.

Emergencies tend to lay bare structural vulnerabilities in economic systems that cause poverty and human suffering. They present a political window and shine a spotlight on the leadership of politicians: "While transforming perceptions and priorities is a long process, crises and shocks have often provided momentum for the establishment of social safety net programmes" (Beegle et al., 2018a, p. 147). In line with this, emergencies exacerbate existing structural vulnerabilities along the lines of existing inequalities. This prompts programmes that operate in routine settings to take structural inequalities and the heterogeneity of the population into account, while emergency programmes should prevent these inequalities from exacerbating the distributional consequences for marginalized groups.

Cash-based approaches in response to COVID-19

The global COVID-19 pandemic in 2020 has emphasised the relationship between emergency relief and routine social protection. This relationship has two sides: on one side, the emergency catalyses the recognition of the necessity and implementation of a comprehensive national social protection system and, on the other side, a well-functioning national social protection system enhances the effectiveness of emergency responses.

Social safety net programming can be expanded in several ways to respond to covariate shocks, such as the COVID-19 pandemic; predominantly by either providing additional services and benefits to citizens, in case of a widespread social protection system, or by extending the coverage of programmes to vulnerable and affected households and persons where coverage is currently lacking (Del Ninno & Mills, 2015, p. 237). In this sense, the existence of a social protection system with a shock-responsive element at the outset of the pandemic was essential for a quick emergency response (Beegle et al., 2018a; Swinkels, 2020a, 2020b).

COVID-19 also challenged the idea of targeting a limited group of people for poverty alleviation programmes, which calls into question the distinction between CBAs in routine and emergency times. A successful disaster response hinges on the rapid response, institutional capacity and coordination of implementing organizations, as well as the scalability and infrastructure of existing social protection programmes (Beegle et al., 2018b). In a matter of weeks after the first lockdown measures started in early 2020, a large number of the general population joined the ranks of the poor and vulnerable. A significant portion of this newly vulnerable population had not been on the radar in previous social protection programmes, consisting largely of informal workers, predominantly women (Roever & Rogan, 2020). Where governments used to employ targeting mechanisms to target the poor for poverty relief, many have taken a more universal approach in their response to COVID-19 (Kidd & Athias, 2020a, 2020b). It could be argued that for large covariate shocks, a universal programme, rather than a targeted approach, would be more politically acceptable, as a larger portion of the population would benefit from such a programme.

Conditionality

Conditionality, which means hinging participation or access to cash transfers and CBAs on conditions or the behaviour of participants, has four different forms: explicit conditionality, conditionality on access, implicit conditionality, and indirect conditionality. The first form of conditionality is mostly ascribed to conditional cash transfer programmes, while the other three are also often observed in unconditional cash transfer programmes. Explicit conditionality, also referred to as ‘hard’ conditioning, is sometimes enforced in a softer manner than indicated by its design, either by turning a blind eye or warning instead of imposing the formal sanctions (Beegle et al., 2018a). This points to a continuum between informal (implicit, soft, indirect) conditionality and formal (hard, explicit) conditionality, which ranges from the framing of clear and evident desired behaviours on one hand and leaving more freedom to the participants on the other (Pellerano & Barca, 2017).

On the hard side of the continuum, explicit conditionality is applied to promote certain behaviours by participants, ranging from simple behaviours, such as visiting a maternal clinic, to more complex requirements for the receipt of cash, such as participating in a training programme or engaging in an entrepreneurship trajectory (Beegle et al., 2018a). Conditionality on access is understood as limiting participation in programmes in some way, making certain groups within the population eligible while excluding others. This conditioning through criteria on access to programmes is used by most CBAs, as it is common to narrow down the numbers of participants through targeting and selection.

On the soft side of conditionality, implicit conditionality is shown in design and implementation that limits access or the ability to participate to certain groups within targeted populations. The use of digital payments, the requirement of a national ID, the naming and branding of the programme, or communication and sensitization campaigns, can influence behaviour related to the programme (Pellerano & Barca, 2017; Scarlato & d'Agostino, 2016). Indirect conditioning is induced through complementary design and policy actions that guide the use of cash transfers by participants. These characteristics include design and implementation features, such as additional training and activities, or oversight and social control mechanisms.

The enforcement of conditionality leads to sanctions for non-compliance. This means that participants of conditional cash transfer programmes face costs of participation, first and foremost to meet the requirements, and secondly to show or report their compliance with the requirements. While complying with conditions can lead to barriers for participants to (continue to) participate, the enforcement of conditions can lead to stigmatization or shame or place increased stress on participants. In the implementation of a CBA with conditionalities, heterogeneity and contextual factors that play a role in access and opportunities to participate should be factored in to prevent the deepening of inequalities by participation. Indirect and implicit effects can also follow existing patterns of vulnerability that determine access to, and use of, opportunities by different groups of the population.

Universal or targeted

This dimension is directly related to budgets and financing, as well as to the characteristics of organizations engaged in CBAs. Universal approaches require larger budgets, as more households or persons are included. This limits this approach to implementation mainly by governments and institutions, with the notable exception of NGOs with large funding structures, such as GiveDirectly, which runs Universal Basic Income projects for entire villages in multiple countries on the African continent.[2]

Targeting narrows the number of eligible participants within a population and allows for a more limited budget for CBAs. It is argued that using this approach, transfer values per participant can be higher and reach those who really need it. Depending on the accuracy and cost-effectiveness of targeting approaches and mechanisms, this could be true, however, many targeted programmes have large inclusion and exclusion errors. Furthermore, universal programmes also feature some form of targeting, as they are typically categorically targeting certain demographic groups or geographic areas. Targeting is the first step that determines the equity of a given programme, and targeting decisions reflect the purposes of CBAs.

Three major dilemmas pertain to this dimension of CBAs. First, as alluded to above, targeting versus universalism is, in practice, about weighing the horizontal coverage of a programme against the vertical value of the transfers. This is especially so in the case of limited budgets, although it depends partly on political will. Secondly, different inclusion and exclusion errors accompany the different approaches. A targeted approach may have large exclusion errors – those who are eligible by design, but are left out

[2] GiveDirectly decided on more universal programmes, partly out of concern for issues of jealousy. Among other things, it is running a 12-year experiment with Universal Basic Income (UBI) in Kenya, providing unconditional cash transfers for all inhabitants of participating villages.

through coverage constraints and targeting decisions – and implementation challenges produce additional inclusion errors. A universal approach can also lead to inclusion errors as targeting is not applied to narrow down beneficiaries to those who really need it. This puts pressure on budgets and results in lower cost-effectiveness, as funds are allocated to those who do not need them. The third dilemma applies to the cost-efficiency of both universal and targeted approaches, as the efficiency of programmes often comes at the expense of their ability to reach hard-to-reach populations.

Whereas poverty-targeted programmes are intended to bring benefits and opportunities to those who most need them, often their scope is smaller than the population that meets the criteria of their targeting systems. This produces the need to exclude eligible individuals and households from the programme, despite them meeting the criteria. A universal approach is argued to produce better inclusion results, as it includes an entire population. This is a debate that is still ongoing. Targeted and universal approaches alike deal with a heterogeneous population and inequality in opportunities to access and participate, and an integration of multiple different programmes with different purposes to reach different groups in society may make up for this inequality and diversity (Reinders et al., 2019).

