

# Social Cash Transfers: Some Underlying Debates and Implications for Policy Making

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## Abstract

*Social cash transfers as a strategy for poverty reduction acquired prominence in Latin America but spread later to the rest of the developing world because earlier poverty reduction strategies did not make many gains. Most studies on cash transfer schemes seem tilted towards evaluating their impacts while neglecting the arguments surrounding their design and operations. As such, this paper reviews some of the debates that engulf social cash transfers as a form of social assistance. The review showed that debates about social cash transfers generally centre on targeting, affordability, conditionalities, poverty reduction ability, utilisation of cash, market effect, cash versus food stamp, and dependency. It is concluded that the debates are crucial as they lay the pedestal upon which policy makers take the decision as to whether to set up, change or end an existing cash transfer programme.*

**Keywords:** Social, Cash, Transfer, Debate, Poverty, Conditional

## Introduction

Poverty is a worldwide challenge to the development of various countries. This is because it exists in both developed and developing countries but is endemic in the developing world (Blank, 2008; Alkire, Chatterjee, Conconi, Seth & Vaz, 2014; United Nations [UN], 2015). The conception of poverty is binary. That is, either from a uni-dimensional perspective (Bellù & Liberati, 2005) or from a multidimensional

front (Engberg-Pedersen & Ravnborg, 2010). In 1990, about 47 percent of the world's inhabitants were extremely poor but this dropped to 14 percent in 2015 (UN, 2015). In Sub-Saharan Africa, nearly 57 percent of the people were poor in 1990 but this declined to 41 percent in 2015 (UN, 2015). Apart from Sub-Saharan Africa, practically all the regions of the world attained their poverty reduction targets under the Millennium Development Goal (MDG) one. This gives the hint that at the global stage, there is the attainment of MDG one, which centred on eradicating extreme poverty and hunger. In spite of this success in the decline in poverty levels, about 836 million people remained in penury (UN, 2015), which is still an exceptionally soaring figure. This has led to poverty featuring prominently in the Sustainable Development Goals [SDGs] (UN, 2016), which is now the new global development agenda.

Subsequently, social cash transfer (SCT) schemes emerged on the global radar in the 1980s and gained prominence in the 1990s as a strategy for addressing poverty (Johannsen, Tejerina & Glassman, 2010). Social cash transfer is sometimes referred to as cash transfer or income transfer (Harvey, 2005; Magen, Donovan & Kelly, 2009). Generally, SCT constitutes non-contributory regular and predictable cash given by the state or non-governmental organisations (NGOs) to the most vulnerable to tackle their poverty conditions (Chêne, 2010). Thus, SCT is a direct reallocation of cash to the poor households (Fiszbein et al., 2009) and/or individuals.

Internationally, Latin America became the fountain of SCTs, as its programmes acquired universal currency status (Johannsen et al., 2010). The universality of SCT as a form of social protection was because of the need to address poverty and vulnerability within the short, medium and long-term (Farrington, Harvey, Holmes & Slater, 2007). This is because of the realisation that market oriented economic growth alone was less likely to engineer poverty reduction in nearly all countries (Standing, 2008; Fiszbein et al., 2009). In short, growth is only an essential condition for poverty reduction but certainly not a sufficient condition. In this regard, SCT, therefore, becomes a route to achieving this dream of poverty reduction.

Cash transfers may take the structure of conditional cash transfers (CCTs) entailing meeting educational, nutritional, and health requirements as well as provision of labour before qualification for transfer or unconditional cash transfers (UCTs) where cash is received without having to do anything (Samson, van Niekerk & Quene, 2010; Narayanan, 2011). Income transfer schemes could be universal or targeted to cover the poor or vulnerable (Narayanan, 2011). Typical models of UCT programmes include Renta Dignidad in Bolivia, Kalomo SCT scheme in Zambia, Basic Income Grant (BIG) in Namibia and SCT Scheme in Malawi (Bold, Porteous & Rotman, 2012; Covarrubias & Davis, 2012). Classic examples of CCT schemes include the Bolsa Família in Brazil, Solidario-Programa Puento in Chile and Oportunidades in Mexico (Paes-Sousa, Regalia & Stampini, 2013). In

Latin America, CCTs are widespread, while in Sub-Saharan Africa, UCTs are rather more dominant (Devereux, 2009). Gentilini, Honorati and Yemtsov (2014) have indicated that 119 developing countries have instituted at least one kind of UCT programmes while 52 countries have CCT schemes for the poor households.

