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Abderrafie Zaanoun

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Conditional Cash Transfers in the Arab Region and the Dilemma of Social Justice

Abdel Rafea Zaanoun

Abstract

This study aims to answer the main question: What are the contexts and outcomes of the implementation of Conditional Cash Transfers (CCT) in Arab countries? It addresses CCT limitations and contributions to achieving social justice. To this end, a descriptive-analytical method was adopted to trace the initial results of social transfers in Morocco, Egypt, and Jordan, as well as draw lessons that help enhance the effectiveness of public support targeting systems, informed by best international practices. The study is divided into four sections, in addition to a theoretical framework, tracking the interconnections of targeted transfers with social justice in view of international literature. The paper concludes that achieving social justice through direct cash transfers requires structural amendments to the targeting methodology, towards improving its efficiency in identifying the target base. It further suggests reviewing the financial engineering of direct social support to ensure the development of funding sources that enable justice, effectiveness, and sustainability. Finally, it encourages periodically increasing aid with the aim of protecting beneficiaries' purchasing power and economic empowerment, with consistent evaluation of their economic and social impacts.

Keywords: Social Transfers; Direct Support; Targeting System; Arab Region; Social Justice

Introduction

The transition from generalised commodity subsidies to targeted cash support has become a rationale behind social policies in light of the widening gap between dwindling resources and growing needs. Donor entities have continued to incentivise countries of the Global South to adopt Conditional Cash Transfers (CCTs) as a mechanism to improve poverty targeting[1], through providing direct assistance to the groups most affected by price liberalisation policies. This is an attempt to balance controlling budget deficits with preventing the outbreak of new 'bread revolutions' that could disrupt social peace. In this context, the methodology of direct support has enabled the reconciliation of economic reform priorities with the strengthening of social safety nets according to a new vision based on two notions; that of 'As little state as possible' through the reduction of social expenditures and the gradual withdrawal of various authorities from their role in financing public policies, combined with that of 'As few beneficiaries as possible' by relying on algorithms to reduce the demographic base covered by state welfare, leaving the rest at the mercy of the market.

Attempts to cut down the lists of public support beneficiaries pose the dilemma of balancing between 'standard targeting', which is based on objective indicators such as cash poverty rates and minimum income, and 'rights-based targeting', which focuses on expanding the scope of benefits to the most vulnerable groups, such as widows, orphans, the elderly, those with chronic diseases, and those in difficult situations. Information technology acts as a reliable tool to establishing centralised databases of socio-economic data, helping neutralise the human dimension and automate the processes of registering and processing support requests based on criteria of eligibility, justice, and non-discrimination. Nevertheless, digital solutions entail many risks regarding the readability and credibility of the data. This is due to the excessive simplification of the lives of the poor, which may perpetuate the automatic exclusion of those who are in dire need of care.[2]

Consequently, the central question arises: What are the contexts and outcomes of the implementation of CCT in Arab countries, and what are their limitations and contributions to achieving social justice? Other secondary questions also arise: What incentives have driven many Arab countries towards transitioning from in-kind support systems to direct cash transfers? What are the implications of this shift on the fairness and sustainability of social policies? What opportunities has it offered for eligible groups to access public support? To what extent has this approach helped remedy social disparities in light of the initial results of direct social support programmes? What are the possible paths for the new targeting system to contribute to applying the principles of fairness and equality when making decisions about inclusion or exclusion from the support beneficiaries' lists?

The study is based on a fundamental hypothesis that considers CCTs as a mechanism for improving targeting mechanisms and narrowing the income gap between different segments of society. However, these transfers challenge the fairness of social policies due to technical and political constraints that render them a means to serve interests far removed from social justice.

To answer the study's questions and test its hypothesis, we will primarily rely on the descriptive-analytical method to trace the frameworks that underpin the methodology of direct social support and track the initial applications of CCTs in the Arab region. This is done by highlighting achieved gains and identifying issues that hinder CCTs' potential for achieving social justice. The nature of the study also necessitated the use of the comparative method to identify the intersections and differences between the studied experiences, while exploring the possibilities for their development and evaluation in light of successful models in the Global South. We chose to focus on the cases of Morocco, Egypt, and Jordan due to their early implementation of direct cash transfer mechanisms and because they are the only ones among the sixteen Arab countries outside the Gulf Cooperation Council (GCC) that have unified social registries, according to the United Nations Economic and Social Commission for Western Asia (UNESCWA).[3]

In addition to the theoretical framework, the study is divided into four sections. The first section examines the contexts and motivations behind the shift from generalised support to targeted support. The second section is dedicated to highlighting the role of social justice in the design of the new methodology for direct social support. In the third section, we attempt to trace some of the positive impacts of conditional cash transfers in Morocco, Jordan, and Egypt. The study concludes with a final section that examines the outcomes and challenges of cash support programmes. It focuses on whether these methods improve targeting or reinforce austerity within public policies and the neoliberal approach in their design and implementation.

Theoretical Framework

The model of social support has been shaped by the development of the modern state and several economic and political challenges, necessitating constant exploration of alternative forms of support to ensure social justice.[4] The idea of cash transfers provided by the state emerged in the beginning of the sixteenth century by proponents of the Utopia, such as Thomas More and Jean Louis Vivès, who advocated for Universal Basic Income (UBI)[5] as an ideal route to achieving income equality and spreading prosperity among all citizens.[6] Some attempts to implement Guaranteed Minimum Income (GMI) have also emerged, where cash assistance is only provided to socially vulnerable groups such as the unemployed, the elderly, and people with disabilities, among others. These attempts are often considered as evidence of the effectiveness of targeted assistance programmes in reducing social inequalities compared to comprehensive social transfers.[7] His view is based on the belief that financial aid is a better response to the needs of beneficiaries, who have the freedom to manage the transferred funds according to their circumstances and priorities. It also less costly from an administrative perspective, as ensuring beneficiaries adhere to recommended behaviours requires mechanisms, platforms, and programmes for monitoring, coordination, and assessment. Furthermore, conditional transfers are often less effective in achieving the desired outcomes.[8].