Rural or urban settings

Cash transfer programmes have been predominantly applied in rural settings and, as yet, there is limited research on cash transfers in urban settings, or the differences between cash transfer implementation in rural and urban settings (Gentilini, 2015; Marston & Grady, 2014; Moreira & Gentilini, 2016). Meanwhile, African countries are experiencing rapid urbanization, which calls for more attention to these differences, and has implications for the design and implementation of cash-based programmes. The World Bank has recently published a discussion paper to fill this gap for urban social safety nets, presenting research on cash transfers that have been adapted to urban areas in over 11 countries in Africa, as many countries have scaled up their CBAs in urban areas in the wake of COVID-19 (Gentilini, Khosla, & Almenfi, 2021).

Social safety nets, including cash transfers, in urban contexts should be adapted to the realities of the urban poor (Beegle et al., 2018a; Gatti, Hanna, Olken, & Romano, 2020). Programmes dealing with rural poverty and urban poverty follow different channels and deal with different actors. This is related to differences in institutional set-up, as cities can be multi-faceted in governance: they may simultaneously be an administrative district, province and a city (Gentilini, 2015). Poverty appears different in rural and urban contexts. Cash plays a more important role in urban areas, which rely on markets and, hence, on the cash economy for food consumption, while rural areas are characterized by subsistence agriculture and food production (Marston & Grady, 2014).

Urban settlements often experience the fluid expansion and contraction of their populations over time and have compositions that can negatively affect targeting outcomes. Lack of social cohesion influences the process of targeting and monitoring interventions: outreach activities, such as organizing a meeting, or assembly may take longer (Moreira & Gentilini, 2016). In rural populations, a census approach is generally efficient to reach all inhabitants, while in urban areas such an approach would be too costly. Other ways of targeting are implemented – like self-targeting through subscription at an office for a limited time (Behrman, Gallardo-Garcia, Parker, Todd, & Velez-Grajales, 2012) and different eligibility criteria could apply (Del Ninno & Mills, 2015).

Simple versus complex

The simplest form of CBA is a cash-only programme – with no conditionality except for eligibility criteria. Examples of these are food aid in the form of cash transfers in refugee camps and categorically targeted social pensions. More components are built around the provision of cash in complex CBAs, such as training programmes, asset building, networking, and the use of micro-credits and savings groups (Beegle et al., 2018b; Marston & Grady, 2014). When only cash is applied, with no conditionality, the main concern of implementation is how to select and reach participants, and how to monitor progress and accounting. More added components require extra strategic decisions, implementation trade-offs, and monitoring and evaluation efforts.

A simple programme poses few barriers to participation in terms of the time and social costs of participating in extra activities. Required activities typically include continued participation in events and carry a specific cost for participants, for example, the need to spend time to travel to a meeting place, be exposed to medical treatments, face stigmatization due to participation, spend part of a cash transfer on a specific good or service, or buy something with a discount. While additional components are designed with a specific use or intention in mind, hidden barriers can play a role in different ways. Additional components can also mitigate specific barriers to make use of opportunities and participation. In the case of the BRAC graduation approach, financial literacy training and entrepreneurial skills are provided that allow participants in need of extra guidance to overcome barriers to growth and eventually graduation. The additional components, such as conditionality or training, should meet the needs of target populations, and any hidden costs (which can vary greatly across different groups within target populations) have to be considered.

Frequency, duration, and value

Programmes can vary greatly in terms of frequency, duration, and value of cash transfers. In Figure 1, hypothetical programmes are plotted, to show how these three variables can be related to each other. Transfer value is represented by (y) on the y-axis, duration by (t) on the x-axis, and frequency (n) concerns the number of transfers with specific y and t. This figure concerns a hypothetical situation with values that are a realistic representation, but not exhaustive, of the cash-based programmes in this literature review and represent the author’s interpretation. All programmes have an equal total transfer value of 1,000 and range in frequency from 1 to 24 months over 2 years.

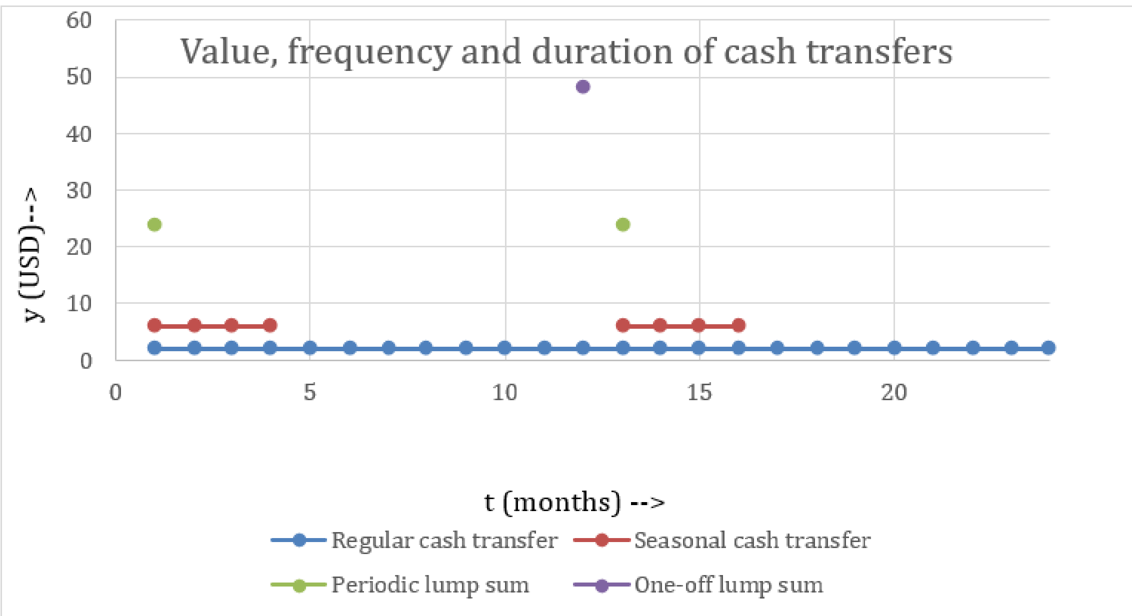

Figure 1. Hypothetical schematic illustration of value, frequency, and duration of CBAs

Often these factors depend on the purpose of the intervention, as larger lump-sum transfers are used to allow households to make once-off payments/purchases and more entrepreneurial investments, while smaller, more regular transfers smoothen consumption and free up resources in households (Mariotti et al., 2016). Some programmes are seasonal and timed to periods during which households need extra income support, while other programmes choose periodic or once-off transfers that have a higher value than seasonal or regular income smoothing transfers. Figure 1 shows that although the total sum of transfers (the function of n*y) is equal for all the examples, the relationship between value, frequency and duration is very different.

The implementation features of a programme depends on the relationship between value, frequency, and duration. Depending on the frequency and duration of the cash transfers in their programmes, implementing agencies establish delivery mechanisms and systems. For regular long-term transfers, monitoring systems, grievance mechanisms, delivery infrastructure and targeting mechanisms are essential to ensure continuation and effectiveness. In the case of a once-off lump-sum cash transfer, monitoring activities are not needed to check participation and the receipt of cash transfers over a longer duration of time, apart from for evaluation purposes.

