

**EVOLUTION OF CONDITIONALITIES IN CCT PROGRAMS:
A CHRONOLOGICAL REVIEW OF CCT PROGRAMS
AND THE EMERGENCE OF RELIGIOSITY FOR ZAKAT INSTITUTIONS**

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ABSTRAK

Program Bantuan Tunai Bersyarat telah muncul sebagai instrumen penting dalam upaya global untuk mengentaskan kemiskinan dan mendorong pembangunan sosio-ekonomi. Penelitian ini menyajikan tinjauan kronologis evolusi persyaratan dalam program CCT, dengan fokus pada dimensi yang digunakan sejak awal program tersebut hingga saat ini. Dengan menggunakan metodologi yang berakar pada tinjauan kronologis, studi ini menelusuri perkembangan historis dan perubahan persyaratan, mengeksplorasi adaptasinya sebagai respons terhadap perubahan lanskap kebijakan, kebutuhan masyarakat, dan tantangan yang muncul. Melalui kajian mendalam terhadap literatur, dokumen kebijakan, dan evaluasi program, penelitian ini mengungkap evolusi dinamis persyaratan dalam program CCT. Empat persyaratan utama yang terkait dengan program CCT yang diterapkan secara global adalah, secara umum, ketenagakerjaan, kesehatan, pendidikan, dan dimensi lainnya. Transformasi persyaratan CCT menunjukkan bahwa beberapa negara, seperti Brazil, meningkatkan dimensi persyaratan, sedangkan Chile meningkatkan dimensi namun kemudian menurunkannya. Amerika Serikat dan Argentina tetap berada pada dimensi yang ada namun mengubah nama dan struktur program, sementara Kenya mengurangi komponen persyaratan. Temuan ini menggarisbawahi sifat persyaratan yang beragam dan peran pentingnya dalam membentuk efektivitas dan dampak program BTB. Dengan menjelaskan lintasan historis persyaratan, penelitian ini memberikan wawasan berharga bagi pembuat kebijakan, praktisi, dan pemangku kepentingan yang ingin merancang dan menerapkan intervensi CCT yang relevan dan berdampak secara kontekstual. Lebih jauh lagi, integrasi religiusitas sebagai dimensi baru dalam persyaratan menyoroti potensi untuk mendorong pembangunan holistik dan kohesi sosial dalam komunitas Asnaf, khususnya melalui kacamata lembaga Zakat.

Kata kunci: ulasan kronologikal, syarat tingkah laku (conditionalities), bantuan tunai bersyarat (CCT), agama, institusi zakat

ABSTRACT

Conditional Cash Transfer (CCT) programs have emerged as pivotal instruments in global efforts to alleviate poverty and promote socio-

economic development. This research presents a chronological review of the evolution of conditionalities within CCT programs, focusing on the dimensions utilized from their inception to the present day. Employing a methodology rooted in chronological review, this study traces the historical development and changes in conditionalities, exploring their adaptation in response to shifting policy landscapes, societal needs, and emerging challenges. Through an exhaustive examination of literature, policy documents, and program evaluations, this research unveils the dynamic evolution of conditionalities within CCT programs. The four primary conditionalities associated with CCT programs that are being implemented globally are, in general, employment, health, education, and other dimensions. The CCT conditionality transformation demonstrates that some countries, such as Brazil, enhance the conditionality dimension, whereas Chile increases the dimension but later decreases it. The United States and Argentina remain in the existing dimensions but change the name and structure of the program, while Kenya reduces the conditionality component. The findings underscore the multifaceted nature of conditionalities and their pivotal role in shaping the effectiveness and impact of CCT programs. By elucidating the historical trajectory of conditionalities, this research provides valuable insights for policymakers, practitioners, and stakeholders seeking to design and implement contextually relevant and impactful CCT interventions. Furthermore, the integration of religiosity as a new dimension within conditionalities highlights the potential for fostering holistic development and social cohesion within Asnaf communities, particularly through the lens of Zakat institutions.

INTRODUCTION

Conditional cash transfer (CCT) programs, represent a governmental initiative offering financial assistance to impoverished individual's contingent upon specific behavioral requirements. Conditionality denotes the obligations incumbent upon recipients to uphold in order to sustain their receipt of aid. The overarching goal of CCT schemes is comprehensive, aiming to diminish levels of poverty, narrow socioeconomic disparities, and promote the development of human capital within the targeted population (Fiszbein & Schady, 2009; Ford et al., 2020; Hartarto et al., 2021; Kabeer et al., 2012; Son, 2008). Globally, one of the most common conditions imposed in CCT programs revolves around education, requiring beneficiaries to ensure their children attend school with a specified attendance percentage typically falling between 75-90%. Additionally, in the dimension of healthcare, beneficiaries are often required to ensure their children attend regular

health check-ups. This approach has been widely implemented in Latin American countries and has since been adopted by over 60 nations worldwide.