Conversely, criticisms of unconditional cash support have widened. Its lack of controls or preconditions has made it a conduit for encouraging dependency and laziness, thereby creating staggering gaps in the labour market. It perpetuates economic dependency on the state instead of fostering individual financial independence.[9] Some researchers argue that such modes of support contradict the principles of social justice, perpetuating a culture of reliance where healthy and capable individuals are able to secure their basic needs and support their families without exerting any effort.[10]

CCTs have become a model recommended by experts. Access to them is tied to indicators of eligibility and the achievement of human development goals, such as child immunisation, regular medical check-ups, school attendance, and participation in the labour market. In this sense, they are considered more transparent, fairer, and less bureaucratic, as expressed by Karl Widerquist, professor of political philosophy and economics at Georgetown University.[11] From a political economy perspective, many experts have called for the provision of conditions to facilitate the transition from in-kind assistance to cash transfers to avoid potential adverse effects. After studying various experiences in Asia and Latin America, Jane Harrigan, an economics professor at the University of London, concluded that CCTs in Arab countries could be an effective means of alleviating poverty and developing human capital if provided with the essential guarantees to reduce the cost of support programmes and increase their effectiveness in targeting beneficiaries.[12]

From a macroeconomic perspective, the Washington Consensus literature continues to advocate for a shift towards targeted social support, deeming it to be more economically viable, as it helps expand social safety nets at the lowest possible cost.[13] Principally, we can identify progressive tendencies rooted in some Latin American researchers' literature supporting targeted transfers. For instance, Santiago Levy, who, as Deputy Minister of Finance in Mexico in the late 1990s, spearheaded reform of the social welfare system through a CCT programme (PROGRESA) promoting equality in access to social rights.[14] This is distinct from the neoliberal tendencies that propose scaled-down applications of direct cash transfers, substituting welfare states for simple or low-level social safety nets due to the declining fiscal capacity of the state. Milton Friedman, proponent of the Negative Income Tax (NIT) concept, advocated for directing burdens imposed on high-income earners towards providing direct cash transfers to households with income below a certain threshold.[15] This approach relies on objective criteria for calculating the threshold and aid value, such as family size, economic variables, and geographical factors to determine the cost of living. This helps to reduce income inequality more effectively at a lower cost compared to universal basic income.

Amidst this shift, opinions have diverged regarding the relationship between CCTs and social justice and human rights. On one hand, some view conditionality as an incentive for enjoying rights. On the other hand, there are warnings against the adverse effects of direct transfer programmes. They pose the risk of creating a 'dehumanising and demeaning' environment for beneficiaries and imposing paternalistic practices. Public authorities would hold absolute discretionary power in identifying the 'deserving poor' and directing them towards 'rational' economic behaviours deemed to be in their 'best interest.' This is a serious restriction on people's freedoms and a breach of their constitutional rights.[16] An example would be financially penalising families by suspending or reducing their support for failing to comply with medical follow-ups, which negatively impacts their living conditions without them having any hand in or control over the situation. Moreover, it creates a situation of discrimination in accessing public resources. Targeting systems, no matter how efficient, will still be unable to reach all vulnerable families, and they will inevitably result in support leaking to non-poor groups.[17]

Previous Studies

Many studies on Arab countries have discussed the subject of CCTs and their implications. Julia Shuqair considers targeted support programmes as a middle ground between commodity subsidies, which has proven unsuccessful in poverty reduction, and universal basic income, which most Arab countries' budgets cannot accommodate. She advocates for using objective indicators to restrict support to the poorest categories, enabling cost reduction and increased effectiveness, while emphasising the importance of centring social justice in the design and development of cash support programmes.[18] Several research efforts have attempted to trace the evolution of social transfers during the COVID-19 era and the establishment of unified social registries. They monitor the contribution of the latter in shaping central data platforms that serve as basis for redesigning social assistance programmes and enhancing targeting systems.[19] However, there is concern surrounding the implications of algorithms on human rights in Arab countries. The instability of the databases for cash support programmes and the difficulty of using digital solutions by beneficiaries, especially the elderly, people with disabilities, and those with limited education, restrict equal access to social transfers.

In the same context, several studies on the Moroccan situation have concluded the necessity of establishing digital records to reduce errors related to the inclusion or exclusion of beneficiaries in cash transfer programmes.[20] Some argue that the efficiency of social registries will remain tied to the availability of comprehensive, cohesive, and reliable databases, as well as the transparency and effectiveness of beneficiary selection mechanisms, and the monitoring and evaluation of implemented programmes.[21] A study on the Jordanian context highlighted that the COVID-19 pandemic revealed the failure of cash support programmes to include a large number of vulnerable groups due to their lack of reliance on objective criteria built on principles of social justice. Additionally, the value of aid provided does not meet the minimum requirements for a decent standard of living.[22]

Other studies have warned of the adverse effects of the social transfer approach in Egypt. Instead of helping poor families join the middle class, poverty has risen due to stunted growth in the value of cash support compared to rising inflation levels. Moreover, imposing compulsory education on children of beneficiary families as a condition for receiving support remains a flawed measure, as the labour market fails to provide jobs for the more educated groups.[23] Some comparative studies have pointed out that the inadequate contribution of the Moroccan TAYSSIR CCT programme to narrowing the gender gap in school attendance, with the continued phenomenon of school dropout among girls from poor families.[24]

