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# Conditional Cash Transfers As A Tool For SDG 1 Implementation

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#### Abstract

This paper examines the role of Conditional Cash Transfers (CCTs) as strategic instruments for achieving Sustainable Development Goal 1 (SDG 1): No Poverty. Drawing from case studies in Latin America, Sub-Saharan Africa, and Southeast Asia, the study synthesizes empirical evidence on the impact of CCTs on income security, education, health outcomes, and multidimensional poverty reduction. Programs such as Bolsa Família (Brazil), Oportunidades (Mexico), 4Ps (Philippines), and LEAP (Ghana) illustrate that CCTs, when well-designed and effectively implemented, can simultaneously address immediate poverty and long-term human capital deficits. However, their success is conditioned by regional variations in administrative capacity, digital infrastructure, and political commitment. The findings underscore that CCTs align closely with SDG 1 targets, particularly 1.2 (multidimensional poverty reduction) and 1.3 (social protection systems), but also reveal persistent challenges including targeting errors, leakages, and conditionality enforcement gaps. The paper offers key policy recommendations, such as strengthening institutional integration, expanding graduation pathways, and enhancing supply-side service delivery. It concludes by identifying avenues for further research, particularly in urban settings, gender impacts, and tech-enabled delivery systems, highlighting the potential of CCTs to drive equitable and sustainable poverty reduction globally.

**Keywords:** Conditional Cash Transfers; SDG 1; Poverty Alleviation; Social Protection; Human Capital; Multidimensional Poverty; Development Policy; Global South; Education and Health Access; Social Safety Nets

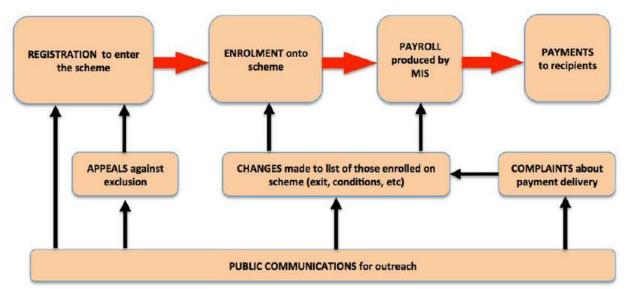
#### 1. INTRODUCTION

# 1.1 Background on Sustainable Development Goals (SDGs)

The 2015 Sustainable Development Goals (SDGs) listed by the United Nations in the form of Transforming our World: The 2030 Agenda for Sustainable Development, offer an internationally agreed set of 17 interlinked goals that finally aim to discover an end to poverty, protect the planet, and ensure the prosperity of all. The SDGs are holistic and inclusive compared to the Millennium Development Goals (MDGs) that were limited, which means that they consider the issues not just on economic development, but also on social inclusion, the environment and governance. The universality of the SDGs is an indication of international consensus that economic development needs to couple with social justice and environmental friendliness in order to be sustainable in the real sense. (UN, 2015; Dugarova, 2016).

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SDGs have become significant in the policy discourse due to the existence of an organized, indicator-based approach of measuring advancement in development, across the world. The institutionalization of these objectives in the terms of the national development led to the heightened focus on results-based planning and multi-sectoral cooperation. Interestingly, SDG 1, which is concerned with the eradication of poverty, has become a key goal because the eradication of poverty is a pillar of success in most of the other goals. The indicators associated with SDGs have led policymakers to implement new methods in achieving inclusive and measurable progress, including using Conditional Cash Transfers (CCTs). (Patel, 2023; Klapper et al., 2016).

## 1.2 Overview of SDG 1: No Poverty

SDG 1 is an eradication of extreme poverty, a concept that entails living on less than 1.90 dollars a day and a decrease in the number of individuals residing in poverty in all of its aspects. It acknowledges the complexity that poverty addresses and identifies seven concrete targets, including access to social protection systems, equal right to economic resources, and resilience to climatic shocks and disasters. The objective is acute especially in Sub-Saharan Africa and South Asia where the cases of extreme poverty are highly centered. Nevertheless, according to the United Nations Development Programme (UNDP), the problem of poverty persists as pockets of poverty in even the middle- and high-income countries pursue social stability and economic growth (UNDP, 2021).