Conditional cash transfers providing financial assistance to impoverished households with the stipulation that they allocate the funds towards enhancing the educational and overall human development of their children in specific, predetermined ways. The objective of CCT programs includes fostering more positive and productive behaviors among recipients (Alinsunurin, 2021; Artuc et al., 2020; Kattel & Mohan, 2021). Generally, targeted behavioral changes depend on the dimensions outlined in the developed CCT policies. For instance, in France, behavioral changes focus solely on productivity elements within the workforce, requiring beneficiaries to re-enter employment to ensure the continued receipt of assistance (Chelle, 2018). Positive behavioral changes among aid recipients not only impact the individuals themselves but also facilitate active participation in the labor market and community activities. It also helps to deter negative social habits such as aimless wandering, gossiping, and avoiding involvement in gambling activities.

The concept of zakat emphasizes the principles of generosity, compassion, and social responsibility, promoting communal welfare and cohesion within the Muslim community. Zakat organizations in Malaysia predominantly distribute direct cash assistance to the asnaf, particularly the poor and needy. Generally, this assistance is provided monthly to meet the basic needs of Asnaf households and is given in the form of UCT (Unconditional Cash Transfer). The reality is that the amount of zakat distribution and the number of recipients of direct cash assistance outweigh assistance related to entrepreneurship or business. This situation indicates that requests for productive zakat assistance are relatively limited compared to self-sustaining aid. The impact of dependence on direct cash assistance can lead to negative consequences if not followed up with a more effective and integrated program. The current situation may cause Asnaf groups to become more comfortable and reliant, ultimately leading to complacency and laziness. This behavioral issue is also acknowledged by the Chairman of the Poverty Eradication Foundation, Datuk Zainal Abidin Sakom, and the Chairman of the National Da'wah Council, Professor Datuk Dr Mahmood Zuhdi Abdul Majid, in their statements

during the 2022 National Discussion Program, where they emphasized that Asnaf groups should not be solely pampered with financial assistance; instead, their attitudes and mindset need to be changed, and zakat institutions should be given autonomy without interference from any party in zakat fund management (Harian, 2022). To address behavioral challenges among asnaf recipients, the introduction of conditionalities within CCT programs, aimed at fostering positive attitudes, is proposed as a potential solution. Thus, this study seeks to evaluate the development of conditionalities as an initial step toward designing CCT initiatives within zakat institutions.

LITERATURE REVIEW

While formulating policies regarding behavioural conditions within Cash Transfer Programs (CCT), it is crucial to ensure that these policies effectively compel aid recipients to adhere to specified conditions (Osei & Turkson, 2022). The design of behavioural conditions varies across programs, with some advocating for stringent enforcement, exemplified by Mexico's Prospera program. In contrast, other options for lenient enforcement mechanisms, such as Brazil's Bolsa Familia program (Borges, 2022). The selection of enforcement mechanisms depends on the objectives pursued by the government implementing the program. Previous research by (Grijalva-Eternod et al., 2023) indicates that well-crafted behavioural conditions are pivotal in achieving the desired outcomes.

Conditionalities, also referred to as "co-responsibilities," represent a contractual obligation for beneficiaries to be responsible for the funds provided by the state. Conditional cash transfer (CCT) programs are increasingly integrated into poverty reduction strategies in developing nations. Empirical evidence, particularly from Latin America, underscores CCT programs as a practical and cost-efficient approach to mitigating income inequality and insecurity (Coetzee, 2013; Hanlon et al., 2012). Nonetheless, ongoing debates persist regarding the relevance of certain key aspects of CCT program design, particularly about conditionality (the obligations beneficiaries must fulfill in exchange for receiving grants) and targeting (determining who should get the benefit and where programs should be implemented) (De Brauw & Hoddinott, 2011).

METHODS

This study employs a chronological review methodology, which involves tracing the historical development and changes in conditionalities over time. By utilizing this approach, the research aims to explore how conditionalities have evolved in response to changing policy landscapes, societal needs, and emerging challenges.