Decisions about the frequency, value and duration of CBAs are made based on assumptions regarding the use of the cash. Large lump-sum payments are assumed to generate a stimulus for entrepreneurs to invest in equipment, but a common concern regarding lump-sum transfers is that it may cause reckless spending. Lower-value transfers spread out over the year offer a consumption smoothing effect for vulnerable households and give participants some financial means to start a petty business, buy productive assets or send children to school. Support in seasons in-between harvests allows subsistence farmers to keep children enrolled in school and shields them in lean months or provides them with some financial means to pick up a side-business.

An important note on decisions about the frequency, value and durations of cash transfer programmes is that the perspective of participants themselves seem to be rarely included in the decision-making process. Whereas an extensive study has been done on the effect of different combinations of y, t, and n*y, programme participants are mostly consulted only during evaluations and studied as research participants. The views and experience of implementers mostly determine the design of the CBAs, with the experiences of the participants used as evidence to assess and confirm results or tweak programmes.

Comprehensiveness, coverage, and adequacy

These three dimensions are formulated by Stern Plaza, Bierbaum, and Behrendt (2019) to assess the (universal) social protection systems of governments. Comprehensiveness pertains to the scope of such systems in terms of social assistance, social insurance and labour market measures; how they align; and the coordination between different parts of the overarching system. Coverage is used to assess whether or not the system reaches those who are in need and eligible for social protection. Adequacy describes the value of transfers, additional services, and programme components and whether or not they fit the needs of the participants. These three dimensions show some overlap with the dimensions in the previous sections. They are conceptualized against the backdrop of universal social protection as a human right. These dimensions can be applied to the analysis of national or global social protection goals, weaving together different organizations and programmes that have that shared objectives (Stern Plaza et al., 2019). The other dimensions are more focused on individual programmes.

It is increasingly recognized that integrated approaches are important for inclusive development (Reinders et al., 2019). In an integrated and multi-purposed system of national social protection, different programmes should combine to meet the requirements and targets of comprehensiveness, coverage, and adequacy. In this sense, individual programmes can be tested on their specific contribution to this system and in relation to the comprehensiveness, coverage, and adequacy of other programmes in the system.

Actors and politics

Actors on different levels and with different playing fields are engaged in the design and implementation of CBAs. National governments implement CBAs as part of their national strategies, sometimes funded by supranational and international organizations. On the regional level, large NGOs implement similar programmes, either from their own funds or backed by donors and smaller NGOs, and informal structures work on the local level. The type of actor engaging in CBAs and the sources of funding play an important role in the design and implementation of a programme, as decision making often originates from the hand that holds the purse and promotes the interests attached to that purse.

In most CBAs implemented by governments and NGOs, the design and implementation are top down, even though the objectives may be inclusive in nature. This points to a difference between inclusive development *processes* and *outcomes*. Involvement in the design and implementation of policy by its intended beneficiaries or participants is an essential part of inclusive development (Reinders et al., 2019). The most common direct involvement of communities and participants in the implementation of CBAs is in the targeting and selection methods of community-based targeting (Berhane et al., 2015), as well as community involvement in monitoring and evaluation (Marston & Grady, 2014). Grievance mechanisms are often added to take participants' voices into account, during and after the establishment of a CBA programme (Bastagli et al., 2016; Moreira & Gentilini, 2016), although they are not always adequate (Samuels & Jones, 2013). Decisions regarding the design and implementation of CBAs are usually made by the organizations and institutions that conceive and implement the programmes.

Internal and external factors can cause deviation from design in the implementation of CBAs. Such internal factors might include the qualities, skills, and roles of field staff, the budget, and organizational barriers that were unforeseen and call for problem solving (Doocy & Tappis, 2016). External factors include the involvement of powerful actors or influential events. These factors can affect what is called 'programme implementation fidelity', which means the extent to which a programme holds true to its intended design (Tripathi et al., 2019), also called the quality of implementation (Hypher & Veras Soares, 2012). This gives rise to questions about whether or not the initial design works and to what extent these diversions, or errors, affect outcomes (Gelders, 2018). In terms of implementation, these deviations challenge the role of implementers, as not only functioning or non-functioning field extensions, but as problem-solving actors; however, the specific roles and activities of field staff rarely feature in the literature, especially in studies on impact evaluation.

Government programmes

On a national level, governments incorporate CBAs in their national strategies for social protection, backed by the international or supranational organizations funding them. The ways these are implemented vary greatly across different countries and government levels in Africa. Roughly stated, middle-income countries tend to implement longer term and domestically-funded cash-based programmes in their social protection strategy that target vulnerable groups such as the elderly and children, while low-income countries tend to have non-governmental and (partially) donor-funded small-scale programmes with weak national political commitment, which are mostly aimed at combating food insecurity, extreme poverty or providing emergency response to natural disasters and conflict (Scarlato & d'Agostino, 2016).

Domestic funding is highly dependent on a sustainable tax-base and what is in vogue politically at the time. As taxpayers' money is being used, social protection policy is typically designed bearing the interests of the political constituency in mind. This means that programmes that are part of the government social protection system need to include benefits for the middle class and other politically powerful groups in society. Programmes that are categorically aimed at broad groups, such as the elderly and children, can generally count on political support from these groups (Kidd, 2015). Alternatively, social protection can also be designed to mitigate the social costs of neoliberal policies that benefit the middle class and elite groups and, therefore, prevent social instability and disruptive challenges to the status quo (Scarlato & d'Agostino, 2016). In short, the political interests of powerful groups play a major role in the design and implementation of cash-based programmes in government social protection systems, as well as the sustainability of such programmes.

Besides political interests, the political impact of cash-based programmes can play out in different ways. One of them is the symbolic power of institutions connected to the implementation of cash transfers. The political and symbolic capture of cash transfer programmes by stakeholders involved in their implementation gives them more political power and legitimacy. Moreover, in the case of implementing partners, the distribution of cash transfers may legitimize an institution or organization's presence in localities or communities (Hurrell & MacAuslan, 2012). The social contract between state and citizens can be enforced through the state-wide implementation of social protection programmes, which can contribute to political stability (McCord, 2009).

National social protection systems in low and middle-income countries are commonly more dependent on funding from international and supranational donors, such as UN agencies, the World Bank, or fund-raising NGOs. In lower-income countries, social protection systems typically have less coordination and lower coverage and consistency, partly due to the limited capacity of the governments of such countries to raise taxes. Donor-funded programmes are often implemented as small-scale pilots in a few sub-regions, and commonly employ a targeted approach based on poverty indicators (Kidd, 2013, 2015; Kidd & Athias, 2020a, 2020b). In these programmes, the interests of funding partners greatly influence, and sometimes drive, design and implementation (McCord, 2009). Some of the reasons why international donors are increasingly interested in funding cash-based programmes include the growing body of evidence regarding their results and the limited potential of local interest groups influencing the process of delivery of cash to recipients (Scarlato & d'Agostino, 2016).

National social protection systems, especially in low and lower-middle income countries face fiscal constraints, which can prompt governments to accept donor funds (McCord, 2009). Increasing budgets alone is not enough to address the root causes of extreme poverty through social protection, "this goal requires moving resources away from large, badly targeted, distortive subsidies and implementing more comprehensive measures of social protection, including social services and graduation strategies based on human capital improvement" (Scarlato & d'Agostino, 2016, p. 10). Governments may lack trust in effectiveness and raise concerns about fiscal space and the risk of dependency related to cash transfer programmes, resulting in the more limited implementation of programmes through narrower targeting to 'catch' only the 'deserving poor' (Kidd, 2013, 2015; McCord, 2009). Evidence that testifies to the impact of these programmes, as well as lessons learnt, produced by a growing number of impact studies and evaluations enables the stakeholders of CBAs to overcome concerns, lack of resources and lack of trust (Seidenfeld et al., 2016).