The recent world crisis like the COVID-19 pandemic and the current inflation shocks have taken back the years of poverty reduction. The High-Level Political Forum on SDG 1 (2024) estimates that there are more than 700 million individuals in extreme poverty, and the tweak in its scale has progressed at a slow rate. To this extent, nations are more inclined to become concerned with redistributive mechanisms such as social protection programs in order to access the most vulnerable groups. SDG 1 advocates the mechanisms not only as an effective and efficient approach to immediate poverty reduction, but also as a way to end intergenerational cycle of poverty by investing on health, education, and livelihoods (Dugarova, 2016; Little et al., 2021).

# 1.3 Significance of Conditional Cash Transfers in Development Policy

CCTs are social assistance programs in which low-income households receive financial aid conditioned on specific or several behaviors of survey participants (e.g. norm school attendance, health check-ups or prenatal visits of the children). CCTs are meant to have two goals which are running hand in hand; short term relief to income and long run human capital development. CCTs originated in Latin America were pioneered by programs such as Progresa in Mexico and Bolsa Famila in Brazil, but they are now used in more than 60 countries in Asia, Africa, and Europe. It is shown that such programs can greatly decrease poverty, increase access to education, and decrease child mortality levels (Cluver et al., 2016; Patel, 2023). CCTs have become one of the means of implementing SDG 1 since they are viewed as part of emerging policy preferences in terms of their targeting, measurability, and accountability aspects. CCTs are different to universal subsidies or food aid in that they are based on a data-based approach to targeting the poorest

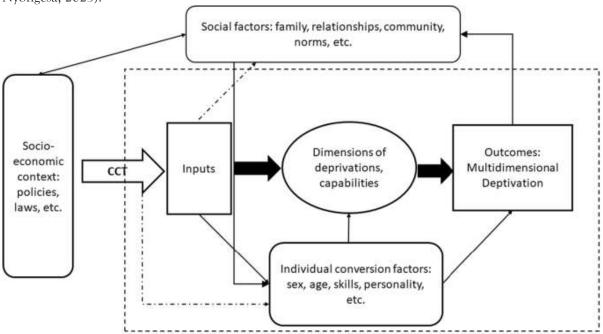
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groups and monitoring adherence to conditions. Such combination of both short-term poverty alleviation and structural changes is well in line with the SDG spirit. Moreover, CCTs are frequently integrated in the context of the overall systems of national social protection where the governments can expand them in times of emergency, like the pandemic or natural disaster (Alatinga et al., 2020; Cavalcanti et al., 2024).

#### 1.4 Research Gap and Rationale

Although there is an increasing stock of positive evidence on CCTs, there is an impressive knowledge deficit regarding program efficiency, long-term effects, and flexibility in different political and socio-economic environments. The literature on the subject matter is dominated largely by experiences in Latin America and there is relatively low representation of African and South Asian nations in the scholarly assessment. Furthermore, a vast majority of literature is centered on economic signals (such as wages and expenditure), with more essential, multidimensional results usually being disregarded, such as female empowerment and children nutrition, community resilience (Brenyah&Domfe, 2019; Omondi & Nyongesa, 2023).



Adapted from Biggeri, Ferranini, Arciprete (2018).

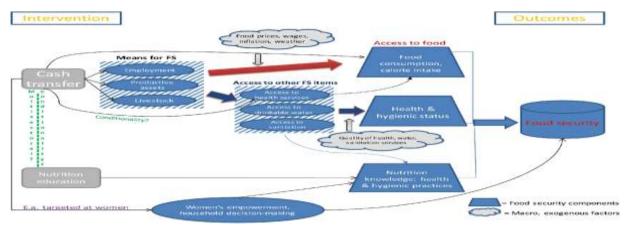
The studying motivation is the necessity to focus on the nature of CCTs not only as welfare programs but as a strategic tool to achieve SDG 1 in a comprehensive and sustainable way. The forms of theory and practice are lumps of the divide that the research tries to fill by analyzing different case studies and summarizing arguments on the difficulties of implementation, success factors, etc. The main idea is to present practical knowledge that can guide policymakers and development actors who want to maximize or expand their social protection systems according to global development agendas.