Several research papers have warned against blindly following the 'recipes' of international financial institutions that promote the benefits of CCTs in consideration of 'recommended experiences' internationally. A study by Heba Abdel-Moneim concluded that despite the drop in poverty rates in Brazil approximately two decades after the widespread implementation of cash assistance, the country continues to exhibit significant income distribution gaps. This raises reservations about adopting 'recommended' practices advocated by donor agencies to implement social development policies that may not respond to the realities of Arab countries.[25] Some researchers attribute this issue to a structural flaw in social safety nets designed under the direction of the World Bank and the IMF. These nets were originally designed to address limited poverty resulting from economic reforms and only focus on alleviating the symptoms of poverty without targeting its underlying causes.[26] Therefore, some studies have recommended integration between commodity subsidies and cash assistance, with the latter being framed by serious guarantees to ensure access of actual beneficiaries and contribute to enhancing the purchasing power of those who receive it.[27]

It is worth noting that most previous research has been limited to referential and technical aspects of CCTs, and the contexts of its application in the Arab region; it does not sufficiently focus on CCT impacts on the targeted categories. Therefore, we aim to contribute to the bridging of this research gap by focusing on the role of justice and fairness principles in the design and implementation of CCT programmes in Morocco, Egypt and Jordan, as well as tracing the capacity of direct transfer targeting the poor to achieve social justice in the Arab countries selected for this study.

Social Assistance Programmes and the Context of Transitioning from In-Kind Support to Cash Transfers

Maintaining social peace in the majority of Arab countries is a major concern that has led to the continued subsidising of energy and food, such as gas, oil, sugar, and flour. However, worsening economic conditions have forced reconsideration of the effectiveness of comprehensive in-kind assistance, in light of recurring indicators casting doubt on its role in addressing social disparities. The Central Agency for Public Mobilisation and Statistics in Egypt highlighted that 44.4 per cent of beneficiaries of food subsidies in 2012 were non-poor individuals.[28] In Morocco, expenditures from the Compensation Fund - allocated for supporting basic commodities - increased from 3.9 billion dirhams in 2002 to 56.4 billion dirhams in 2012, exacerbating the budget deficit, rising from 2.2 per cent to seven per cent during the same period, without effectively achieving its intended goal.[29] The High Commission for Planning warned that forty three percent of food and energy subsidies go to undeserving segments, representing 6.6 per cent of the gross domestic product (GDP), surpassing the budget allocated for education and health sectors.[30] Meanwhile, the Ministry of Finance proposed reducing commodity subsidy expenses to approximately 1.2 per cent of the GDP by 2015, through a gradual reform of the Compensation Fund accompanied by reallocating resources to expand social safety nets.

Redesigning the social safety net, based on a perspective rooted in social justice, has posed a challenge for most Arab countries, with resources often being allocated more towards the wealthy than the poor. The necessity of transitioning from costly universal subsidies to direct transfers for individuals below the poverty line has become evident. In order to incentivise this shift, since its influential report in 2009, the World Bank has been urging developing countries to replace commodity subsidies with CCTs, drawing from the experiences of Latin American countries.[31] Similarly, the IMF continues to recommend the gradual phasing out of food and energy subsidies in Arab countries, as a dual solution to modernise the social welfare system and overcome fiscal challenges.[32] Jordan has been among the Arab countries at the forefront of energy subsidy reforms since 2005, coupled with measures to assist groups most affected by the subsidy removal. This includes providing direct assistance to low and middle-income families,[33] under the supervision of the National Aid Fund (NAF). This trajectory has grown in momentum leading up to 2019 with the launch of the Takaful unified cash support programme, spanning five years with the support of the World Bank. The World Bank allocated two loans between 2018 and 2020 totalling two billion dollars for this purpose, in addition to other loans to support the Jordanian government in designing a new targeting system.[34]

Egypt has followed a similar approach since 2014, when it initiated the reform of energy subsidies accompanied by the development of CCTs. This witnessed a significant transformation with the Takaful and Karama systems, providing direct financial assistance to poor families, elderly persons with disabilities, and individuals suffering from chronic illnesses.[35] Likewise, in Morocco, the launch of the Census System in 2015, which liberalised fuel prices as a first step in the reform path of the subsidy fund for basic commodities, aimed to reallocate its resources to cash transfers directed towards families affected by price liberalisation within a new strategy to achieve social justice. This included broadening the access of the poor to social protection through the Medical Assistance System (RAMED),[36] expanding direct cash transfer programmes, and introducing a new programme called DAAM, providing cash assistance to impoverished widows raising children, in addition to enhancing the TAYSSIR programme aimed at supporting education. The number of beneficiaries of this programme increased from 80,000 families in 2009 to 466,000 in 2014,[37] surpassing 1.6 million families in the academic year 2022-2023 according to data from the Directorate of Social Support at the Ministry of National Education.[38] CCT applications continued, both in regular situations like the aid programme for persons with disabilities and the Social Solidarity Fund, which provides financial allocations for children and destitute wives in cases of the husband's insolvency or failure to fulfil alimony obligations after marital dissolution. This also applies to exceptional cases, such as direct cash support during the COVID-19 crisis benefiting 5.5 million people, representing sixty-eight per cent of households[39] identified through the data system of the medical assistance programme. Despite the programme's cumulative progress in developing targeting methodology, the ambiguity of eligibility criteria and the weakness in updating data necessitated that a unified social framework be established as a reform priority to ensure the effectiveness of cash transfers in achieving social justice.[40]