In the West African sub-region, examples of SCT programmes comprise Care of the People [COPE] of Nigeria, CCT scheme of Burkina Faso, Liberia's SCT Programme and Livelihood Empowerment Against Poverty [LEAP] programme of Ghana (Holmes, Samson, Magoronga, Akinrimisi & Morgan, 2011; Malmi, 2012; Ministry of Gender and Development-Liberia, 2012; Niyuni, 2016). The Ministry of Gender, Children and Social Protection-Liberia (2015) indicates that Liberia's SCT Programme started in 2009 with the main goals of reducing poverty, hunger and their negative effects among the most vulnerable households. Similarly, Holmes et al. (2011) specified that the COPE scheme in Nigeria, which is the country's CCT programme was instituted in 2007 with the objective to end the intergenerational shift of poverty and decrease the vulnerability of the very poor. Holmes et al. state that this CCT scheme targets children of basic school age staying in households controlled by poor females or embrace people who are aged, physically challenged, or fistula or HIV and AIDS patients.

The surge in the setup of cash transfer programmes derives their theoretical underpinnings from the entitlement and human capital theories. According to the entitlement theory, entitlement failures in terms of "pull" and "response" failures make a person unable to meet his or her needs (entitlement set) without any form of help that offers them endowment set (Sen, 1986; Khogali & Thakar, 2001; Lindert, Linder, Hobbs & De la Brière, 2007), and SCT at this stage comes in handy. The human capital theory, on the other hand, argues that the development of a person's human capital via investment in education and training will enable the person to acquire skills to become competitive in the labour market (Royce, 2009; Ogujiuba et al., 2011). That is, the person obtains a job with better earnings, thereby delinking the intergenerational poverty chain.

Much of the discourse on cash transfers have been on their effect on poverty levels (Arnold, Conway & Greenslade, 2011; Debrah, 2013). However, even though some studies (Magen et al., 2009; Narayanan, 2011; Pellerano & Barca, 2014) have explicitly or implicitly stated some arguments about SCTs, such debates have often been peripheral. This suggests that debates about SCTs exist but in bits and pieces, and are scattered in the body of literature in no particular ordered way. This review is, therefore, an attempt to fill this gap by codifying some of the arguments inundating SCTs that appear to have been left on the sidelines. The authors caution that this exercise should not be perceived as being exhaustive of the entire debates on the subject under consideration. The paper only captures certain essential arguments and concentrate on inspiring further debates among academicians and policy makers on the need for or elimination

of cash transfer schemes. These debates are critical due to many countries and non-governmental organisations hastening to implement cash transfer schemes, which raises issues of programme sustainability and exit. The rest of the review addresses some of the contestations in SCTs eventually narrowing in on the conclusions and policy implications.

## **Contestations in Social Cash Transfers**

With the present wave of cash transfer programmes spreading across the globe, some group of academics and policy makers are now beginning to question their relevance. As such, this section concentrates primarily on the principal arguments for and against SCT as an instrument of social assistance. These sets of arguments are widespread in the literature and seem to have a greater consequence for the success or failure of the income transfer programmes. The presentations of the controversies are in the ensuing subsections.

## **Contestations in Support of Social Cash Transfer**

The arguments in favour of the provision of SCTs are the focal point of this segment. The contentions backing cash transfers are multifaceted. Some of the prime arguments include targeting to capture the right beneficiaries, schemes being affordable, need for conditionalities, ability to reduce poverty, prudent utilisation of cash, stimulating economic growth, cash being better than food aid and promotion of self-sufficiency.

One of the key arguments in favour of SCT schemes is that they may not necessarily lead to inclusion and exclusion errors, as they are able to target the right intended beneficiaries. Targeting involves the process of identification of eligible individuals and households for a SCT scheme (Arnold et al., 2011). People who are normally targeted include the chronically poor, covering rural landless and orphans; those who are economically at risk, such as people living with HIV and AIDS, internally displaced persons and refugees; and the socially vulnerable, including ethnic minorities, people living with disabilities, and child-headed households (Bloom, Mahal, Rosenberg & Sevilla, 2010). For example, in Ghana, LEAP targets single parents with an orphan or a vulnerable child, elderly poor, or persons with extreme disability as well as extremely poor pregnant women and children under two years from extremely poor households (Al-Hassan & Poulton, 2009; Niyuni, 2016). Sometimes too, targeting is carried out to obtain political support from non-poor and because of the inadequacy of funds (White, Ellis, Devereux & Vincent, 2010).