# 2. PURPOSE OF THE STUDY

Conditional Cash Transfers (CCTs) have established themselves as one of the major tools of poverty alleviation in the Global South and, given the fact that CCTs were aligned to the Sustainable Development Goal 1 (SDG 1), this issue has become an active field of policy experimentation and research. This study aims at investigating how CCTs can actually act not only as welfare schemes but also as multidimensional poverty reduction strategic levers, which would directly contribute to several SDG 1 targets-especially those linked with social protection systems, equal access to basic services and developing the resilience of the poor. CCTs appeal to governments and international development agencies because they are dual in purpose: CCTs are a source of short-term relief (they can offer the recipient financial aid in the short term), yet they may work as well as incentives to view human capital investments in the long run, namely in the spheres of health and education (Kunzler, 2012; Bastagli et al., 2016). These qualities put CCTs in a special position to disrupt the cycle of poverty across generations, which is the central aspiration of SDG 1 (Rasli, et al. 2022).

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This study aims to critically examine the effectiveness and limitations of CCT programs across different regions and socio-economic settings, identifying best practices, common implementation barriers, and policy innovations. While numerous impact assessments exist, there is a lack of holistic comparative work that explicitly connects CCT design and outcomes to the SDG 1 framework. Most analyses tend to focus on either the fiscal or social dimensions of CCTs, often missing the integrated developmental context promoted by the SDGs. This study seeks to fill that gap by analyzing how CCTs contribute to reducing not just income poverty, but also deprivation in education, nutrition, and health access. In doing so, it addresses the broader question of how well-designed cash transfer mechanisms can be scaled and institutionalized to serve as resilient, inclusive, and accountable pathways toward achieving SDG 1 (Lindert et al., 2020; Alatinga& Abdulai, 2023).

#### 3. LITERATURE REVIEW

## 3.1 Latin America's Pioneering Role: Mexico's Progresa/Oportunidades and Brazil's Bolsa Família

Probably the most widely mentioned Conditional Cash Transfer program has been Progresa in Mexico, later renamed Oportunidades and Prospera, and used as a model by other countries. The scheme makes cash payments to needy families given the condition of school attendance, health check-ups and monitoring of nutrition. The evaluation findings indicate high rates of school enrollment, child nutrition and healthcare use especially by the indigenous and rural people (Fiszbein&Schady, 2009). Secondly, the program has also decreased the poverty gap and led to rise in household consumption directly contributing to target 1 of SDG 1 to reduce poverty in all its forms everywhere.

Bolsa Familia, a coagulated CCT program in Brazil, which has benefited more than 13 million households has shown good results in poverty reduction and enhancement of human beings. Studies indicate that it played a decisive role in alleviating extreme poverty and inequity of incomes especially in the northeast part of the country. Besides the outcomes, Lindert et al. (2020) describe that the program also produced a multiplier effect, which had impacts on local economies and school attendance and vaccination rates. The programs serve to show together the importance of CCTs in terms of institutionalized social protection systems and not ad hoc welfare schemes.

#### 3.2 Sub-Saharan Africa: CCTs in Ghana, Kenya, and South Africa

Whereas the African countries traditionally insisted on unconditional transfers, CCTs became increasingly popular as the measure affecting vulnerable groups. This is evident in the Livelihood Empowerment Against Poverty (LEAP) program that is run by Ghana and gives money to the poor families either with orphans, elderly adult members or citizens with disabilities. Alatinga and Abdulai (2023) concluded that households benefiting under LEAP showed an increased food security status, enhanced healthcare access, and school enrollment. Nevertheless, the poor infrastructure and funding delays would in some cases compromise results. However, the authors state that LEAP is consistent with the targets of SDG 1 but implementation bottlenecks are a problem.