The complex repercussions of the COVID-19 pandemic hastened the improvement of targeting methodologies, financed by donor agencies that seized the opportunity to intervene in shaping public policies through CCT programmes. For example, the World Bank allocated two loans to Morocco to finance social policies after the COVID-19 crisis: the first in 2020, amounting to four hundred million dollars towards developing CCT applications, and the second in June 2023, worth fifty-three million dollars to support the social protection system, especially a health insurance programme for those unable to contribute. This included the development of enhanced CCT solutions, with 120 million dollars allocated to designing the direct social support information platform and extending family allowances and targeted assistance to approximately 2.6 million people with disabilities, as well as adapting the TAYSSIR and DAAM programmes for widows to the new support system.[41]

Egypt also benefited from a series of international financing for cash transfers, such as the development projects Takaful and Karama, by establishing social databases and auditing indicators related to measuring actual income to enhance equality in identifying beneficiaries. This was coupled with expanding the coverage of the programmes to include the most vulnerable families.[42] Subsequently, Egypt received another loan from the World Bank worth five hundred million dollars to further expand the cash transfer beneficiary base and enhance the efficiency of managing the Takaful and Karama systems.[43] Meanwhile, Jordan received consecutive loans from international donor organisations, especially the World Bank, to support the efforts of the NAF in financing targeted cash assistance projects, amounting to over one billion dollars between 2019 and 2023.[44] The most prominent of these projects was the Emergency Cash Transfers project in response to the COVID-19 pandemic, launched in June 2020. This project aimed to expand the scope of benefits from the Takaful system, enhance the efficiency of poverty targeting, and centralise socio-economic data and transfer mechanisms through the development of the unified national registry system.

This source of financing provides opportunities to ensure the necessary liquidity for designing and implementing CCT programmes and ensuring their sustainability and inclusiveness for various eligible groups. Nevertheless, it poses many risks to the effectiveness of assistance programmes and their role in achieving social justice. International financial institutions operate from a neoliberal perspective, where cash transfers act as means to reducing the social role of the state and imposing a macroeconomic vision of social policies. This necessitates precautionary measures to ensure a safe transition from a comprehensive support system to a comprehensive cash transfer system while minimising the negative impacts on citizens and public policies.[45]

The obligations of partnership with donor entities in financing social transfers have accelerated the abandonment of commodity subsidies. In all three countries, there has been a narrative of the state relinquishing funds allocated to support basic commodities in order to allocate them to financing direct support programmes targeting the poor. This policy has enabled the acquisition of significant resources. In Morocco, the budget allocated to the Compensation Fund has decreased by seven billion dirhams annually since 2016. The gradual elimination of targeted support for butane gas, which started on 20 May 2024, is expected to result in a profit of twenty-two billion dirhams annually. This will serve as an important source to enhance the sustainability of the direct social support system, whose annual financial budget is expected to exceed twenty-nine billion dirhams by 2026. It will further enable the anticipated increase in the value of aid provided to poor families under the Family Allowance Generalisation Project. The allowances, set at two hundred dirhams per child in 2023, will increase to three hundred dirhams starting from 2026. The same percentage increase will apply to allowances allocated to other groups such as widows and people with disabilities.

The Role of Social Justice in Designing Direct Financial Aid Systems

International literature, especially agreements and recommendations issued by the International Labour Organisation (ILO), have recommended the establishment of national frameworks for social safety systems and targeted transfers based on equality and justice.[46] This has driven Arab attempts to integrate direct support into major strategies to strengthen social safety nets. For example, Jordan's National Social Protection Strategy (2019-2025) aimed at expanding the cash assistance beneficiary base to include 185,000 families by 2022.[47] Egypt's Sustainable Development Strategy for 2030 recommended reducing social disparities by developing poverty alleviation programmes and promoting social integration based on human rights principles. Additionally, it advocated for the review of social assistance policies to ensure access for priority groups.[48] To achieve these goals, several CCT programmes have been launched since March 2015, such as the Takaful and Karama programmes, aimed at fulfilling Egypt's international obligations in implementing the Sustainable Development Goals.[49]

In Morocco, an integrated public policy for social protection for the period 2020-2030 has been developed, aiming to provide adequate financial coverage (transferts sociaux) for social transfers with the goal of extending coverage to include all poor families and accommodate various vulnerable individuals, such as elderly, disabled, and those with chronic illnesses.[50] As part of this trajectory, the Framework Law No. 09.21 on social protection was issued, which falls within the efforts to activate the social state model during the period 2021-2025. This includes four major programmes to expand health coverage, compensate for loss of employment, widen the base of participants in retirement programmes, and enable all poor families to receive direct transfers to enhance their purchasing power in the form of risk protection allowances for childhood and old age.[51] Since December 2023, the direct social support system has been activated with an annual budget of twenty-five billion dirhams, providing monthly grants ranging from five hundred to a thousand dirhams to vulnerable families based on their composition and size, in addition to compensation for disability, maternity, and childbirth.[52]

To guarantee eligibility for direct support, most experiences in the study rely on quantitative indicators. In Jordan, the process of identifying 'eligible' households is carried out by processing requests for aid based on fifty-seven economic and social indicators to test resources and examine eligibility criteria such as family income, assets, and expenses.[53] In Morocco, access to direct social support has become linked to achieving a threshold equal to or less than 9.743001, which is determined by aggregating several sub-indicators such as family size, assets, income, housing quality, available amenities, and expenditure ceiling. Additionally, situations that positively qualify for automatic assistance, such as orphaned children, individuals with disabilities, and residents of social care institutions who have been abandoned, are identified; as well as situations that automatically exclude individuals, such as enrolment in any retirement schemes, benefiting from other non-contributory compensation schemes, and not being previously registered in the unified social registry.[54]