Non-governmental organizations

On a subnational level, NGOs are typically involved in CBAs, in addition to local governments. NGO-powered CBA programmes have been established independently from government national policies or in tandem with national social protection objectives. Although they may feature as part of a national strategy of social protection, or be aligned with the governments' policy objectives, there is typically little coordination between NGOs and these programmes usually have low coverage (Scarlato & d'Agostino, 2016). This type of programme generally follows the objectives of the implementing NGO, be it nutrition, child wellbeing, maternal health, or entrepreneurship promotion. Internal mechanisms for monitoring and evaluation, coordination, and learning, combined with a focus on efficiency related to donor funding, and competitiveness with other NGOs in the sector with similar operations, mean that these projects often remain small-scale and local. The choice of CBAs by governments for their national social protection systems may be largely due to the financial and technical role of donors and NGOs, as they increase public appreciation for these programmes (Ikiara, 2009). These are typically pinpointed to a specific region, community or town and relate to the objectives and vision of the NGO itself.

NGOs can function as implementing partners within a national social protection strategy when government and NGO interests and objectives overlap (McCord, 2009). Governments are also often involved in pilot programmes for social protection measures, such as the Cash Transfer pilot project in Zambia in 2003, which was established by German Technical Development Cooperation (GTZ, now GIZ) and a local member of parliament. This project was later scaled up to become part of the government's national social protection strategy and multiple similar pilot projects were established in five other districts by other NGOs partnering with local governments (Habasonda, 2009). The involvement of the NGO, and its partnership with the local government, was crucial to establish the programme as a pilot in one district.

The limits of NGO-powered projects become clear on a national scale. Limited funding means that part of the target population is excluded from participation, and limited coordination makes for gaps in coverage between different NGO-led programmes. It could be argued that NGOs make up for the limited capacity of governments to raise taxes to fund social protection, however, the parallel existence of multiple pilot projects with CBAs can also reflect a lack of political will on the part of governments to cater for relatively powerless or marginalized groups in the population (Kidd, 2013). Furthermore, NGO programmes can promote inclusive development on a small scale, but the implementation of donor driven cash-transfers may preclude overt discussions on the causes of poverty and national redistributive schemes to address it (Opalo, 2019).

Although government and NGO CBAs are often implemented with the objective of resource redistribution and poverty-alleviation, decisions around targeting, budgets, transfer values, and the adequacy of additional components are often made based on the interests of implementing organizations, or on pragmatic budgeting and cost-effectiveness considerations (Kidd, 2015; McCord, 2009; Scarlato & d'Agostino, 2016). Stakeholders in communities have limited opportunities to participate in decision-making processes, which often are restricted to implementing targeting methods. Community-based targeting methods typically involve participant communities as enforcers and extensions of field offices in the last mile of the implementation of selection methods (Hypher & Veras Soares, 2012). This is true not only for government programmes, but also for NGO-powered and private sector initiatives.

Community-driven and informal initiatives

Informal initiatives may be affected by the introduction of formal CBAs, for example, when a targeted cash transfer is implemented in a community with an informal savings system, or other informal social safety nets. The main concern that features in the literature reviewed for this report is that informal practices are not negatively affect by the introduction of formal CBAs or safety-net measures, also referred to as 'crowding out' (Calder & Tanhchareun, 2014). This relates to external factors that can influence the inclusiveness of interventions and the need to adapt interventions to the context (Reinders et al., 2019). Informal safety nets are important contextual factors that can be complemented, instead of supplanted, and should be incorporated into the design of CBAs (Del Ninno & Mills, 2015). Informal social protection initiatives are not inherently good or bad, and they too can vary along several dimensions that affect inclusion and exclusion, as well as the costs and benefits to participants and communities (Calder & Tanhchareun, 2014).

The literature in this review on cash transfers and CBAs leans strongly towards formal institutions and organizations designing and implementing interventions for humanitarian or development objectives. It is uncommon for literature on CBAs to focus extensively on the interaction effects of formal cash transfers with community-based and informal cash-based initiatives, or on autonomous social protection systems. This is especially true for impact evaluation studies. Among the literature that does pay attention to informal arrangements, there are studies that warn about crowding out informal social protection (Del Ninno & Mills, 2015), and there are studies that provide evidence that cash transfers can allow people to participate in informal arrangements and become less marginalized within the community. There is room for the CBA literature to refer to anthropological and development research on interactions between formal and informal social protection (Calder & Tanhchareun, 2014).

Chapter 3. Cash transfers as an implementation instrument

Cash transfers as an instrument can be implemented in several forms, through different delivery mechanisms: from cash-in-hand, to digital payments, food voucher programmes and so-called input subsidies, in which farmers receive subsidies for the purchase of specific inputs for their farm (Liverpool-Tasie & Salau, 2013). Cash transfers have different aspects that play a role in their implementation, regardless of the position and importance of cash transfers within an intervention. Where the previous chapter took a strategic view of approaches that revolve around the use of cash in interventions, this chapter zooms in on the implementation aspects of cash transfers. It first explores specific implementation aspects of cash transfers from the literature, before looking at the spatial dimensions and scale. The means by which cash is delivered to intended recipients is referred to as the delivery mechanism. The methods used to monitor and account for the flow of cash are referred to as monitoring. These implementation aspects play a role in the scaling up of cash transfers, as well as in adapting to the varying the contexts of recipients.

Delivery mechanisms

How cash is delivered is a central practical concern of cash transfer projects, no matter how high the value of the transfers, how many times they are delivered, how complex or simple any added components are, and how long the programme endures. Cash transfers need to reach their intended target, and there are several ways in which implementing organizations deliver on this. It is common for cash transfer programmes to stick to one mechanism (Cirillo & Tebaldi, 2016), however, some of the larger cash transfer programmes use multiple payment methods that fit the different local contexts of the beneficiaries (Garcia & Moore, 2012). The different mechanisms of delivery have their own implications for access and cost of participation and should be aligned with the needs of recipients, especially when these recipients are vulnerable groups (Doocy & Tappis, 2016).

Cash-in-hand

The most straight-forward delivery mechanism for cash transfers is cash-in-hand. This mechanism is quite simply the handing over of physical cash to the recipient. Cash-in-hand is usually done either by bringing the cash to the intended recipient or to a central point nearby and handing it over; or by having the recipient travel to a payment point where they receive the transfer. This is a common approach, especially in government-run pension schemes and benefits provided to the unemployed or labour-constrained. While this is one of the simplest methods to distribute cash transfers, it does impose costs on beneficiaries. In most cash-in-hand payment mechanisms, recipients must travel to the payment point, or find other ways to meet the payment appointments, which are often on a fixed date. Furthermore, the infrastructure necessary for the distribution of physical cash may be costly to implement, especially in remote areas with low coverage of banks or post offices, which are typically used for payment distributions (Hurrell & MacAuslan, 2012; Samuels & Jones, 2013).