The Cash Transfer to Orphans and Vulnerable Children (CT-OVC) program has had the same effect in Kenya, in that the welfare of households has been enhanced. As observed by Otieno and Nyongesa (2023), their study revealed that the cash transfer provided to female-headed households resulted in the diminishing of multidimensional poverty. Unlike in Latin America, however, it is common to have

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African programs that have a higher reliance on donor assistance and experiences institutional capacity problems. The importance of the context-sensitive program design emerges in these studies, particularly in those cases where administrative systems are in their primitive stages.

## 3.3 Asia-Pacific Experiences: The Philippines and Indonesia

Among the largest CCTs in Asia is the Philippines Pantawid Pamilyang Pilipino Program (4Ps) that currently supports more than 4 million households. It is an adaptation of the Latin American one with cash transfers to families at the condition of presence in school and medical check-up among children. According to Reyes et al., (2015), the program decreased school dropout rates and raised accessibility to maternal health services. Besides, the implementation of the program has advanced the aspects of income security among the marginalized groups, which are reflected in national SDG 1. Nonetheless, critics mention the concerns related to errors in targeting and the absence of the exit strategy to transformed households.

The Program Keluarga Harapan (PKH) of Indonesia has also demonstrated good results as per poverty reduction and empowerment of women. According to the study conducted by Sparrow et al. (2014), the recipients of the PKH program had better rates of prenatal care attendance and school persistence in the children than those who did not receive it. The fact that the program is integrated with Indonesian national social registry has enhanced efficiency and scalability. However, Indonesia and the Philippines are slightly threatened by the issues of long-term dependence and financial sustainability, implying that there may be a need in additional livelihood and skills improvement efforts.

#### 3.4 Critical Perspectives and Implementation Gaps

Regardless of the achievements, there are scholars, who caution against complete use of CCTs as magic bullets to eliminate poverty. As an example, Molyneux et al. (2016) stress that CCTs can strengthen traditional gender roles and put unequal care burdens on women, particularly, in patriarchal cultures. In addition, poor connection between programs and provision of good quality public services means that the conditionalities might not result in actual human capital gains. Such critiques emphasise the importance of assessing not only consequences but structural dynamics that it operates in different settings.

Brenyah and Domfe (2019) also indicate that in most developing economies, CCTs have low reach as well as they are not necessarily associated with national social security plans. Impact can be undermined by fragmentation, low administrative capacity, and absence of monitoring structures. Such and other issues emphasize the need to have institutional coordination, durable data infrastructure, and political persistence, which are the key to make CCTs meaningful to SDG 1.

#### 3.5 Theoretical Foundations and SDG Alignment

The theoretical foundation of CCTs is explained in human capital investment framework that states that poverty continues to grow because of inadequate investment in education and health. CCTs can stop this cycle by ensuring that the financial assistance is conditional to such developments. According to Fiszbein and Schady (2009), the rationale behind this reasoning is based on the theory of human capital which was advanced by Becker (1964) as well as current social protection paradigms. CCTs may be used to pursue many of the SDG targets at the same time, such as SDG 1 (poverty), SDG 3 (health), SDG 4 (education), and SDG 5 (gender equality) when executed properly.

Notably, CCTs are also representative of a rights-based approach to development, which follows the focus on equity and inclusion of the SDGs. Nonetheless, they only work well when complemented by supply-side preparedness that is, schools, clinics and service workers are present. It is indicated that without such guarantees, conditionalities can penalize poor households due to failures in the system. Consequently, SDG 1 will be realized after supplementary investments in CCTs with the establishment of public infrastructure and human services (Bastagli et al., 2016; Cluver et al., 2016).

#### 4. METHODOLOGY

#### 4.1 Research Design (Qualitative)

The research design used in this work is qualitative in the use of analysis of secondary researches. The aim is to see how the Conditional Cash Transfers (CCTs) help in achieving Sustainable Development Goal 1 (SDG 1) using a thematic synthesis of available literature and program reviews. A qualitative study

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is suitable in the case of not only knowing the results of CCT programs, but also processes, contexts, and mechanisms through which these results are realized or limited.