Evidence from Argentina's Trabajar workfare programme showed that the scheme was able to hand over 80 percent of benefits to the poorest quintile or four times the portion that they will have obtained in a random allotment (Grosh, del Ninno, Tesliuc & Ouerghi, 2008). Similarly, researchers such as McCord (2009) and Arnold et al. (2011) have suggested that decreasing inclusion and exclusion errors requires the application of multiple targeting mechanisms. The United Nations Development Programme [UNDP] (2009) concluded that targeting error reduction is further possible via social audit and setting the stipend received at a lower level. Nevertheless, the cost will need to be considered against the return (Grosh et al., 2008; Slater & Farrington, 2009). Though this method still does not guarantee total elimination of the errors in the selection, it assists in minimising it. As such, it is rational to carry out SCT programmes, despite the existence of some inclusion and exclusion errors since no programme can completely have its benefits trickle down to the targeted beneficiaries.

Another claim by proponents of cash transfers is that they are affordable (Magen et al., 2009). In connection with this view, Samson (2009) indicates that some countries have instituted SCT schemes with less than half a percent of gross domestic product (GDP). An instance is Latin America where 0.3 to 0.4 percent of GDP is used (Paes-Sousa et al., 2013). Literature insinuates that social protection is affordable and includes cost predictions at approximately one percent of GDP for African countries, established on \$15 a month transfer to the bottom 10 percent of the inhabitants, which is achievable with government commitment and continuous donor funds inflow (Farrington et al., 2007). In Sierra Leon, for example, about 0.6 percent of government spending is on social protection, which is a small part of the GDP (Holmes & Jackson, 2008). These facts show that cash transfers are affordable for even the poorest countries as costs are reasonable relative to overall public expenditure budgets (O'Clearigh, 2009).

Affordability of cash transfers is, thus, an issue of preference between substitute uses, which is dependent on an analysis of comparative benefits (O'Clearigh, 2009). Moreover, affordability and sustainability of income transfers rely not merely on national political tolerability but equally on donor backing in cash strapped countries (Holmes & Jackson, 2008). Cash transfers are cost-effective since they have lower transaction costs and avoid the challenge of transporting, storing and distributing goods (Narayanan, 2011). Pruning down of administrative cost may involve using community-based targeting as some of the costs are borne by the local community members whose services are usually not remunerated by the programme implementers (Slater & Farrington, 2009). Consequently, Standing (2007, 2008) argues that making the cash transfer programme universal removes the cost associated with targeting. In Standing's (2007) view, universal programmes are administratively uncomplicated and inexpensive. In the light of the evidence, some supporters contend that governments and non-state actors

can go ahead to carry out cash transfer programmes jointly or individually as costs are comparatively manageable.

An extra debate in the corridors of SCTs that catches the attention of experts and policy-makers alike is that conditionalities or co-responsibilities are crucial to the existence of cash transfer schemes (Fiszbein et al., 2009; Arnold et al., 2011; Gaarder, 2012). In Latin America and progressively more in Asia and Africa, the most common conditions for SCTs encapsulate sending children to school and/or to health centres frequently (Aber & Rawlings, 2011). Income transfers offer short-term assistance to households in extreme poverty devoid of resources to meet sufficient consumption, hence, the conditions give an inducement for human capital investments in children for the long run (Aber & Rawlings, 2011).

It is argued that conditionality is vital for achieving specific goals (Narayanan, 2011). A strand of opinion in favour of conditionality is that once the scheme's ambition is increasing poor children's use of existing education and health facilities it is apt to institute conditionalities on beneficiaries (Son, 2008; Fiszbein et al., 2009). The rationale behind the application of conditions or CCTs is that poor families lack adequate knowledge about the long run outcomes of education and pre-emptive healthcare (Arnold et al., 2011; Gaarder, 2012). The claim is that it is doubtful that poor parents with low levels of human capital will invest in the education of their children, leading to the children possessing low levels of human capital, fewer prospects, lesser earnings and assets accumulation (Pellerano & Barca, 2014).

Moreover, CCTs offer the means for obtaining long-term development effects through offering the means for tackling market failures and internalizing the good externalities accumulated via improvement outlay in health and education of children (Aber & Rawlings, 2011). Conditional cash transfers also utilise inducements as a vehicle for tackling demand-side elements identified as obstructions encountered by the poor as they access health and education facilities. In the opinion of Fiszbein et al. (2009) co-responsibilities are justifiable because political economy circumstances denote diminutive backing for redistribution except when associated with satisfactory behaviour by the poor. The conditionalities in a way serve as a social contract between the beneficiaries and benefactors. The establishment of the social contract is to win broad support from a majority of tax payers that do not benefit from the transfer (Devereux, 2009; Fiszbein et al., 2009).