One example of this mechanism is Ethiopia's Social Cash Transfer Pilot Programme, which started out using payment points to distribute cash transfers to extremely poor and labour-constrained households. Its participants would travel to the payment points to queue for their cash transfers on the same day every month. Some would walk, others would take a bus. Beneficiaries faced time costs (travelling, queueing) and required money (for the bus, if applicable); sickness, disability and mobility issues imposed extra costs and barriers on participating households. The programme tried to counter this by allowing designates to pick up the money for those who were unable to travel, although this did not mitigate the time and costs of collecting the payment (Berhane et al., 2015). The payment method of the cash transfers affects the impact of the programme, precisely by mediating these hidden costs and constraints on participation. Using innovative technologies may take some of these constraints away, but may erect new and other barriers.

Mobile and digital financial solutions

Besides cash-in-hand, digital innovations have been introduced that bypass the need for staff to travel with cash, or for recipients to travel to payment points. Digital platforms such as agent banking and mobile money are being used to allow recipients to pick up their cash nearby without having it physically handed over to them by project staff. As mobile phone coverage grows, mobile money becomes an attractive way of delivering cash transfers. Cash transfer programmes using mobile money piggy-back on the existing network of agents that function as payment points for telecom providers providing mobile financing technology. These networks often have large coverage through vendors that have a grocery store or other commercial venture, from urban areas to rural towns and villages. By using a mobile money account linked to a phone number and a form of identification for registration at the telecom provider, customers can send and receive mobile money directly on their mobile phones. This allows them to carry the money virtually in their mobile wallets, or take cash out at a payment point at their own convenience.

A pilot in Ethiopia with the Tigray Social Cash Transfer Programme, which had a target group of mostly elderly people and children, attempted to mitigate the long distance to payment points (10–20 km) and related cost of transportation, the limited payment window, and long queues. It introduced a mobile money service, consisting of agents equipped with Android mobile phones with Near Field Communication (NFC) that could read a wrist band of participants containing a secret PIN. The combination of a photo ID card, account number and secret PIN allowed for safe pay outs (Berhane et al., 2015). This approach dealt with the barriers attached to the use and ownership of mobile phones. After this pilot, mobile money technology has become more widely available and was replicated in the Productive Safety Net Programme in 2015. This method does not require its participants to own a mobile phone themselves, which removes that barrier to access. Furthermore, it allows participants to decide how much to withdraw, while allowing for a saving mechanism, and prevents project staff from having to travel to the project area with the necessary cash for its operations (Doocy & Tappis, 2016). However, a major issue with all delivery mechanisms is ensuring that all transfers reach the appropriate pocket and raising flags when issues arise.

Agent banking is a similar mechanism to mobile money, but originates from banking institutions. Banks endorse agents to function as cash in and cash out points for clients. This means that account holders no longer need to travel to one of the bank’s branch offices, but can go to an agent in its network to send and receive money. Customers need to present a form of identification, which could be biometric ID, photo ID, or a combination of a card and PIN code to make use of this service. This mechanism allows banks to expand their operations into areas where they have no coverage. The technological innovations can tackle time costs and logistical barriers for participants related to the fixed date and location of payment points for cash-in-hand. Moreover, it prevents the need for participants to queue, which can attract the attention of pickpockets and pose security and health risks. It also partly mitigates the travelling time needed for participants to receive their cash transfers.

Depending on the implementation, the innovative approaches of mobile money and digital banking pose barriers of their own. First, participants are usually required to provide some form of identification for registration of an account for mobile money. This poses a barrier to those lacking ID papers, which may be difficult and costly to obtain (Fultz & Francis, 2013; Holmes & Scott, 2016). Secondly, many cash transfer programmes require basic (financial) literacy to operate a mobile phone. Without an understanding of mobile phone technology, participants can be vulnerable to involvement from outsiders. Thirdly, although mobile phone ownership has rapidly expanded in African, it is far from universal; not having a mobile phone can preclude some eligible people from participating. These differences in access to, and ability to use, the innovation intersect with social complexities that exist in a heterogeneous target population. For example, women can face additional challenges due to gendered disparities in access to mobile technology, education, and digital literacy. The introduction of innovations should address these inequalities in the target population to promote inclusive development (Holmes & Scott, 2016).

Vouchers

Voucher programmes are related to cash programmes, as they can be used in a transaction to receive a specific good or service, ranging from food, productive inputs or other materials, such as fertiliser, improved varieties of crops or health care services (Marston & Grady, 2014). Vouchers have been used to provide participants of interventions with the means to access specific goods or services. In refugee camps or as part of safety net systems, vouchers are often used to replace food aid (Beegle et al., 2018a), which allows recipients to access food from local sources whenever they need. Other programmes include input-subsidy vouchers for farmers, and can be given to households, individuals or groups and associations (Liverpool-Tasie & Salau, 2013). Vouchers can be delivered much like cash-in-hand – requiring recipients to physically identify themselves at payment points – but also through digital voucher systems, using codes on a mobile phone or voucher ‘credit’ cards. Like cash transfers, the voucher’s delivery mechanism and the requirements and hidden costs that relate to them determine the extent to which participants can access the opportunities that they offer.

Monitoring

Monitoring transactions is important for cash transfer projects to justify to donors or management that the cash has indeed reached its goal, for accounting purposes, and to ensure that impact evaluations include the effectiveness of the programme. Depending on the actual delivery system used, monitoring activities can vary greatly. Physical delivery mechanisms such as cash-in-hand or vouchers are considered more prone to direct interference and capture, either by pickpockets or through corruption within or outside the project administration. Digital mechanisms and voucher systems are considered less prone to direct interference, although what happens after delivery is still difficult to track, as project staff have less reason to visit the project areas regularly.

Digital platforms allow the possibility of easily keeping track of transactions remotely. Agent banking and mobile money mechanisms work through networks of agents that function as cash-out points. This saves time and resources for field workers to deliver the cash and ensures there can be no capture during the ‘travel’ phase of the cash. In addition, detailed mobile money transaction logs or bank statements keep track of all payments. However, due to the remoteness and automation of these systems, interaction with project staff and participants may be thin, which can have effects on the ability of staff to be aware of issues and of participants to voice opinions. Grievance mechanisms that are in place to ensure that issues can be addressed and dealt with usually rely on interactions with field staff.

Besides monitoring for the benefit of checking accounts, systems have to be in place to allow participants to voice their grievances and have them redressed (Valli, 2018b). One of the ways in which some programmes are monitoring the use of cash and allowing for grievances to be voiced is periodic mobile phone surveys. This fits into the mobile money system, which requires participants to have a mobile phone. Another way to deal with the lack of contact and interaction with project staff and participants due to remote digital payment mechanisms is a more complex programme design, including trainings and gatherings. Monitoring and grievance systems, as well as other implementation decisions, do depend on the frequency, duration, and value of cash transfers. While grievance systems can be important tools for keeping in touch with the participants and solving problems and overcoming barriers to participation, it is a major challenge for cash transfer programmes – as the transfers are seen as gifts and participants may be reluctant to voice complaints for fear of seeming ungrateful or being excluded (Moreira & Gentilini, 2016; Samuels & Jones, 2013). The importance of giving voice to the issues of participants is essential for inclusive development.

Spatial dimensions and scale

Scale is an important factor in the implementation of cash transfers and relates to the size and intentions of the implementing organization. Many cash transfer programmes are targeted, meaning they narrow their focus, strategies and resources to one locality or group of people and adapt their implementation accordingly. As many cash transfer programmes start out as pilots with the intention of reaching the scale of national social protection system, or multi-national NGO programme, the spatial dimensions plays a role in implementation from the outset.