The study will not use first-hand data collection or field morale, but a focus on documentary work in evaluations of previous study, effect analysis, policy analysis and stakeholders reports. The design can enable a descriptive identification and interpretive evaluation of the effectiveness of the CCTs in a variety of national contexts and provide insights into the nature of a policy process, administrative capacity and whether it is on track with SDG objectives.

#### 4.2 Data Sources (Secondary Literature and Case Studies)

The research relies entirely on **secondary sources**, including peer-reviewed journal articles, working papers from development agencies (e.g., World Bank, UNDP, ODI), program evaluation reports, and national social protection frameworks. Sources were identified through systematic keyword searches in scholarly databases such as **Google Scholar**, **ScienceDirect**, and **JSTOR**, using combinations of terms like "Conditional Cash Transfers," "SDG 1," "poverty alleviation," "social protection," and "program evaluation."

Case studies were selected purposively to reflect a geographic and institutional diversity of CCT experiences, including:

- Oportunidades (Mexico)
- Bolsa Família (Brazil)
- 4Ps (Philippines)
- PKH (Indonesia)
- LEAP (Ghana)
- CT-OVC (Kenya)

These programs were chosen based on their longevity, evaluation availability, and relevance to the SDG 1 framework.

## 4.3 Sampling and Data Collection Techniques

A purposive sampling method was used to select studies and reports that met the following criteria:

- 1. Focus on national-level CCT programs;
- 2. Include assessment of impacts on income, education, health, or multidimensional poverty;
- 3. Provide data relevant to SDG 1 targets or indicators;
- 4. Published between 2005 and 2024.

Data collection involved an iterative review of the selected documents, extracting qualitative findings related to policy context, implementation processes, beneficiary experiences, and outcomes. Emphasis was placed on documents that offered **cross-regional comparisons**, **program-specific challenges**, and **policy recommendations**.

#### 4.4 Analytical Framework

The study applies a **thematic content analysis** framework to interpret and synthesize findings from the literature. Key themes identified include:

- Impact on income, health, and education;
- Multidimensional poverty outcomes;
- Administrative and governance challenges;
- SDG 1 alignment and policy coherence;
- Stakeholder experiences and perspectives.

Each theme is mapped against SDG 1 targets—particularly 1.1 (extreme poverty), 1.2 (multidimensional poverty), and 1.3 (social protection systems). The framework allows for **comparative thematic coding**, enabling the identification of recurring patterns, divergences across regions, and contextual factors influencing program effectiveness.

The analysis is interpretive rather than statistical, prioritizing depth over generalizability. By synthesizing diverse qualitative sources, this framework supports a nuanced understanding of the potential and limitations of CCTs in advancing SDG 1 globally.

#### 5. RESULTS AND DISCUSSION

5.1 Key Findings: Impact on Income, Education, Health, and Multidimensional Poverty

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The various impact assessment studies reveal that, Conditional Cash Transfers (CCTs) play considerable roles in raising household income as well as stable consumption and poverty reduction over the long-run. Bolsa Famlia and Oportunidades in Latin America has shown high income sensitivities and has been able to minimize the poverty pocket and increase household stability to economic shocks (Fiszbein&Schady, 2009). Similar income gains have been reported in Sub-Saharan Africa through Cash transfer programs such as LEAP in Ghana and CT-OVC in Kenya. Besides acting as insurance schemes, the transfers allow the recipients to diversify their sources of livelihood, invest in small enterprises, and minimize reliance on informal lending (Alatinga& Abdulai, 2023).

CCTs also change health and education positively hence delivering long-term multidimensional poverty reduction. Among children aged 6 17 years, 4Ps program raised school retention and attendances and enhanced immunization and maternal health indicators in the Philippines (Reyes et al., 2015). Likewise, in the Indonesian PKH program, the checkups of mothers and the nutrition of children were monitored much better, especially at rural and poorer areas (Sparrow et al., 2014). Taken together, these results can substantiate the claim that CCTs help to counter not only the problem of income poverty but parallel dimensions of deprivation, which is very much to the point regarding SDG 1 that aims at the eradication

of poverty in all its forms.