Furthermore, there is a line of reasoning that SCTs result in poverty reduction. Researchers argue that cash transfers have contributed to a decline in poverty (Skoufias & Di Maro, 2008; Arnold et al., 2011). Pellerano and Barca (2014) state that cash transfers tackle symptoms of poverty in the short run and intergenerational poverty in the long-

run by supporting human capital accumulation. Findings from Brazil's Bolsa Família and the Progresa programme of Mexico support the argument that cash transfers help in mitigating poverty (Skoufias & Di Maro, 2008; Debrah, 2013). Equally, an assessment of Ethiopia's Productive Safety Net Programme (PSNP) established that three in five beneficiaries examined eluded selling assets to purchase food in 2005, which they will have been obliged to do, whereas over one-third of beneficiaries stopped withdrawing their savings to acquire food (Devereux, Sabates-Wheeler, Mulugeta & Hailemichael, 2006). These facts go to substantiate that cash transfers really contribute to poverty reduction, and thus, SCT schemes need further strengthening to make them more beneficial to the poor and vulnerable.

One more claim is that grants from cash transfer programmes are utilised prudently in meeting the basic needs of beneficiaries. In relation to this, one school of thought maintains that, specifically, cash transfers create an opportunity for beneficiaries to have choice, flexibility and dignity (Harvey, 2007; Jaspars et al., 2007; Samson, 2009). This school argues that cash transfer allows recipients to decide how to spend the money and that the use of banks as delivery mechanisms enhances dignity in the receipt of assistance by removing the need for people to queue at distribution centres (Harvey, 2007). Skoufias and Di Maro (2008) and Agyemang, Antwi and Abane (2014) concluded that cash grants to beneficiaries are spent on consumables and/or invested into income generating activities. Agyemang et al. (2014) for example, found that in the Cape Coast Metropolis of Ghana, LEAP beneficiaries used their transfer to buy clothing, school supplies, drugs and food as well as pay for their registration and renewal of health insurance. This gives a cue that recipients use the cash grants prudently. Hence, this group of researchers insist that SCT schemes are crucial as they help in meeting the basic needs of the beneficiaries laying the platform for addressing poverty and its associated vulnerabilities.

Proponents of SCTs also contend that cash transfers are rather likely to have positive effects on local economies and less likely than in-kind transfers to have disincentive effects by discouraging local trade or production (Harvey, 2007; Magen et al., 2009; Narayanan, 2011). The advocates opine that cash transfers have expansionary effects on local economies as the money goes into domestic markets for goods and services (Künnemann & Leonhard, 2008; Magen et al., 2009). That is, the cash has multiplier effects that stimulate the economy and in the context of agricultural inputs, for instance, can sustain the growth of input markets (Narayanan, 2011). Supporters argue that it is possible that SCTs will promote food markets rather than being detrimental to them (Künnemann & Leonhard, 2008). Samson (2009) for example, indicated that in Zambia, beneficiaries spent 80 percent of their social transfers on local goods thereby stimulating enterprises in rural areas. Similarly, the Malawian Dowa Emergency

Cash Transfers project increased demand for local goods and services (Devereux, 2008). Magen et al. (2009) as well insisted that where inflation occurs, schemes have effectively dealt with it by increasing the value of transfers when required. Under these circumstances, it would be of place to insinuate that cash transfers encourage economic growth.

Besides, supporters of cash transfer programmes maintain that the schemes are better compared to food stamps. This school of thought claims that this is because such schemes are less costly to operate, less prone to inclusion errors, encourage agriculture, promote market activity, enhance dignity and permit beneficiaries to meet diverse food and non-food requirements (Harvey, 2005, 2007; Magen et al., 2009; Samson et al., 2010). Additionally, it is asserted that recipients attain greater contentment from cash transfers than food aid because of better suppleness associated with cash transfers (Magen et al., 2009). These analysts contend that the practice of giving food aid was perceived as costly to transport, store and issue, and that food aid competed wrongly with domestic output while being rigid at the same time (Barrett & Maxwell, 2005; Narayanan, 2011). Based on the aforementioned problems, critics of food aid make the case that cash transfers should be set up, as they do not encounter the flaws of food aid. The weaknesses in food aid probably have resulted in most countries and non-state actors now switching to the implementation of cash transfers as emergency relief or as social protection intervention (Hickey, Sabates-Wheeler, Guenther & Macauslan, 2009; Sabates-Wheeler & Devereux, 2010).