Scaling up from small-scale NGO operations to large-scale government operations often means moving from using a relatively large amount of resources on a small geographic scale to a relatively small amount of resources on a large geographic scale. This means that many of the project components and their implementation structures need to be turned upside down and may not be recognizable after scaling up (Mariotti et al., 2016, pp. 51–53). Furthermore, achieving scale in a cash-based programme means allocating budget, and that requires political will and opportunity from government actors and political elites. This can be a problem, as discussed in the previous chapter. The existence of many separate and unconnected pilot programmes of a similar hue also hinders scaling up, as competition crowds out potential learning and coordination efforts (Glassman, 2020). Limited funding and poor coordination can seriously impede the scaling up of existing programmes for more expansive inclusion (Cnobloch & Subbarao, 2015, cited in Del Ninno & Mills, 2015). In short, reaching scale requires coordination and collaboration within and between cash transfer programmes.

One way of coordinating to reach scale is to reduce overlap and duplication. A shared single registry for social safety net programmes and other local or national government functions is a key element in coordination among ministries or government layers, and is, thus, instrumental in scaling up (Beegle et al., 2018a). Lucian Bucur Pop (in Del Ninno & Mills, 2015) identified key opportunities to establish a common targeting approach, with a single entry point for all Ghanaian safety net programmers. In doing so, coordination can be enhanced and targeting errors diminished, and each safety net programme will identify eligible populations from the same data set. In this way, the targeting processes need not be duplicated, freeing up budget for actual implementation and allowing programmes to be scaled up in a horizontal way. In his proposal for a common targeting method, one of the programmes with the most advanced targeting method, in Ghana's case the LEAP programme, would be scaled up and expanded to guide the targeting of other safety net programmes. Increased coordination between programmes within the Ghanaian government would be key to raise efficiency and reach scale.

NGO-powered graduation programmes that target the ultra-poor can be scaled up by forming alliances between organizations that form a community of practice – albeit across different geographies. This requires more coordinated effort and shared learning and cooperation. Trickle Up, a graduation programme working in several countries, is a notable example that argues for forming a community of practice with organizations that operate in the field of cash transfers and graduation programmes (Marston & Grady, 2014). The scaling up of individual projects faces specific practical challenges. To achieve scale, it is also necessary to increase public attention about the objectives of the programmes. This may follow a political window of opportunity, for example, following the formulation of the Sustainable Development Goals or the COVID-19 pandemic, which focused attention on shock-responsive social protection. Evidence plays a pivotal role in this, as all building blocks of existing programmes are critical to develop shock-responsive social safety net systems (Beegle et al., 2018a).

Achieving scale in social protection systems can be a driver for inclusive development that may reduce inequalities in societies, even when the processes of design and implementation are not inclusive. Multiple and integrated programmes should be well coordinated to allow for broad coverage, while recognizing and addressing structural inequalities and heterogeneity in target populations. Such a comprehensive, broad, and adequate social protection system can contribute to inclusive development through the accumulation of human capital and by stimulating investment, productive assets, and labour market participation (Van Kesteren et al., 2018).

Chapter 4. Conclusion and key findings

Conclusion

Cash transfers are commonly used in cash-based approaches and as an implementation instrument, among other things. They are widely acknowledged as a tool for promoting inclusive development outcomes by reducing inequality, alleviating poverty and providing social protection. Their popularity has increased in recent times as a way of cushioning the effect of the measures introduced to curb the spread of COVID-19 on the most vulnerable. There is a vast body of literature on the impact of cash transfers on recipients; however, there is much less on the implementation of cash transfers and the differences between and within the different approaches. This report looked at the literature on the implementation aspects of: 1) *cash-based approaches*; and 2) *cash transfers as an implementation instrument*.

The literature reviewed five main types of CBAs (interventions in which cash transfers are an integral element or at the heart of the programme): conditional cash transfers, unconditional cash transfers, cash-plus approaches, national cash-based social protections (such as social pensions and public works programmes) and community currency programmes. It also identified eight dimensions of the design and implementation of CBAs, which play a role in their inclusiveness: prevention, protection or promotion; emergency or routine; conditional; universal or targeted; simple or complex; rural or urban; value, frequency, and duration; and comprehensiveness, coverage, and adequacy. These dimensions inform variations between different CBAs and within the five types of CBAs.

The review also looked at cash transfers as implementation instruments. Choices made during the design and implementation of cash transfers as an instrument impact on the effectiveness of cash transfers. For example, implementation mechanisms can pose barriers to participation. Cash transfers can be delivered through a variety of different mechanisms: cash-in-hand payments, digital payments, food voucher programmes, and farm input subsidies, among others. The means with which cash is delivered to recipients affects the effectiveness and inclusivity of the intervention. Some delivery mechanisms, such as cash-in-hand, carry participation costs, such as the time and travel costs involved in collecting the cash at a payment point. Digital innovations pose other barriers to participation for those lacking access to digital technology and digital literacy. In addition, diversions from the intended/designed processes and errors or difficulties in implementation can also affect outcomes, which is partly determined by the capacity of the implementers. Further study on the implementation aspects and variations of CBAs – especially the roles and activities of officials, staff, and employees in the implementation of cash transfer programmes – can provide insight into the mechanisms that cause variations in the effectiveness of similar programmes. The choice of monitoring mechanism (for accountability, grievance redressal and impact) can also impact on the effectiveness of a cash transfer programme. Digital monitoring mechanisms, such as mobile phone surveys, while useful for data collection, can prevent participants from voicing their concerns and grievances. Finally, scale is also an important factor and achieving scale in social protection systems can be a driver of inclusive development, as it reduces inequality, even if the design and implementation processes are not inclusive.

Key findings

The literature review yielded the following findings, which are useful for governments and organizations seeking to implement cash transfer programmes.

Finding 1: Cash transfers can be used as an add-on to make interventions (e.g. aimed at promoting entrepreneurship or increasing employment) more inclusive; for example, a cash transfer component as an add-on to a public works programme, aimed at those who cannot work due to illness, age, or other vulnerabilities (e.g., PSNP in Ethiopia); or a cash transfer programme to compensate communities for the adverse effects of industrial transformation, infrastructure or other interventions, such as communities displaced by construction of a road or power plant; or a cash transfer programme to compensate for extra workload and health risks incurred by essential workers during a pandemic.

Finding 2: The implementation of programmes informs, to some extent, the success and inclusiveness of CBAs. CBAs vary in their purpose, context, design, and implementation. Implementation also varies according to the decisions made during the processes of targeting, delivery, and monitoring and diversions from the designs. Tailor-made (context-specific) programmes work best.

Finding 3: Different delivery mechanisms of cash transfers may pose barriers for intended participants, such as spending time and having the mobility to collect cash at a payment point. These barriers can be identified and addressed by field staff during the implementation process. Digital innovations offer solutions for inclusive processes, but also pose specific challenges, such as mobile phone access and digital literacy for mobile money. Adequate monitoring and feedback systems may help understand and overcome barriers and the hidden costs of participation.