of poverty in all its forms.					
Country/Program	Income	Education	Health Impact	Multidimensional	
	Impact	Impact		Poverty	
Mexico -	Reduced	Higher	Increased	Addressed health,	
Progresa/Oportunidades	poverty gap;	school	health visits	education, and	
	increased	enrollment,	and child	nutrition needs	
	household	reduced	growth		
	consumption	dropout	monitoring		
Brazil – Bolsa Família	Reduced	Increased	Improved	Tackled multiple	
	extreme	school	vaccination and	deprivations	
	poverty and	attendance	maternal health	simultaneously	
	income	and	indicators		
	inequality	completion			
		rates			
Philippines – 4Ps	Improved	Reduced	Better maternal	Reduced	
	income	school	health access	vulnerability in	
	security for	dropout,	and child	multiple dimensions	
	poor	improved	immunization		
	households	attendance			
Indonesia - PKH	Improved	Improved	Increased	Improved resilience	
	household	school	prenatal care	and social inclusion	
	stability and	retention,	and child		
	economic	especially for	nutrition		
	resilience	girls			
Ghana - LEAP	Improved	Increased	Improved	Progress toward	
	food security	school	access to health	multidimensional	
	and	attendance	services	SDG 1 targets	
	household	for orphans			
	consumption	and			
		vulnerable			
		groups			
Kenya - CT-OVC	Reduced	Improved	Better child	Addressed income,	
	income	access to	health check-up	education, and	
	poverty in	education	compliance	health deprivations	
	female-headed	for children			
7.2 D . : 1/NJ . : 1 C	households				

5.2 Regional/National Comparisons

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Latin America's success with institutionalized CCTs offers important lessons for other regions. Programs such as *Bolsa Família* and *Oportunidades* have been integrated into national social protection systems, with strong monitoring frameworks, digital targeting platforms, and political backing. These programs typically include rigorous conditionality checks, and they are supported by robust public service infrastructure. In contrast, African programs like Ghana's LEAP or Ethiopia's Productive Safety Net Program (PSNP) often face constraints due to limited fiscal space and administrative capacity, resulting in narrower coverage and delays in disbursements (Brenyah&Domfe, 2019).

Region/Country	Scale and	Program	Program Challenges	SDG 1
	Coverage	Strengths		Alignment
Latin America -	Large-scale	Integrated into	Vulnerable to	Strong; linked to
Brazil & Mexico	national	national	political transitions;	national
	programs; over 13	systems; strong	some delays in	development
	million	monitoring and	payments	plans and social
	households	digital targeting		protection floors
	covered in Brazil	platforms		
Sub-Saharan Africa	Moderate	Positive impacts	Weak infrastructure,	Moderate;
- Ghana & Kenya	coverage; limited	on health,	funding instability,	improving but
	to poorest	education, food	and targeting errors	constrained by
	households, often	security despite		institutional
	donor-supported	capacity		capacity
		limitations		
Asia - Philippines	Expansive	Use of national	Dependency	Moderate to
& Indonesia	programs; 4+	registries (e.g.,	concerns; issues with	strong; programs
	million	Unified	targeting accuracy	track education
	households	Database);	and enforcing	and health
	covered in	improved	conditionalities	indicators under
	Philippines;	service access		SDG 1
	inclusion errors			
	exist			

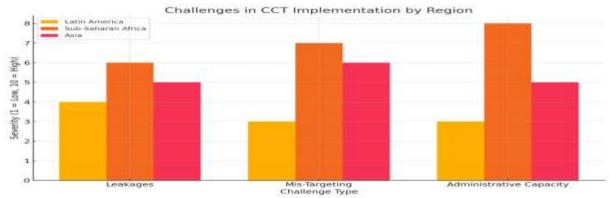
The Asian nations, such as Philippines and Indonesia, are somewhere in the middle, as their programs are rather large-scale, but they could use some progress in target identification and services provision. As an example, the 4Ps program in the Philippines has received praise on how it reached people but criticism on its exclusion and inclusion mistakes in the list of beneficiaries (Reyes et al., 2015). In the meantime, in Indonesia, the combination of PKH with the national social registry system has promoted targeting, although it continues to remain vulnerable to the dependency effect over time. Such comparisons show why contextual adaptation is important and that the design of programs is relevant to the state of readiness, the availability of data, and the level of political commitment.