Information technology has become a gateway to cementing equality in accessing public resources and reducing errors in identifying beneficiaries, through reliance on the unified social registry as a database for registering those interested in benefiting from various protection and assistance programmes in Morocco. The data contained therein forms the basis for sorting eligible recipients of public support and preventing its 'leakage' to capable categories. To reduce the likelihood of corruption and favouritism in listing beneficiaries, cash transfer procedures have been digitised with the design of a special electronic platform to receive applications for direct social support (ASD). The same applies to Jordan, where a platform for the Takaful programme has been allocated to receive applications for state-provided direct aid, and for automatic verification of the provided data. In Egypt, the Ministry of Social Solidarity has allocated an electronic registration platform for the Takaful and Karama cash support system, digitising its various processes from submitting applications to receiving the support card.

At the organisational level, specialised institutions have been tasked with enhancing coordination among various stakeholders involved in cash transfer management and target base identification. In Morocco, the High Commission for Planning, as the official body responsible for statistics, has been tasked with determining the network used to calculate the assistance programme utilisation index. New structures have been established, such as the National Agency for Records, responsible for monitoring and managing the national population registry and the unified social registry. It provides public authorities with a list of eligible families for social support programmes. Additionally, the National Agency for Social Support, as a public institution, is entrusted with receiving and processing support applications, verifying data accuracy, preparing statistical data, disbursing benefits, monitoring the impact of support programmes, and ensuring they reach eligible recipients. In Jordan, the NAF has undergone successive reforms to enhance its institutional and managerial capacities in supervising the Takaful programme. This includes developing a cash assistance targeting system and ensuring its effectiveness in providing basic services to Jordanians in poverty. Continuous improvement of monitoring and evaluation systems is also emphasised.[55] No specialised agencies were established in Egypt. Instead, the Ministry of Social Solidarity has formed over 2,600 local committees across various governorates entrusted with data examination and verification.[56] Attempts to govern cash assistance eligibility have been made through organising cash support and appeals committees, and establishing a dedicated administration to monitor beneficiary cases to ensure support reaches those entitled to it.[57]

To achieve the social function of cash transfers, they have been tied to several conditions to ensure that support is directed towards education and healthcare services. In Egypt, eligibility for the Takaful programme is contingent upon meeting specific criteria such as maintaining a school attendance rate exceeding eighty per cent, visiting a paediatrician four times annually, adhering to vaccination schedules, maintaining a child health record, participating in nutritional awareness sessions, and attending counselling sessions for pregnant women and mothers of newborns. Similarly, the Jordanian counterpart lists actions that exclude recipients or deduct a portion of the transferred amounts, such as domestic violence, mendicancy, and non-compliance with the vaccination schedule for children under the age of six. In Morocco, the eligibility of targeted families for direct cash transfers depends on keeping their children in school and maintaining a certain level of attendance, similar to the TAYSSIR and DAAM programmes.

Social justice has also been a central concern in the financial engineering of direct support, where resources accrued from the discontinuation of subsidies have been allocated to fund cash transfer programmes. The Moroccan government has set the year 2025 as the timeline for the complete and final cessation of state support for butane gas, wheat, and sugar. The financial margins expected to be made available from this dismantling of the subsidy fund - estimated at sixteen billion dirhams – will then be dedicated to expanding and updating social support networks.[58] This provides the financial assurance expediting the transition from comprehensive commodity subsidy, primarily benefiting undeserving groups, to CCTs directly targeting vulnerable populations.[59] Following the same approach, both Egypt and Jordan have opted for the complete removal of support allocated to energy commodities to redirect the financial margins saved towards reducing budget deficits and funding direct cash transfers with the aim of reducing income inequality.

To enhance the financial sustainability of cash transfers, various Arab countries have embarked on a new generation of tax reforms to provide the necessary budget for social programmes, particularly in addressing the tax gap. In Egypt, this gap constitutes sixteen per cent of the GDP, while in Morocco, it stands at 12.1 per cent. The reforms involve revising tax collection mechanisms, enhancing tax administration, and reducing tax expenditures, which, due to successive exemptions and privileges, consume more than 2.5 per cent of Morocco's GDP annually, amounting to approximately seven billion dollars. There is also a commitment to reducing various forms of tax evasion, which lead to significant budgetary losses estimated at a minimum of 758 million dollars annually in Egypt and 700 million dollars in Morocco.[60]

The new approach to social support necessitated the development of a new concept of tax justice based on relieving the tax burden on disadvantaged groups in exchange for imposing fees and taxes on the wealthy and middle classes, with the majority of tax revenues allocated to funding CCT programmes. In Morocco, this expansion of tax financing for social policies has been facilitated by the introduction of social contribution on profits and income, which has been in effect since 2021, providing six billion dirhams annually. Additionally, solidarity contribution[61] has resulted in an annual tax revenue of approximately fifteen billion dirhams.[62] In Egypt, the solidarity financing of social policies has served as an incentive for successive increases in tax revenues since the introduction of CCTs, with tax and fee revenues rising by 465 per cent over the past eight years.[63]

The Effects of Conditional Cash Transfer Programmes in the Arab Region

The budgetary concerns have accelerated the shift from universal targeting to partial targeting in the design of social programmes in the Arab region. From an economic perspective, the World Bank posits that for middle-income countries with high inequality, the inevitable choice is to move away from universal social policies targeting all citizens to 'selective' policies limited to the 'deserving'.[64] Accordingly, direct cash transfers have become a dual approach to reducing budget deficits caused by the 'leakage' of subsidies to the undeserving, and to promoting equitable access to social safety nets. This could help, in the medium term, to reduce the growing gap between declining financial resources and increasing societal needs.