Knowledge gaps

The effectiveness and efficiency of cash transfers is heavily dependent on implementation aspects; this is recognized in much of the literature in this review. Regardless of a programme's design, strategies for targeting, delivery/payment mechanism, grievance mechanism, monitoring modality, and added components, the proof of the pudding is in the eating. The role of field staff and 'the last mile' in the implementation of CBAs could be further studied. Different modalities, delivery mechanisms and designs are compared in evaluation studies in terms of impact and outcomes. These studies are more outcome-focused than process-minded, ignoring the fact that the decisions and activities of field staff may diverge from programme design, impacting on 'programme implementation fidelity' (Tripathi et al., 2019). While the literature recognizes the important role of field staff in implementation in terms of their skills and capacities (Lashitew & Van Tulder, 2016; Samson, 2015), more study could be done to better understand their position, role, and activities in practice, particularly those that determine the inclusiveness of the processes and outcomes of CBAs.

Inclusiveness, as an important part of the processes that make up the design and implementation of CBAs, could be further explored. How can participants be involved in the design and implementation of these programmes, and why has their participation been limited to date? In addition, different experiences with technological innovations by different social groups may provide opportunities or erect barriers. Taking the perspectives and involvement of participants seriously can shed light on the nature of these barriers and provide lessons on how to overcome them.

The literature on the impact of cash transfers and CBAs leans towards formal institutions and organizations designing and implementing an intervention for specific humanitarian or development objectives. Informal social protection, as a contextual or external factor, features in the literature regarding the problem of 'crowding out' (Calder & Tanhchareun, 2014). A connection between the anthropological literature on informal social protection and the CBA literature could yield interesting insights.

The use of cash in interventions is not limited to CBAs. Some supply-side employment interventions use a grant system as an incentive to finish a curriculum or start a business; subsidies are often provided in the form of conditional cash transfers or vouchers; and some programmes use cash transfers as an add-on. While CBAs may not be comparable to these programmes, the commonalities and differences in the ways cash transfers are used would be interesting to look at. This calls for cross-disciplinary learning opportunities and possibly the extension of cash transfer instruments to other programmes to promote inclusive development.

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Annex 1. Methodology

Overview

This report is the result of a literature review of academic and grey literature performed from March 2020 to August 2020. The literature review was inspired by an exploratory visit to the 100WEEKS' cash transfer graduation programme in Uganda. The objective of the literature review was to gain an overview of the implementation aspects of cash transfers and the targeting of aid.

The cash transfer programme 100WEEKS targets 'active rural poor women' who can graduate out of poverty after 100WEEKS of unconditional cash. First implemented in Rwanda in 2015, the programme was extended to Uganda, Ivory Coast and Ghana. The approach has grown from its design throughout a five-year period of 'building the plane while flying it' in Rwanda to entail mobile money transfers, weekly group sessions and trainings, and a data gathering infrastructure including phone surveys and financial diaries. The most salient questions that emerged from the exploratory phase of the case study in Uganda in February-March 2020 formed the basis for this literature review.

Research topics

This literature review is not a systematic review; it does not sum up and quantify all evidence on the subjects, although it does identify and summarize qualitative findings in a systematic way. The following topics were operationalized in search terms:

- Unconditional cash transfers and the graduation approach
- Targeting and selection strategies and procedures in inclusive development
- Scaling up from pilot programme and replicating in other contexts – challenges and opportunities for standardization

Literature search methods

The first two topics are prioritized and dealt with sequentially. The third topic was regarded as an important note in the other two topics. The table below shows which key words were used for the literature review for the different topics and which data sources were included, as well as the initial search results by topic.

Topic	Key words	Data sources
1. CT and graduation approach	Cash transfer (CT); unconditional cash transfer (UCT); universal basic income (UBI); basic income grant (BIG); cash and voucher assistance (CVA); graduation approach; BRAC model; cash-based approach (CBA); cash-based interventions; social protection; entrepreneurship	CaLP network; J-PAL; Institute of Development Studies (IDS) Sussex; 3IE; ODI; World Bank; INCLUDE; socialprotection.org; GiveDirectly; Cash Working Group (CWG) Uganda; BRAC; Scopus, Google Scholar
2. Targeting and selection in inclusive development	Targeting (the poor); inclusive development; poverty indicators; selection criteria; target population; beneficiary mapping; stakeholder analysis; targeting AND development intervention	Scopus; IDS Sussex; 3IE; ODI; Oxfam; INCLUDE; Campbell Collaboration; WIEGO
3. Replication and scaling up	Replication; scaling up; implementation; action research; cost-efficiency (in combination with key	3IE\

	words regarding international development interventions)	

The general search on academic databases, knowledge and research institutes listed in the table above yielded a massive number of sources, which were filtered for relevance and relationship to the topics during two rounds: 1) for direct mention or relationship to cash transfers and/or targeting in title and abstract, and 2) skimming introduction and content for application to African countries, theoretical focus and more narrow applicability to the topics. These two filter rounds yielded a priority list of 122 documents (comprising reports, policy briefs, presentations, webinars, podcasts, journal articles and books), which were used for this report. Priority was given to sources that focused on implementation, that combined a focus on cash transfers and targeting issues, gave an overview of the body of knowledge, and INCLUDE resources.

The following table shows the number of results of each round of filtering and breaks the sources down according to the different topics, using labels that were given to them in the reference manager. The red rows at the end of the table show those publications that were excluded.

Results after filter 1	498				
Results after filter 2	309				
Priority list	122				
Main header	**Sub header 1**	**Sub header 2**	**Number of sources in bibliography**	**Filter**	**Priority**
Cash			**151 (some overlap)**	**133**	**32**
Cash	Africa		110	106	19
Cash	Africa	Overview	5	4	4
Cash	Africa	INCLUDE	14	13	8
Cash	Africa	Combine	15	14	5
Cash	Theory		24	24	1
Cash	Theory	Overview	1	1	0
Cash	Theory	INCLUDE	0	0	0
Cash	Theory	Combine	1	1	0
Cash	N.O.D[3].		2	2	1
Cash	Impact	Comparative	1	1	1
Cash	Impact	Approach	0	0	0
Targeting			**149**	**147**	**79**
Targeting	Africa		105	105	55
Targeting	Africa	Overview	0	0	0
Targeting	Africa	INCLUDE	8	8	4
Targeting	Africa	Combine	19	19	16
Targeting	Theory		38	38	19
Targeting	Theory	Overview	2	2	1
Targeting	Theory	INCLUDE	0	0	0
Targeting	Theory	Combine	4	4	4
Impact			101	34	12
Impact	**Relevant**		**35**	**34**	**12**
Impact	Comparative		22	21	5
Impact	Implementation		5	5	5
Impact	Approach		8	8	2

[3] This relates to concepts or issues that are not discussed in literature on cash transfers in African countries, but pops up in literature on cash transfers somewhere else in the world.

Impact	Not relevant		66	0	0
Not relevant	Conceptual		55	0	0
Not relevant	Geographic		45	5	3
Not accessible			8	8	7
Duplicate			9	9	0

Snowballing, inspired by bibliographies or topics coming up in the analysis, yielded additional sources which are used and referred to in the final reports. The following section details the search strategy according to date and search engine, including findings, estimates of hits and remarks. At times, due to an overload of results, additional exclusion filters were used to narrow down the results or a ranking method was used that focused on the first pages yielding search results.

Literature search results

The table below shows a log of the results by source and the key words used, including preliminary remarks.