Ultimately, there is an assertion that SCT schemes promote self-reliance rather than dependency. The argument about dependency relates to the graduation arrangements of the cash transfer programme. Graduation refers to a situation where beneficiaries of food and/ or cash grants progress from relying on outside help to a point where they do not require the transfers and can then leave the scheme (White et al., 2010). According to Fiszbein et al. (2009) and Johannsen et al. (2010), SCT programmes may promote graduation. Programmes with exit structures equally endorse re-certification of recipients. Re-certification signifies the procedure of review of beneficiaries' qualification for a transfer (Paes-Sousa et al., 2013), where beneficiaries leave a programme with the achievement of programme objectives but stay when they have not. Paes-Sousa et al. point out that re-certification in income transfer schemes occur every two years in Brazil, every four years in Colombia and every five years in Mexico.

The contention is that cash transfer schemes that encourage graduation do not discourage working and thus, do not lead to dependency on the programme, and even where evidence exists that it is a disincentive to work, it is normally of small effect (Arnold et al., 2011). This is possible when the programme has clear entry and exit rules that lay the basis for reducing the likelihood of manipulation, abuse and



dependency (Fiszbein et al., 2009; Kidd, 2013). Consequentially, McCord (2009) indicates that the mere sense of having a system of exit in place is a signal that cash transfer programmes aim at preventing dependency. White et al. (2010) point out that in Africa, cash transfers do not incubate dependency because the transfer is usually not large or regular to justify not working and that accessing the cash also comes with a cost. For example, in South Africa and Brazil, studies found that SCTs contributed to increased labour market participation by the poor as transfers aided to cover the cost associated with job seeking (Arnold et al., 2011). In addition, Skoufias and Di Maro (2008) found that the Progresa programme did not negatively influence beneficiaries' participation in the labour market, suggesting that the schemes rather promoted self-reliance. The subsequent section, however, presents arguments that challenge the very existence of SCT programmes.

## **Contestations against Social Cash Transfers**

This part of the paper spotlights the prime arguments refuting the introduction, expansion and/or continuation of SCTs programmes. The discourses presented here are a direct counter to the assertions in the immediate prior section. The contentions dealt with comprise targeting not capturing the right beneficiaries, schemes being unaffordable, conditionalities being irrelevant, inability to reduce poverty, misapplication of cash, triggering of distortions in the economy, food stamps being better than cash grant, and promotion of dependency.

First, there is an assertion that targeting procedure in SCT schemes results in inclusion and/or exclusion errors. This is because the identification of the eligible people for cash transfer programmes is problematic for both states and donors (Farrington, Sharp & Sjoblom, 2007). According to Coady, Grosh and Hoddinott (2004), this is possibly because virtually all targeting methods such as categorical, self, means testing, demographic, community, geographical and proxy means targeting result in some form of inclusion (Type II error) and exclusion errors (Type I error). Coady et al. note that inclusion errors constitute those that should not benefit but are rather benefiting while exclusion errors cover those that should receive but do not.

Targeting errors may emanate from the officials and/or clients (Lindert et al., 2007). For instance, in the Malawian Food and Cash Transfers project (FACT), exclusion errors emerged from officials because the programme could not cover all the eligible beneficiaries while inclusion errors were because of the village headsmen who were not poor, but were included due to their insistence and aided by the backing of their communities (Devereux, 2008). Standing (2008) reports that exclusion errors are mostly associated with area-based targeting. Targeting errors also occur in both decentralised

and centralised targeting systems (UNDP, 2009). Evidence shows that even the most fruitfully targeted schemes in Latin America still fall short of covering a majority of the poor (International Development Economics Associates [IDEAs], 2011). For instance, Brazil's Bolsa Familia did not reach 59 percent of the poor (IDEAs, 2011). The claim of Farrington et al. (2007) that it is unfeasible to remove targeting errors in cash transfer programme is, therefore, crucial, and based on this some critics have, therefore, argued against the implementation of cash transfers.

In addition, affordability of cash transfers is challenged (Samson, 2009; Paes-Sousa et al., 2013). This is because SCT schemes have high operating cost that cover targeting costs, administrative costs, private costs and the transfer itself (Farrington et al., 2007; Samson, 2009; Slater & Farrington, 2009). Consequently, an argument is made that many low-income countries cannot afford cash transfer programmes sponsored from local revenues, except on an extremely limited basis, making them rely on donors (McCord, 2009). This might result in its lack of sustainability. For example, South Africa invests over three percent of its GDP and more than 10 percent of government spending in income transfers (Samson, 2009). This leads to the assertion that SCT programmes cost too much, are a financial burden as they deplete public funds and reduce opportunities for investing in other priority areas such as roads, agriculture, security among others. Such authors, therefore, advise against setting up of cash transfer schemes because of their high operating costs and lack of sustainability (Chêne, 2010).