Several sources support the importance and effectiveness of employing a chronological review methodology in studying the historical development of conditionalities in conditional cash transfer programs (De Brauw & Hoddinott, 2011; Fiszbein & Schady, 2009; Kabeer et al., 2012; Son, 2008).

DISCUSSION

Conditional cash transfer programs are a form of assistance that was first introduced by countries in Latin America. Among the leading countries in implementing CCT programs in the continent are Brazil and Mexico. In Brazil, the CCT model was first introduced in 1995 and initially implemented in specific areas as an innovative poverty alleviation intervention program. The Brazilian government later introduced the Bolsa Familia program nationally, which consolidated three different programs: Bolsa Escola (school assistance), Bolsa Alimentação (food assistance), and Auxílio Gás (gas subsidy for cooking), managed by different ministries. Then, in 2003, the Bolsa Familia program was established to address issues related to the conceptual framework and fragmentation of various CCT programs by creating a centralized program. Through the Bolsa Familia program, the focus on behavioral conditionality dimensions included education and health (Fiszbein & Schady, 2009; Pescarini et al., 2022; Ibarrarán et al., 2017).

In Mexico, the earliest CCT program was the Progresa program established in 1997. This program was created in response to the economic crisis that hit the country in 1994-1995, which constrained social spending and worsened persistent poverty conditions. One out of every five Mexicans lived in extreme poverty, with even worse figures in rural areas, and 40% of those affected were children (Levy,

2007). Subsequently, the program was renamed Oportunidades in 2002, but its conditional requirements remained the same as the Progresá. In 2014, the Prospera program was introduced by the Mexican government. This program still maintains the basic components of existing conditional requirements, namely education, health, and nutrition dimensions (Behrman et al., 2011; Fiszbein & Schady, 2009; Ibararán et al., 2017; Tommasi, 2019).

Although both Brazil and Mexico are often regarded as pioneers in Conditional Cash Transfer (CCT) policies, Chile implemented an earlier CCT program called Subsidio Unitario Familiar. This program was initiated in 1981 with behavioral conditionality focusing on health and education dimensions (Fiszbein & Schady, 2009; Ibararán et al., 2017). Additionally, in Asia, CCT programs were implemented earlier than those in Brazil and Mexico. For instance, in India, the Apni Beti Apna Dhan (Our Daughter, Our Wealth) program was developed in 1994, incorporating three dimensions of behavioral conditionality: education, health, and marriage-related requirements for adolescent girls (Fiszbein & Schady, 2009). Similarly, Bangladesh established the Female Secondary School Assistance Program in 1994, targeting adolescent girls with a focus on education and marriage-related aspects (Fiszbein & Schady, 2009; Kabeer et al., 2012). In the 1990s, Indonesia also initiated a CCT program focusing on education called Jaring Pengamanan Sosial (Fiszbein & Schady, 2009; Kabeer et al., 2012). Furthermore, in the Latin Americas, another CCT program developed in the 1990s was the Programa de Asignación Familiar in Honduras in 1998, emphasizing health and education dimensions (Bastagli et al., 2016; Fiszbein & Schady, 2009; Son, 2008), while in the United States, the program named Temporary Assistance for Needy Families was established in 1996, focusing on health, education, and employment dimensions (Huber et al., 2013). However, In Europe, among the early CCT programs developed were the Education Maintenance Allowance in the United Kingdom, focusing on education in 1999, and Luxembourg's Childbirth and Finnish Maternity Grant programs in Finland, focusing on health, both established in the late 1990s (Verbist & Matsaganis, 2014).

During the period from 2000 to 2010, the implementation of Conditional Cash Transfer (CCT) programs continued to proliferate. Numerous countries

worldwide began to enact policies and CCT initiatives during this era. In Africa, six countries developed CCT programs, namely Tanzania, Burkina Faso, Kenya, Nigeria, Jamaica, and Ghana. The earliest program established during this period in Africa was the Program of Advancement through Health and Education in Jamaica in 2001, focusing on the educational dimension. Conversely, the most recent program was the Tanzania Social Action Fund (TASAF) in Tanzania, developed in 2010, with a focus on health and education aspects. The majority of CCT programs in Africa during this period emphasized health and education dimensions. However, Nigeria's Care of the Poor program, established in 2008, introduced other dimensions, including vocational training and sanitation.