#### 5.3 Challenges in Implementation (Leakages, Mis-Targeting, Administrative Capacity)

Regardless of the known advantages, CCTs are typically faced with operational difficulties. Mis-targeting is one of the serious problems that include failure to cover the entitled homes and covering non-poor homes. This is of great concern especially in those environments where they have not updated the national registries or grievance redress systems have not been effective. Research conducted in Sub-Saharan Africa shows that targeting errors are capable of causing a possible loss of up to 30 percent of the benefits and it proves to be a major efficiency factor (Bastagli et al., 2016). In Latin America likewise, delays in implementing when there is change in political leadership have caused uneven payment flows and alterations of the eligibility criterion.

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The other risk is the administrative capacity, such as poor coordination among implementing ministries, poor digital infrastructure, and deficiency in skilled staff. Frontline workers who are charged with the work of verifying compliance in certain countries experience logistical limitations, particularly in far-off or war-torn regions. CCT systems integrity is further eroded by fraud, corruption and political interference especially where programs are not shielded against political manipulation. To resolve them, certain countries are resorting to e-payment mechanism, biometric check as well as social audit, which may prevent leakages and increase the feeling of trust (Lindert et al., 2020).

## 5.4 Policy Implications and Alignment with SDG 1 Indicators

CCTs are increasingly recognized as core components of national strategies for achieving SDG 1, especially Targets 1.2 (reduce poverty in all its dimensions) and 1.3 (implement social protection systems). Their structured design—combining income support with human capital investment—makes them effective in addressing both immediate and structural causes of poverty. Moreover, their results are measurable through indicators such as school attendance rates, health visits, and poverty headcount ratios, all of which are embedded in the SDG monitoring framework (UNDESA, 2024).

However, to fully align with SDG 1, CCTs must be integrated into **comprehensive social protection floors** as recommended by the International Labour Organization and the UN. This requires adequate and sustained financing, intersectoral coordination, and a shift from short-term pilot models to institutionalized systems. Countries also need to establish **exit strategies and livelihood linkages**, ensuring that beneficiaries do not become perpetually dependent on transfers. This approach aligns with the SDG principle of "leaving no one behind," ensuring the poorest benefit from inclusive growth and public investment (Cluver et al., 2016).

Country/Program	Policy Implications	SDG 1 Alignment	
Brazil - Bolsa Família	Serves as model for integrating cash	Targets income inequality and builds	
	transfers into national social	household resilience; aligns with	
	protection systems	Target 1.3	
Mexico -	Pioneered human capital	Improves access to education and	
Oportunidades	conditionalities; demonstrated	health; contributes to Targets 1.1 and	
	scalable, measurable results	1.2	
Philippines - 4Ps	Demonstrated utility in crisis	Improves multidimensional poverty	
	response; need for exit/graduation	metrics; tracks indicators for 1.2 and	
	strategies	1.3	
Indonesia - PKH	Illustrates benefits of linking social	Improves delivery efficiency and	
	registry to transfer program	targeting; supports Targets 1.3 and 1.b	
Ghana - LEAP	Highlights importance of targeting	Supports social protection and health	
	vulnerable groups (elderly, orphans,	access; aligns with Targets 1.3 and 1.5	
	disabled)		
Kenya - CT-OVC	Suggests role of cash transfers in	Contributes to reducing vulnerability	
	women's empowerment and child	of female-headed households; aligns	
	development	with 1.2	

5.5 Stakeholder Perspectives

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Stakeholder perspectives—ranging from beneficiaries to policymakers—reveal both support and critique of CCTs. Beneficiaries often express appreciation for the reliability of income support and the positive impact on their children's education and health. In Ghana, focus group interviews conducted by Alatinga et al. (2020) reported increased dignity, reduced food insecurity, and enhanced women's decision-making in households. However, some participants also voiced concerns over the conditionalities, which are hard to fulfill without accessible schools or clinics—raising equity concerns.