Similarly, a claim is that means-tested programmes have the highest administrative costs (Slater & Farrington, 2009). Slater and Farrington point out that in Jamaica, proxy means testing cost two percent of the scheme budget and approximately 14 percent in Malawi. In the same way, Grosh et al. (2008) measured the costs of means-testing and proxy means-testing in eight middle-income countries in Eastern Europe, Latin America and Central Asia. They found that targeting costs average about four percent of overall scheme costs, which span from about 25 to 75 percent of total administrative costs. This insinuates that targeting makes up a significant proportion of programme costs. On this account, it is alleged that the costs in running the schemes reduce the grant to the beneficiaries as such, they are not worth operating.

Aside from the critique on high operation costs, conditionalities associated with SCT programmes are perceived as irrelevant. Some researchers argue that co-responsibilities are humiliating because the government or non-state actors enforce conditions on the poor irrespective of their inclinations (Caldés, Coady & Maluccio, 2006; Devereux, 2009). Also, the institution of conditionalities increases administrative cost of the cash transfer scheme (Son, 2008). For example, conditionality connected costs amounted to 24 percent of the entire costs of Progreso in Mexico (Caldés et al., 2006). More critically, the conditionality might limit the reduction of credit restraints, as the poorest families

will meet high costs of satisfying the conditionality needs (Son, 2008; Benhassine, Devoto, Duflo, Dupas & Pouliquen, 2013). A further critique of conditionalities is that, it may be entirely reasonable for families not to use the services, either due to poor value of services or because of information on better ways of accomplishing the desired outcome, or because the needed results in the scheme is not the utmost concern outcome based on the perspective of the decision-makers in the family (Gaarder, 2012). Standing (2007) and Devereux (2009) also alleged that conditionalities are useless in areas such as rural Latin America and Africa where education and health facilities are inadequate or not available.

Incentive-based CCT schemes have also been criticized for paying people to engage in behaviour that they should be expected to engage in without inducements while offering no guarantees about continuity of the required attitude after payments cease (Aber & Rawlings, 2011). Aber, Willner and Quint (2008) for instance, have concluded that there is proof from some CCT initiatives in both health and education that several constructive attitudinal adjustments normally terminate after the stoppage of the cash enticements. Such behaviours may comprise withdrawal of children from school, engaging children in child labour and not sending children for health checks. Aber and Rawlings (2011) claimed that researchers have tried to explain such attitudes, but up to date, no broad theory could be used to enhance the permanence of positive behavioural transformation. The conventional anti-paternalistic line of reasoning maintains that policy-makers have a moral obligation to recognise households' independence in decision-making, as any check of their utilisation of resources offered via social interventions will be tantamount to an unacceptable invasion of their liberty of preference (Pellerano & Barca, 2014). Authors with such views insist that households are rational and know their needs better than the government or non-state actors, hence, conditionalities are unnecessary. This stance supports the theory underpinning UCTs, which states that the poor are rational actors and that easing cash constraints will result in increasing the use of public services without the need for conditions (Arnold et al., 2011). An additional argument is that, if poverty is what bars poor households from investing more in human capital, then the offering of cash without restrictions is the panacea (Gaarder, 2012). As such, conditionalities associated with cash transfers are criticised.

Moreover, some researchers claim that SCTs do not lead to poverty reduction or that their contribution to poverty reduction was negligible (Standing, 2008; Fiszbein et al., 2009). Standing (2008) reports that the issue of income transfers addressing poverty and economic difficulties are not a dominant perception held by experts, politicians and donor agencies. In this regard, Fiszbein et al. (2009) have noted that the Bono de Desarrollo Humano in Ecuador and Cambodia Education Sector Support Project

programmes did not increase consumption and poverty reduction was negligible. The low levels of consumption emerged because of the low nature of the grant (Fiszbein et al., 2009). Similarly, Handa et al. (2013) found that in Ghana, LEAP did not contribute significantly to a rise in beneficiaries' consumption. This casts doubts on SCTs as the surest route to poverty reduction. As a result, it might not be worth devoting scarce government and/or donor resources into such programmes.

Additionally, opponents of cash transfers posit that beneficiaries usually misapply the grants they receive (Devereux, Mvula & Soloman, 2006; Harvey, 2007). These critics maintain that beneficiaries cannot be trusted to use the cash assistance wisely (i.e., for food, shelter, healthcare and education), asserting that the money will be wasted on alcohol, tobacco, marrying more wives and other non-essentials (Harvey, 2007). This situation might have been the reason for the adding of conditionalities to the receipt of the cash grant to curb its usage on unnecessary expenditure. Devereux et al. (2006) for instance, found that in Malawi beneficiaries used cash to buy alcohol or cigarette. Consequently, critics declare that such schemes are a waste of scarce resources.