Between 2000 and 2010, seven Asian countries introduced Conditional Cash Transfer (CCT) programs. These nations include Indonesia, the Philippines, India, Cambodia, Yemen, Bangladesh, and Pakistan. The earliest program developed during this period was the Primary Education Stipend Program in Bangladesh in 2002, emphasizing the education aspect, while the latest programs were established in 2008, including the Pantawid Pamilyang Pilipino Program in the Philippines (health and education dimensions) and Dhanalakshmi or Conditional Cash Transfer Scheme for Girl Child, with insurance protection in India (health dimension). Overall, for Asian countries, most programs focused on only one dimension of behavioral conditionality, especially in the early stages of the period. Only two programs included two dimensions: the Program Keluarga Harapan in Indonesia and the Pantawid Pamilyang Pilipino Program in the Philippines, established in 2007 and 2008, respectively.

In the European context, eight countries embarked on the development of Conditional Cash Transfer (CCT) programs: Turkey, France, Hungary, Macedonia, Belgium, Bulgaria, Austria, and the United Kingdom. The earliest program was developed by Turkey through the Social Risk Mitigation Project in 2001 (education and health dimensions), while the latest was by France through the Revenu Contractualisé d'Autonomie program in 2009 (employment dimension). Most European countries focused on behavioral conditionality dimensions related to health and education. Only France focused on the employment dimension.

For the continent of America, 14 countries developed CCT programs during this period: the Dominican Republic, Argentina, Chile, El Salvador, Guatemala, Nicaragua, Colombia, Bolivia, Panama, Peru, Ecuador, Uruguay, Paraguay, and the United States. The earliest CCT program was the Red de Protección Social program by Nicaragua in 2000 (health and education dimensions), while the latest program developed during this period was the Universal Child Allowance for Social Protection program by Argentina (health and education dimensions) and Bolivia's Bono Juana Azurduy program (health dimension) in 2009. During this period, all 17 CCT programs for the American continent included the health dimension in their programs.

From 2011 to 2020, there was a noticeable deceleration in the establishment of Conditional Cash Transfer (CCT) programs compared to earlier periods, reflecting a widespread adoption of such initiatives by many countries across the globe. In Africa, only 2 programs were developed during this period: the Kakamega County CCT Program in Kenya in 2013 (health dimension) and the Takaful program in Egypt in 2015 (education and health dimensions). For Asian countries, based on available past research, only China began developing a CCT program named The MCH CCT in 2013 (health aspect). Similarly, in Europe, a CCT program was developed in Italy in 2016, namely the Accoglienza Orientamento Supporto (AOS) program (employment conditionality). In the Americas, 3 countries developed 4 CCT programs: Brazil with The Emergency Aid program in 2020 (health) and Bolsa Verde in 2011 (environmental dimension), Chile with The Ethical Family Income program (health, education, and employment dimensions) in 2011, and Colombia through the Youth in Action program in 2012 (education conditionality).

In general, worldwide implementation of Conditional Cash Transfer (CCT) programs encompasses four primary dimensions of behavioral conditions: education, health, employment, and other dimensions. In the early stage (1980-1999), only the Americas, Asia, and Europe implemented CCT programs involving 11 countries. No country from Africa implemented CCT programs during this period. Subsequently, the development of these programs accelerated from 2000 to 2010, encompassing all continents and involving 35 countries. In terms of

dimensions, initially, most countries implemented CCT programs with two categories of dimensions: health and education. While certain countries such as the United States integrated employment-related conditionality, India and Bangladesh incorporated other dimensions into their Conditional Cash Transfer (CCT) programs, such instances were relatively scarce. However, between 2000 and 2010, there was a notable uptick in the adoption of behavioral conditions pertaining to employment conditionality by five countries, along with the integration of other dimensions by six countries. This trend was particularly prominent in the Americas, given the region's reputation as a trailblazer in CCT policy implementation. From 2011 to 2020, countries like Italy began implementing CCT policies focusing on the employment aspect, while Chile and Brazil introduced additional interventions.