It is too early to discuss the full impact of targeted transfers in most Arab experiences due to their recent implementation and the transitional conditions that accompanied their execution. However, initial indicators suggest a positive, albeit limited, impact of cash support programmes on the purchasing power of beneficiary households. In Jordan, the cash transfer programme has helped enhance the effectiveness of social safety nets, reducing the poverty rate by 1.4 per cent and inequality by 0.7 per cent. The budget for the Takaful programme increased from 100 million dinars to 140 million dinars, representing 0.7 per cent of the GDP.[65] In Egypt, the number of households benefiting from the Takaful and Karama programmes rose from 1.7 million in 2015 to 5.2 million by the end of 2023, with nearly twenty two million individual beneficiaries, at an annual cost of around thirty-six billion Egyptian pounds.[66] The grants provided have also increased significantly to keep pace with rising prices of essential goods and services. The monetary grant of the Takaful programme rose from a minimum of 325 pounds in 2015 to 425 pounds in 2022, while the Karama pension increased from 350 to 450 pounds during the same period.[67]

From a human rights perspective, CCTs have contributed to enhancing the enjoyment of certain social rights for disadvantaged groups, such as the right to education. In Morocco, through the TAYSSIR programme, 2.3 million students belonging to 1.5 million families have benefited.[68] The economic and social effects on beneficiaries have risen; regular grants and monitoring the conditions of eligibility have led to increased school attendance rates and reduced the phenomenon of child labour among families lacking the means to keep their children in school.[69] According to UNICEF reports, the programme has contributed to improving the primary school enrolment rate by twenty-five per cent, and it has helped reduce school dropout by about sixty per cent.[70] Some researchers consider it among the most innovative CCT programmes in developing countries in promoting education for children from poor families.[71] In Egypt, CCTs provided under the Takaful programme have continuously reduced dropout rates and improved retention rates among girls, enabling them to continue their education. Better results could have been achieved by increasing the amounts provided, as families are unable to finance educational expenses and meet the conditions of eligibility, such as preventing children from repeating grades and improving achievement indicators.[72] In Jordan, CCTs have helped increase school attendance among children of beneficiary families and improve their educational level.[73]

Health conditionality also helped improve living standards as CCT programmes in Egypt served as a mechanism to encourage poor families to access health services.[74] These programmes increased monthly food consumption by 8.4 per cent, reduced the likelihood of target families remaining below the poverty line by twelve per cent, and decreased the need for medical treatment for children under six by 3.7 per cent.[75] In Morocco, enrolment in social safety schemes has become a requirement to benefit from various forms of state support. Families that need to pay contributions to the National Social Safety Fund are now required to do so if they wish to qualify for cash transfers. This is especially important after the implementation of the new direct social support system, which is expected to accelerate the generalisation of compulsory health insurance to include all poor families.

In this context, direct support applications provide an appropriate means to promote positive discrimination in favour of specific groups, especially young people with disabilities, the unemployed, and vulnerable women such as widows. The number of beneficiaries of the DAAM programme dedicated to poor widows raising their orphaned children has reached approximately 130,000 widows and 120,000 orphans, with an annual budget of about 4.3 billion dirhams.

Additionally, the number of divorced women deprived of alimony, benefiting from the Family Solidarity Fund during the period 2020-2022, exceeded 27,000 divorced women, with an amount exceeding 358 million dirhams. The base of beneficiaries is expected to widen to include needy parents and women victims of sexual assault resulting in pregnancy and childbirth, receiving monthly support ranging from 350 to 1,000 dirhams.[76] In Egypt, the Karama programme has enabled the provision of regular and increasing pensions to more than 1.5 million people with special needs, with the establishment of a fund dedicated to technical and financial support for people with disabilities.[77]

The implementation of CCT in the Arab countries considered in this study has led to the establishment of unified registries that serve as a repository for collecting data and tracking the dynamics of social support beneficiaries. In Morocco, the Unified Social Registry has become a tool for enhancing the efficiency and fairness indicators in implementing social assistance programmes for deserving groups, thanks to the increasing reliance on modern technology to identify beneficiaries. By 2023, Morocco had successfully rolled out the National Population Registry and the Unified Social Registry across all regions, accelerating the pace of family registrations. By the end of 2023, 13.6 million people had been registered in the National Population Registry, and 9.7 million people had been registered in the Unified Social Registry, which serves as a central platform for documenting demographic data of families seeking public support. The processing of socioeconomic data identified around one million families eligible for support, equivalent to 3.5 million individuals, who began receiving cash social assistance by the end of 2023, with the aim of extending this to other eligible families based on verification of eligibility criteria. In Jordan, the National Unified Registry, designed in 2013, has become a unified electronic portal for all families in need of social support. One million families have been registered, and ongoing data correction and refinement processes have been undertaken to minimise errors and enhance the efficiency of targeting deserving groups and delivering cash support.[78]

In this context, Morocco has begun consolidating over 120 support programmes into thematic clusters, starting with the direct social support system that became operational at the end of 2023. This system is expected to cover sixty per cent of families not included in social safety systems by providing cash grants to seven million children and three million families without school-aged children. Additionally, there is a direct support programme for poor and middle-income families to help them acquire their primary residence, with grants ranging from 70,000 to 100,000 dirhams, and a budget of ten billion dirhams. This shift is expected to expand the reach of direct support programmes in light of international experiences. By consolidating various social assistance programmes into the ‘Family Wallet’ (Bolsa Família), Brazil managed to expand its cash support base from 6.6 million families in 2004 to 14.3 million families in 2020. This approach demonstrates the potential for Morocco to similarly enhance the coverage and effectiveness of its social support programmes.[79]