From the policymaker and donor perspective, CCTs are attractive because they are relatively low-cost, measurable, and politically visible. Yet, some national stakeholders critique them for their dependency risks and narrow targeting scope. Civil society organizations have called for more participatory program design and better grievance mechanisms. Donors and international agencies increasingly emphasize graduation pathways, linking CCTs to skills training, microfinance, and asset transfers. These insights suggest that while CCTs are broadly popular, their design must evolve to remain relevant in changing socio-political and economic contexts.

#### 6. CONCLUSION

# 6.1 Summary of Key Insights

This paper discussed how Conditional Cash Transfers (CCTs) can help in realizing Sustainable Development Goal 1 (SDG 1) i.e. No Poverty. CCTs have demonstrated effectiveness in reducing monetary and multidimensional poverty across geographical and income distribution groups with special success in income stability, education, health and food security, among others. Mexico, Brazil, the Philippines, and Ghana are but a few nations in Africa and Asia where CCTs have been able to produce tangible human development results as social inclusion mechanisms.

Though this progress is encouraging, the success of CCTs is very much dependent on context-driven variables which include political will, administrative capability and the infrastructure of delivering public services. Latin American programs can be quite superior to those of Sub-Saharan Africa and certain regions in Asia, not so much because they are conceptually better, but because they are much better integrated within the social protection systems of those countries, their digital infrastructures and accountability frameworks. Therefore CCTs should not be emphasized as blanket solutions, but rather CCTs are flexible, scalable adjuncts to a larger developmental strategy.

#### 6.2 Contributions to Literature and Policy

This paper contributes to the growing literature that views CCTs not merely as short-term welfare measures but as instruments of long-term structural change. By synthesizing global experiences, it highlights how CCTs help realize the SDG agenda's intersectional nature—connecting poverty with education, gender, health, and governance outcomes. The study also builds on earlier impact assessments by explicitly aligning CCT performance with SDG 1 indicators and targets, something often missing in earlier program evaluations focused solely on income metrics.

From a policy standpoint, the study underscores the importance of institutionalizing CCTs within national social protection floors, rather than operating them as externally funded or politically motivated schemes. It draws attention to the dual importance of both demand-side (cash) and supply-side (services) investments, emphasizing that conditionalities are meaningful only when adequate schools, clinics, and transport infrastructure exist. The literature reviewed further confirms that integrated social registries, real-time monitoring, and citizen accountability mechanisms significantly enhance CCT impact.

#### 6.3 Recommendations for Policy and Practice

- 1. **Institutional Integration**: CCTs should be embedded within long-term national social protection strategies aligned with the SDG framework, rather than treated as temporary or isolated programs.
- 2. Targeting and Equity: Countries must invest in digital social registries and grievance systems to reduce inclusion/exclusion errors and better reach marginalized populations such as female-headed households, disabled persons, and indigenous groups.
- 3. **Strengthening Conditionalities**: Conditionalities should not be punitive but must be linked to quality service provision. Governments should ensure that the **supply-side readiness** (schools, clinics) matches the behavioral requirements imposed on beneficiaries.

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- 4. Graduation and Livelihood Linkages: CCTs should evolve to include graduation pathways, such as skills training, microfinance access, and job placement support, to ensure long-term self-sufficiency.
- 5. Crisis Responsiveness: Programs must include shock-responsive mechanisms, allowing for rapid expansion during emergencies (e.g., pandemics, climate events) without undermining targeting or delivery efficiency.

## 6.4 Suggestions for Further Research

Future studies should explore the long-term impact of CCTs on intergenerational poverty and resilience, particularly in settings prone to climate or conflict shocks. There is also a need for gender-disaggregated analysis of how conditionalities affect intra-household dynamics and women's empowerment. Additionally, more research is needed on urban CCT implementation, where poverty manifests differently than in rural contexts, requiring different eligibility and monitoring strategies.

Moreover, comparative research using standardized SDG-aligned indicators across multiple countries would enhance global learning and policy harmonization. Finally, emerging technologies such as AI-driven registries and blockchain-based disbursements offer new frontiers for efficient and transparent CCT delivery, meriting careful empirical evaluation.

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