Besides, there is the argument that SCTs create market distortions when instituted as a social assistance programme. There is the fear that cash transfers, as a welfare scheme will not play a role in the wider goals of economic growth (Holmes & Jackson, 2008). Some policy advocates aver that the main probable harmful effect of cash transfers is the risk that they will trigger inflation in the prices of major goods and services in the economy (Harvey, 2007; Holmes & Jackson, 2008; Chêne, 2010) where goods and/or services are principally in deficit supply in the market. These critics argue that under such deficit situations, cash transfers tend to be counterproductive, and rapid inflation can reduce the impact of cash transfers, since the purchasing power of the transfer declines over time (Magen et al., 2009). In this case, cash transfers appear inimical to economic progress and so there is no need in taking risks in implementing them.

Furthermore, the supporters of food stamps criticise cash transfers on several grounds. These proponents indicate that SCTs are dependent on entitlement theory, which states that re-establishing access to food via stimulating need is appropriate but this is viable when markets are operating (Devereux, 2002). This intimates that without working markets, cash transfers will be a fiasco. It is further argued that cash transfers either in the form of CCTs or UCTs are, nonetheless, liable to security risks, wrong usage, prone to diversion and inflation particularly where supplies are inhibited and not able to meet demand (Peppiatt, Mitchell & Holzmann, 2001; Harvey, 2005; Devereux, 2009). However, the merits of delivering food handouts include addressing inflation, guaranteeing access to food, promoting consumption, enhancing diversity in diet, and reducing the possibility of household conflict about usage (Harvey, 2005; Devereux, 2008; Magen et al., 2009; Narayanan, 2011). Khera (2013) for example, found that majority of people in India

preferred food transfers to cash transfer as it provides food security and protection from misuse of money. This insinuates that cash transfers are not suitable as a tool for addressing consumption needs of the poor. In the light of these shortcomings of SCTs, some experts recommend the institution of food stamps instead of cash transfers.

Finally, there is the contention that cash transfers encourage dependency on the programme. The argument is that where the cash transfer scheme promotes re-certification this has the possibility of engineering scheme dependency, contrary to the assertion that exit from cash transfer programmes demonstrate that they are productive instead of consumptive (McCord, 2009). Equally, beneficiaries might abuse the system by falsifying their information or not engaging in any productive activity in order to maintain eligibility for re-certification into the programme (White et al., 2010). In this regard, some scholars have argued that cash transfers create a disincentive for labour market participation, and rather trigger reliance on government assistance, which damages positive work attitudes thereby hindering structural change (Holmes & Jackson, 2008; Samson, 2009). Borraz and Gonzalez (2009) also found that cash transfers have a negative impact on labour participation, which supports the thesis that cash programmes breed dependency.

Largely, cash transfer programmes that do not promote exit automatically also create the right grounds for dependency on the scheme. This is because beneficiaries remain in the scheme for life. In this regard, Slater (2009) insists that certain schemes that target predominantly the elderly appear not to promote graduation. This is because such people appear to be unproductive (White et al., 2010). For example, the Indian National Rural Employment Guarantee Scheme (NREGA) does not promote graduation from the programme, as it is a kind of unemployment benefit (Kidd, 2013). Likewise, the middle-income cash transfer schemes in Africa do not encourage exit (Garcia & Moore, 2012). A further weakness is that the schemes lead to waste of scarce resources because even with the attainment of programme objectives such beneficiaries remain in the scheme. These types of schemes may also turn out to be unsustainable if they are mainly donor funded, after the withdrawal of such support. Additionally, where it is solely funded from domestic resources, those that pay taxes used to fund these SCT schemes but who themselves are not direct beneficiaries might rise up against it. This is because they may feel cheated by the system for their exclusion. Exit from SCT schemes is, therefore, crucial because of budgetary restrictions (Johannsen et al., 2010). Because of the flaws, some policy analysts kick against setting up cash transfer programmes as instruments of social assistance.

## **Synthesis of Contestations in Social Cash Transfers**

This section draws a synergy among the controversies inundating cash transfer programmes as espoused in the immediate two preceding sections. With respect to the contestations on targeting, the evidence hints that all methods of targeting to some extent triggers inclusion and/or exclusion errors, but these errors can be reduced by combining multiple methods of targeting of beneficiaries (Coady et al., 2004; McCord, 2009; Arnold et al., 2011). Since the targeting errors can be minimised, this creates the opportunity for the right people to benefit while reducing wastage on those that are wrongly enrolled.