Date	Research question	Data source	Keyword	Number of references/total	Filters/exclusion criteria	Remarks
06-05-2020	1	IDS Sussex	(Exploratory search of publications)	3/37	Governance, power and participation; Sustainability	Exploratory search yielded varied results
06-05-2020	1	IDS Sussex	(Exploratory search of publications)	1/87		'Small for some' was something interesting that came up in this search – related to targeting.
11-05-2020	1 & 2	SP.org	(Exploratory search)	91/376 (SP1:62)	Evaluation studies	An exploratory search on SP.org yielded many sources specific to targeting and social protection; 'labelled cash' as a way of cash-based approach.
11-05-2020	2	CaLP Network	(Exploratory search) Africa; targeting	8/10		Humanitarian and refugee settings are prevalent in the CaLP network – currently, in COVID-19, there is bridging and scaling up, as well as spreading of learning from humanitarian implementation of CVA to social protection.
11-05-2020	1	CaLP Network	(Exploratory search) Africa; enterprise	3/6		
11-05-2020	1	GiveDirectly	(Exploratory search)	1		GiveDirectly predominantly has evaluations and impact studies on their model of UBI/UCT combined with RCT.
12-05-2020		Cash Working Group Uganda	(Exploratory search)	-		Certain countries with refugee settlements have cash working groups, such as: Greece, Iraq, Uganda, Turkey.
13-05-2020	1 & 2	BRAC	(Exploratory search: graduation approach)	11		The BRAC graduation approach is one of the spearhead models for cash transfer implementation and is often quoted and much researched.

Date	Research question	Data source	Keyword	Number of references/total	Filters/exclusion criteria	Remarks
13-05-2020	2	INCLUDE	Targeting	0		No sources on targeting – other wording may apply: reaching, inclusion, ultra-poor, extreme poor
13-05-2020	2	INCLUDE	Reach	5/8		
13-05-2020	2	INCLUDE	Inclusion	10/211	Filter: publications	Inclusion is too broad; almost all publications included inclusive development – so I did a browse of recent publications with a focus on reports of INCLUDE.
13-05-2020	2	INCLUDE	(Exploratory search of recent publications)	13		Recent publications browsed for specific mention of issues related to targeting, inclusion of extreme poor, reaching target populations or other (RQ2)
13-05-2020	2	INCLUDE	Cash transfer	29/38		Recent publications browsed for specific mention of issues related to targeting, inclusion of extreme poor, reaching target populations or other (RQ2) and cash transfers or social protection (RQ1)
13-05-2020		Oxfam	(Exploratory search)	4		See what Oxfam publishes regarding targeting the poor
14-05-2020	1	3IE	Cash transfer	8/126	-	3IE does impact evaluations mostly, systematic reviews on cash transfers. Searching ‘cash’ yielded results for both conditional and unconditional approaches.
14-05-2020	1	3IE	Graduation	0/24		
14-05-2020	1	3IE	Universal basic income; basic income grant (BIG);	0		
14-05-2020	1	3IE	BRAC model;	0/5		
25-05-2020	1	ODI	Cash (in blogs); cash (in publications)	3/118 28/733	- Sub-Saharan Africa	ODI blogs with ‘cash’ in their search results were very diverse – skimmed through the list Publication results were many; filtered on Sub-Saharan Africa to limit

Date	Research question	Data source	Keyword	Number of references/total	Filters/exclusion criteria	Remarks
25-05-2020	1	ODI	‘Graduation programme’	1/8		Graduation means different things at ODI – countries graduate from foreign direct investment (FDI).
25-05-2020	1	ODI	‘Unconditional cash’	4/34	Sub-Saharan Africa	Using quotation marks works well with ODI search engine.
25-05-2020	1	ODI	Universal basic income (UBI); basic income grant (BIG);	1/9		
25-05-2020	1	J-PAL	‘Cash transfer’	34/192	-	No filter used in results focused on African countries – unless general lesson was mentioned in the title/intro
25-05-2020	1	J-PAL	Graduation; graduating	3/255		Overlap with cash search
25-05-2020	1	LU Library website	‘Cash transfer’	514	Africa; Articles	Focused on topics relating to cash transfers, targeting, politics, etc.; articles on impact mostly excluded
25-05-2020	1	Web of Science	‘Cash transfer’	1244	Articles	Many off-topic articles
25-05-2020	1	Web of Science	‘Cash transfer’ AND ‘Urban’	84	Articles	
25-05-2020	1	Web of Science	‘Cash transfer’ AND ‘Rural’	228	Articles	
26-05-2020	1	Google Scholar	‘Unconditional cash’	81; 8,000	No filter, but first 11 pages with results reviewed – later sorted on date	Too many results; first unsorted first 11 pages of 8,000+ results, then sorted as to date – yielded 81 results
26-05-2020	1	Google Scholar;	Universal basic income (UBI);	261	No filter	Many ideological pieces; theoretical pieces; not many pieces on implementation of universal basic income

Date	Research question	Data source	Keyword	Number of references/total	Filters/exclusion criteria	Remarks
			basic income grant (BIG);			
26-05-2020	1	Web of Science	‘Basic income’	745	No filter	Many ideological pieces; theoretical pieces; not many pieces on implementation of universal basic income or results – mostly theoretical
27-05-2020	1	Google Scholar	Graduation approach	367		
27-05-2020	1	Web of Science	Graduation approach	5	-	Alternative search combination might be ‘graduation programme’
06-05-2020	2	IDS Sussex	(Exploratory search of publications)	1/37	Governance, Power and participation; Sustainability	‘Last mile’ to signify reaching the poorest – often used in financial inclusion literature and practice
27-05-2020	2	Leiden University Library Catalogue	‘Targeting the poor’	247	-	
27-05-2020	2	Google Scholar	Targeting (the poor)	9,000+		Filtered on date yielding 12 results; after that went through first 11 pages sorted on relevance
27-05-2020	2	Web of Science	Targeting (the poor)	79		
28-05-2020	2	UN SDGs	Exploratory search	-		See how SDGs are targeting specific groups – specific to African countries and the poor – major groups and other stakeholders shows how groups are included in the discussion; per SDG there is a target population, especially for 1 and 2 (extreme poor)
28-05-2020	2	(Altaf, 2019)	Snowball in section of targeting	5		
28-05-2020	2	Web of Science	Target AND poor	3/101	Irrelevant academic fields filtered out; then selected highly cited	Many irrelevant results and duplicates from previous searches
28-05-2020	2	World Bank	Targeting the poor			A lot of reports and sources on targeting and reaching the poor

Date	Research question	Data source	Keyword	Number of references/total	Filters/exclusion criteria	Remarks
28-05-2020	2	Google Scholar	‘Targeting systems’ AND ‘poor’	10/6,000+	The first 11 pages of results	Many non-relevant and duplicate results from previous searches
28-05-2020	2	Leiden University Library	‘Targeting systems’ AND ‘poor’	1670	-	Many non-relevant sources and duplicates
28-05-2020	2	ODI	‘Targeting the poor’	11/124	Publications	
28-05-2020	2	IDS	Exploratory search of research themes	1/84	Evidence into policy and practice; governance, power and participation, inclusive economies, inequalities and poverty, Africa	When searching for targeting and targeting the poor or target the poor, no results were shown.
28-05-2020	2	3IE	Targeting the poor; targeting	1/5 ; 4/116		Key word ‘targeting’ tried and yielded more results, but only 4 useful ones