Generally, the development of cash transfers is likely to herald a new generation of redistributive policies, stemming from a new interventionist approach that banks on a more rational targeting mechanism of marginalised individuals. This could contribute to narrowing social gaps, considering that a significant portion of direct transfer funds come from the margins obtained by removing subsidies on goods and imposing taxes on affluent groups. However, on the flip side, there are numerous side effects that may turn CCT into a mechanism for restricting assistance programmes and social policies in general, within narrow confines that do not accommodate their rights-based and social ambitions.

Direct Cash Transfers as a Mechanism to Improve Targeting or 'Cap' Social Policies

The initial indicators of the transition from generalised subsidies to targeted transfers highlight the prioritisation of budgetary considerations over social justice concerns. The Egyptian government did not adhere to its commitment to allocating fifteen per cent of the margins saved by lifting subsidies on energy products to direct cash transfer programmes. Data from ESCWA shows that most of the previous allocations for commodity subsidies go towards servicing debt, with a stark paradox observed in the decline of social spending as a percentage of GDP after the initiation of replacing universal subsidies with CCTs. It decreased from twenty-two per cent in 2011 to less than fourteen per cent by the end of 2021.[80] The same applies to tax revenues, which saw significant growth due to the imposition of new taxes and raising the value-added tax in the context of expanding tax financing for social policies. However, only a small portion of it went towards financing poverty reduction programmes like Takaful and Karama, while most of the revenues were allocated to feed the debt system, meaning that the financial framework of cash transfers facilitated the transfer of wealth from lower and middle classes to international creditors.[81]

In Morocco, spending on social protection in all its forms, including cash assistance for vulnerable individuals, remains around 4.5 per cent.[82] Despite the role fuel subsidy removal in 2018 played in reducing overall expenditure by three percent of GDP, only 0.4 percent of GDP has been allocated to targeted grants for the poor, with most of the resources saved through the reform of the compensation fund going towards servicing external debt.[83] Although fuel price liberalisation helped alleviate the burden on the public budget, it failed to achieve the intended social objectives, as the major beneficiaries of this 'reform' were large players in the fuel market rather than citizens.[84] While Jordan aimed to reduce the poverty threshold to six per cent by 2020 with the Takaful programme, it actually increased to around fifteen per cent[85] due to insufficient allocation of resources. The social transfer budget does not exceed 280 million dollars annually, which is less than one percent of GDP.[86] Instead, direct support has been used as a justification to impose new fees and taxes on the middle class, which is expected to contribute doubly to financing the state's social obligations by burdening them with consecutive tax contributions under the pretext of solidarity on one hand, and bearing the consequences of price liberalisation on the other. This will have serious repercussions on their consumption patterns and on social fabric balance. Furthermore, expanding 'compulsory solidarity' to finance social programmes suggests a shift from a welfare state to an austere state.[87]

In this context, the dilemma of automatic downsizing of beneficiaries arises. The information technology engineering of the targeting system was not designed to reach 'all the poor' but rather designed around austerity to minimise the number of targeted households to the optimal degree. Consequently, the number of beneficiaries of the Takaful programme in Jordan has stabilised around 220 thousand households in 2023, which constitutes only a small percentage of households living below the official poverty line.[88] The challenge of direct transfers is not limited to downsizing the number of recipients but fundamentally lies in their effectiveness as they do not incorporate inflation factors into their calculations. This may render them ineffective or of minimal value in preserving the dignity of beneficiaries. Abandoning subsidies for essential goods without providing effective economic alternatives leads to erosion of citizens' purchasing power in the face of rising prices and fixed transfers, as witnessed in Egypt. The flotation of the Egyptian pound since November 2016 has led to an increase in the bill for petroleum products, exacerbating poverty rates[89], with the percentage of citizens living below the poverty line rising from 27.8 per cent to 32.5 per cent between 2015 and 2018.[90] Due to the debilitating impact of inflation, the poverty level continued to rise to nearly thirty-six per cent by 2023, according to an independent study by Heba El-Laithy, advisor to the Central Agency for Public Mobilisation and Statistics.[91] Despite compensatory measures such as a hundred-pound increase in the Takaful and Dignity pensions in 2017 and 2018, this did not help absorb inflation hikes resulting from the increasing prices of other goods, especially electricity.[92] The same situation applies in Jordan, where the increase in the allocations of the Takaful programme did not keep pace with the unprecedented rise in prices, adversely affecting the conditions of the poor who rely on it to meet their needs. As for Morocco, despite the new system for direct social support stipulating an annual increase in the value of transfers, its rate may not be sufficient to keep up with the accelerating pace of essential goods price hikes, thereby diminishing the role of cash transfers in reducing social disparities and enhancing the purchasing power of poor households.