Concerning affordability contentions, whereas some researchers maintain that SCTs are inexpensive as less portion of a country's GDP can be used to finance it and yet, record gains (Farrington et al., 2007; Paes-Sousa et al., 2013), others claim that it is not within the means of countries as they spend a significant proportion of their GDP on income transfer, which could be invested in other areas of the economy (Samson, 2009; Chêne, 2010). The evidence, however, insinuates that less part of GDP (i.e., less than 1%) is utilised by many countries. What is, nonetheless, needed is commitment and proper management of the resources to prevent leakages of funds and the identification of reliable sources of funding in order to ensure programme expansion and sustainability.

In a similar argument, some academics and policy makers challenge the issue of conditionality (Gaarder, 2012). Whereas some scholars insist that conditionalities make the beneficiaries send children to school and/or to health centres to seek medical attention (Son, 2008; Aber & Rawlings, 2011), others hold the view that such conditionalities come with costs and people are rational and will use the grant judiciously (Pellerano & Barca, 2014). The institution of co-responsibilities or not to, therefore, depends on the beneficiary category and the objectives of the programme.

In terms of the disagreement on poverty reduction capacity of the cash transfer schemes, there are facts to show that such programmes may lead to poverty reduction or not (Skoufias & Di Maro, 2008; Handa et al., 2013). However, the evidence on the ability of SCT schemes to reduce poverty is overwhelming (Devereux et al., 2006). This implies that investment of scarce national and/or donor resources into SCT programmes will be worthwhile. A related argument is that while some academicians maintain that beneficiaries utilise their cash grant appropriately, others think they misuse it (Peppiatt et al., 2001). Here too, there is an avalanche of empirical evidence that exemplifies that beneficiaries of SCT programmes deploy their stipend in the provision of their basic needs of survival (Agyemang et al., 2014). The prudent deployment of the cash grant by beneficiaries might have influenced the contribution of the SCT programmes to poverty reduction.

Additionally, the debate about the effect of SCTs on the market demonstrates that whereas some researchers claim that cash transfers generate market distortions like inflation, however, others declare that it rather promotes economic expansion (Harvey, 2007; Narayanan, 2011). The emerging evidence depicts that with the stipends being meagre the likelihood of it leading to inflation is less (Agyemang et al., 2014), which means that income transfers somewhat stimulate demand for goods and service within the economy. Associated with the market effect debate is the cash versus food aid contention. Whereas some scholars avow that cash transfers are effective in meeting the needs of beneficiaries others indicate that satisfying the needs of beneficiaries is better achieved via food stamps (Harvey, 2005; Devereux, 2008; Magen et al., 2009). Narrowing on the evidence, it is apparent that cash transfers come with many merits one of which is that they allow beneficiaries a choice in its utilisation, which is not obtainable with food stamps.

An equally important controversy is about the possibility of beneficiaries developing a dependency on the programme. While some researchers hold that SCT programmes promote dependency, others perceive such schemes as facilitating self-sufficiency (Slater, 2009; Paes-Sousa et al., 2013). These debates are reliant on the presence of exit and/or re-certification. From the arguments, it is obvious that SCT programmes that do not promote graduation, as well as those that support re-certification consciously or unconsciously breed dependency. To build self-sufficiency, it implies that cash transfer programme must encourage exit, particularly, for the beneficiaries with productive capacity, as this will compel them to utilise the stipend prudently.

## **Conclusions and Policy Implications**

The review showed that the dominant arguments that engulf SCT programmes globally commonly mass around targeting of beneficiaries, affordability, placing conditions or not, poverty reduction capacity, market distortion effect or growth, utilisation of cash, cash versus food aid and beneficiary dependency on the programme. These debates indicate that there are two sides to cash transfer programmes, with one side portraying it as a panacea to development (i.e., poverty reduction), while the other side describes it as a limitation to progress. This denotes that cash transfers are only part of a wider social protection strategy for development as they may be insufficient in addressing deep-rooted poverty and social exclusion on their own. Hence, there is a need to guard against portraying cash transfers as a magic bullet for poverty reduction.

Nonetheless, the controversies are indispensable because they tell the policy makers as to the right action to take. Thus, the decision as to whether to start a SCT programme where it does not exist, change an existing scheme or stop an operational programme

depends upon a multitude of elements. These factors encapsulate the development objective in mind, the limitations of the market and how that affects inflation objectives, the type of beneficiaries whether they are elderly or can be productive participants in the labour market, and the resources available. This is to ensure value for money as many countries, specifically, those from the developing world have limited resources with which to meet their numerous developmental challenges. It is also essential to achieve sustainability in the programmes implementation. Based on the arguments advanced, the position of the paper is that governments and/or non-state actors can proceed to introduce, modify or expand existing SCT programmes, as there is some degree of evidence to suggest that such schemes contribute more or less to a reduction in poverty and vulnerability.

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