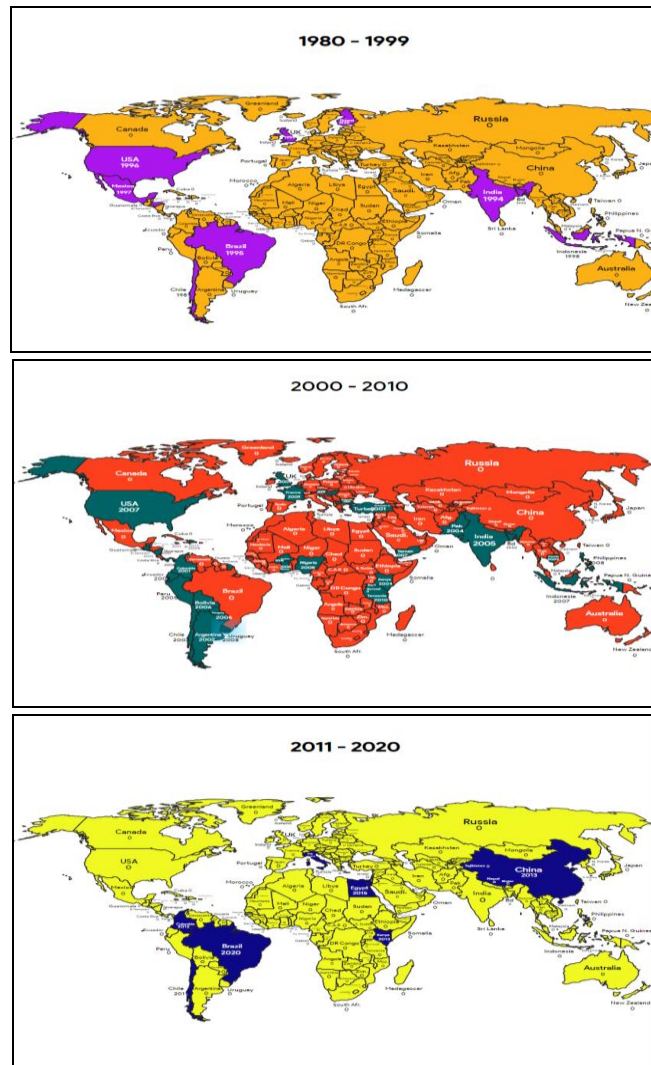


Figure 1: List of Nations Developing CCT Programs

Religiosity Conditionality

Research focusing on the role of cash assistance with a religious dimension also emphasizes Islamic concepts and values. The concept of self-reliance inherent in Islam is believed to lead to success for individuals or groups, encouraging them to achieve without complete reliance on aid, such as through zakat funds (Senadjki & Sulaiman, 2015). Additionally, Islam places significant emphasis on income and wealth redistribution. The zakat distribution mechanism is a crucial Islamic fiscal source in combating poverty by redistributing wealth from the affluent to the needy. Suggestions include establishing poverty eradication institutions like Zakah, Awqaf, Sadaqat, and Qard Al-Hassan, and proposing that the role of zakat be expanded by developing CCT programs (Zulkhibri, 2016). This proposal is considered rational and practical given that zakat is the largest contributor to Islamic fiscal revenue in most Muslim countries.

Therefore, Islamic concepts and values should form the foundation for developing religious dimension behavioral conditions for CCT programs from an Islamic perspective. The concept of balance between worldly and hereafter values is crucial, defining true success in Islam. Success (*al-Falah*) means every Muslim must believe that obedience to Allah's commands will lead to blessings and success in life (Ibrahim & Chek, 2020). This concept provides an important paradigm that sets the goals of CCT programs from an Islamic perspective apart from existing CCT programs. Justifying *Falah* will provide a holistic framework for CCT programs by considering religious elements as a new dimension. Thus, incorporating religious conditionality as a universal dimension in CCT model development from an Islamic perspective is essential to enhance the effectiveness and sustainability of such programs.

CONCLUSION

Overall, the evolution of behavioral conditionalities within Conditional Cash Transfer (CCT) programs has progressed over time, initially focusing on health and education dimensions, subsequently expanding to include employment and other conditionalities such as birth registration, capacity building, environmental concerns, marriage, and housing. Certain nations, like Brazil, have

broadened their behavioral condition dimensions within Conditional Cash Transfer (CCT) programs. Conversely, others initially expanded but subsequently reduced these dimensions, as exemplified by Chile. Some countries have retained their original dimensions while modifying program names and structures, as observed in the United States and Argentina. Conversely, countries like Kenya have reduced their behavioral condition dimensions over time. All these circumstances indicate that the development of CCT policies and programs is closely related to the socio-economic needs of the respective countries. The developed programs also take into account the target population before establishing behavioral condition dimensions as policies, considering various aspects. For example, if human development issues such as academic achievement and school attendance among impoverished children are a priority, the education dimension will take precedence.

For the execution of CCT initiatives from an Islamic viewpoint managed by zakat institutions, this study proposes integrating religious conditionalities. The principles and ethics inherent in Islam represent universally applicable facets and should constitute the fundamental framework of CCT policies from an Islamic stance to guarantee the efficacy and enduring viability of the program.

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