This outcome indicates a systemic flaw in the targeting system as it is based on 'blind algorithms' that do not consider humanitarian aspects. Heads of households must comply with the established criteria to qualify for assistance, even at the expense of basic necessities for a dignified life, such as families in Jordan resorting to reducing their expenses on water and electricity and moving to inadequate housing. The same applies to Egypt and Morocco, where the fear of exclusion from the beneficiary base leads families to economise on their daily expenses, affecting the rights of their members, especially children, by minimising energy, water, and phone bills to the lowest possible level to appear destitute and in need of continuous support. Similarly, the fear of being excluded from support drives some to sell assets and properties, creating 'fictitious' data highlighting their deprivation and justifying their access to assistance and protection programmes. This occurred with the CCT system in Egypt, where many families were encouraged to evade contributory pension systems and continue in informal employment arrangements.[93] Its signs have begun to emerge in Morocco as well, where the apprehension about the impact of any productive activity on the direct support benefit index makes wide sectors reluctant to transition out of shadow economies. In fact, some features of reverse migration from the formal sector have begun to emerge, which will have several economic implications and complicate the confirmation of entitlement in compiling lists of beneficiaries of social programmes in the absence of reliable data on the socio-economic status of workers in the informal economy.

In connection with this, Arab applications have not yet resulted in any significant role of direct transfers in enhancing productivity. Aid is disbursed in a consumptive manner due to its limited amount on one hand, and its limited direction towards modifying the economic behaviour of beneficiary households on the other. This fails to consider rehabilitating the most vulnerable individuals and enhancing their financial independence and their resilience against threats to their purchasing power. On the contrary, they have become more inclined towards dependence and unemployment and rely more on 'public charity'. This categorises cash support programmes within traditional plans that employ social assistance to form a parasitic social cluster around the political system,[94] as seen in Egypt. Smart support cards have become a mechanism to ensure the citizens' continued loyalty to the political authority. In Jordan, the cash transfer programme has not enabled the redesign of social assistance based on justice but remains under the influence of political actors, including tribal leaders, as a means to sustain their rentier networks and sustained influence as intermediaries in social relations.[95] In Morocco, discussions have arisen regarding the political motivations behind direct support programmes since their actual launch in 2015 through the widow support programme. Some consider it a tool for the Justice and Development Party—which led the government majority at the time— to appease its electoral base. Similar questions are being raised currently about the new system of direct support, which was postponed until after the 2021 elections in an attempt to restructure the political landscape and strip Islamist parties of this social gain.[96]

Direct cash support applications in Arab countries have generally not included mechanisms for gradual poverty recovery and lifting the poor out of financial dependency on the state, except in a few cases. The Social Cohesion Fund in Morocco funded around 1,800 income-generating projects benefiting approximately 40,000 people with disabilities between 2015 and 2020, with a budget of nearly seventy-five million dirhams.[97] Egypt's Tamkeen programme, allocated since 2018, provides training courses to qualify individuals from poor families for entry into formal employment and funds income-generating projects in agricultural and craft activities to enhance the economic empowerment of beneficiary household heads.[98] In Jordan, the Fursa programme, launched in 2023 under the auspices of the NAF, aims to help beneficiaries of the Takaful programmes integrate into the labour market through training and qualification processes, with the goal of transitioning their families from being dependent on aid to being productive contributors. This approach should be encouraged in light of favourable international practices, such as Brazil's Next Step programme, which provides beneficiaries of the Family Allowance programme with training courses to help integrate them into the labour market, and El Salvador's Red Solidaria, consisting of three integrated sub-programmes including conditional direct transfers, health and education infrastructure development, and income-generating project development for families in difficult situations.[99]

Conclusion

The initial outcomes of CCTs underscore the importance of investing in direct social support programmes to achieve social justice in the Arab region. The conditions required to qualify for cash support acted as incentives to enhance the access of underprivileged populations to social and economic rights, such as the rights to education and healthcare. Additionally, unified social registries have become a vital basis for identifying beneficiaries of public support and solidifying effective targeting mechanisms to reach the most impoverished individuals. This approach may help reduce the ‘social parasitism’ that has long characterised the benefit of affluent groups from state-subsidised goods, with a growing inclination towards making social assistance programmes more responsive to the needs of the poor. Directed transfers also promise to usher in a new wave of redistributive policies among societal strata, based on a fresh perspective of tax justice that involves expanding tax funding for support programmes, thus aiding in narrowing the social gap.

However, Arab applications of CCTs encounter numerous challenges inhibiting the achievement of social justice. Transitioning from universal coverage to targeted assistance programmes may result in the exclusion of some deserving groups. Moreover, the complete dismantling of subsidies without providing any developmental safety net to protect vulnerable groups from the impact of price liberalisation could affect the sustainability of assistance programmes and their effectiveness in bridging social gaps and addressing other challenges. This underscores the need to prioritise social justice in the financial engineering of direct transfers, ensuring fairness in tax funding mechanisms for social policies, and providing conditions for cash support to strengthen the purchasing power and financial independence of beneficiary families. Continuous review of targeting algorithms is necessary to ensure they guarantee integration rather than perpetuate exclusion. This necessitates scrutinising eligibility criteria, updating economic and social data, and adjusting the threshold for identifying beneficiaries based on which transfers are allocated.

It is imperative to address the negative repercussions of CCT programmes, such as reinforcing dependency on the state, restricting citizens’ freedoms by controlling their economic and social behaviour as a condition for receiving aid, and encouraging unstructured production activities rather than limiting them. Moreover, cautious handling of recommendations from international financial institutions regarding this matter is necessary to prevent the abandonment of the state of its social role and the entrenchment of a neoliberal perspective that confines social assistance to specific, low-cost programmes targeting a limited audience. In contrast, it is essential to re-engineer CCTs through the lens of a rights-based perspective.

About the Author

Abderrafie Zaanoun is a scholar of administrative law and public policy and a Senior Researcher at the Moroccan Institute for Policy Analysis. He is also a visiting professor at the Faculty of Law in Tetouan and the Multidisciplinary Faculty in Larache, Abdelmalek Essaâdi University.

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