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ZAKAT CONDITIONAL CASH TRANSFERS: QUANTITATIVE METHODS AND EVIDENCE GAPS IN RCT, DID, AND PSM

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ABSTRACT

This study aims to review the methodological approaches used in assessing the impact of Conditional Cash Transfer (CCT) programs on poverty alleviation and human capital development. The novelty of this study lies in its systematic identification of methodological gaps within existing CCT research, offering new insights for adapting these methods to zakat-based welfare initiatives. Using a structured search guided by the PICO framework, relevant studies were retrieved from Scopus and Web of Science databases. The inclusion criteria focused on empirical studies published between 2018 and 2025 that reported measurable outcomes on poverty reduction and human capital enhancement. From 46 studies reviewed, 36 employed quantitative methods, with 22 using Randomized Controlled Trials (RCT), Difference-in-Differences (DiD), or Propensity Score Matching (PSM) to measure program impacts. These approaches emphasize causal inference through group comparisons between beneficiaries and non-beneficiaries. However, since the current research seeks to develop new CCT instruments for zakat distribution targeting asnaf groups who are not prior beneficiaries, such designs are not feasible. Instead, Partial Least Squares Structural Equation Modelling (PLS-SEM) is proposed as an appropriate

analytical technique for construct validation and model development. The findings contribute methodological insights for designing evidence-based and sustainable zakat distribution strategies.

Keywords: conditional cash transfer (CCT), difference-in-differences, quantitative study, propensity score matching, randomized controlled trial, zakat.

INTRODUCTION

Cash transfers represent the primary support for asnaf, particularly the poor and needy, in most Islamic countries. In general, zakat distribution is provided to eligible recipients (asnaf) in the form of Unconditional Cash Transfers (UCT) (Esa et al., 2025). Although Muslim countries possess fiscal resources through social finance instruments such as zakat and waqf, inefficient and ineffective distribution can undermine the goal of sustainable poverty alleviation. Poverty levels in Organisation of Islamic Cooperation (OIC)countries remain high: collectively, their gross domestic product (GDP) represents only 8% of global GDP, and among the 16 low-income OIC countries, GDP accounts for merely 3.25% of the total OIC GDP. At the microeconomic level, approximately 300 million people in OIC countries lived on less than $2.15 per day between 2009 and 2021 (COMCEC, 2022). These statistics highlight that poverty remains a serious challenge within Islamic societies.

Previous studies in Indonesia indicate that the Islamic economic system has yet to produce a substantial impact on societal welfare (Amrin, 2022). Furthermore, deficiencies in current zakat distribution practices remain prevalent across numerous OIC member countries. In Malaysia, despite annual increases in zakat disbursements, the number of asnaf lifted out of poverty remains low. For example, in Selangor, only 34% (253 out of 745 monitored asnaf entrepreneurs) were projected to exit poverty at an 80% threshold in 2022 (MAIS, 2022), a small fraction compared with the total 67,597 zakat recipients in the state (JAWHAR, 2022). In Terengganu, only 6–15% of asnaf entrepreneurs achieved sustainable business performance (MAIDAM, 2021). These findings indicate that current zakat distribution mechanisms are insufficient to liberate asnaf from poverty.

Evidence from previous research suggests that one major contributing factor is recipient behaviour. Some zakat beneficiaries become comfortable relying on aid, which reduces their motivation to seek employment or engage in economic activity (Zahid & Razali, 2020).

Conditional Cash Transfer (CCT) programs are poverty alleviation initiatives implemented in nearly 70 countries worldwide (Lindert & Core, 2008).

These programs introduce behavioural requirements that recipients must fulfil to remain eligible for financial assistance over a specified period (Fiszbein & Schady, 2009). Existing CCT programs typically focus on three key behavioural dimensions: education, health, and employment (Cahyadi et al., 2020; Fiszbein & Schady, 2009). Common behavioural conditionalities include requiring beneficiaries' children to attend school (education), ensuring household members receive essential vaccinations (health), and mandating participation in skills or employment training programs (employment) (Fiszbein & Schady, 2009; Miller et al., 2015).

CCT programs pursue two interconnected short-term objectives: reducing poverty and enhancing human capital development, both of which contribute to the long-term goal of breaking intergenerational poverty (Fiszbein & Schady, 2009). The overall framework of CCTs is grounded in the Theory of Change (Browne, 2013), which explains how and why specific behavioural interventions are expected to promote positive attitudes and sustainable improvements in beneficiaries' livelihoods.

Globally, CCT programs have achieved notable results. For instance, Brazil's Bolsa Família reduced extreme poverty by 19% between 2003 and 2005 (Hall, 2008), while Indonesia's Program Keluarga Harapan (PKH) significantly improved primary school students' performance in Bahasa Indonesia, Mathematics, and English, including national exams in Mathematics (Hadna & Kartika, 2017).

To improve the behaviour of asnaf, implementing Conditional Cash Transfer (CCT) interventions should be considered as a replacement for Unconditional Cash Transfers (UCT), which have shown limited long-term effectiveness in achieving positive outcomes in zakat distribution. While several past studies have proposed adopting a CCT model within zakat distribution, there is currently no empirical research validating its implementation. Moreover, the development of a CCT instrument for zakat distribution requires not only identifying existing gaps in practice but also assessing methodological gaps in previous research. Addressing these gaps is crucial before designing and validating a CCT instrument tailored for effective and sustainable zakat distribution.

Hence, to address key research gaps, this study aims to review the methodological approaches of CCT programs. The study's novelty lies in systematically identifying methodological gaps in existing CCT research. The findings are expected to contribute to the body of knowledge on CCT program

design and provide guidance for policymakers in developing more effective and sustainable zakat distribution strategies.

Identifying these methodological gaps represents the study's potential contribution, as it highlights areas for future research. It also provides a foundation for developing more rigorous and context-appropriate CCT instruments to guide policymakers in designing effective and sustainable zakat distribution strategies.

METHODOLOGY

This study employed a systematic searching strategy to examine the impact of Conditional Cash Transfer (CCT) programs on poverty alleviation and human capital development. Guided by the PICO framework, the population of interest comprised beneficiaries of CCT programs, including well-known schemes such as Bolsa Família (Lockwood et al., 2015). The focus was on the outcomes and effects of these programs, particularly in relation to poverty reduction and human capital enhancement, within socio-economic development contexts. Keywords for the search were determined through expert consultation, thesaurus exploration, and suggestions from Scopus, and included terms such as "Conditional Cash Transfer", "CCT", "Bolsa Família", "human capital" "poverty", "poor,", "impact", "effect" and "outcome."

Two major academic databases, Scopus and Web of Science, were utilized to identify relevant studies, given their extensive coverage of peer-reviewed literature in social policy, development studies, and economics. The inclusion criteria specified studies published in English between 2018 and 2025, focused on CCT programs, employing empirical methods, and reporting measurable outcomes related to poverty alleviation or human capital development. From the 46 studies selected, 36 applied quantitative approaches. Notably, 22 of these 36 quantitative studies employed one of three rigorous analytical methods: Randomized Controlled Trials (RCT), Difference-in-Differences (DiD), or Propensity Score Matching (PSM).

RESULTS

Based on previous studies examining the relationship between independent variables (behavioural conditionalities in CCT programmes) and dependent variables such as poverty reduction and human capital development, 78% research in this area has adopted a quantitative approach. The methodological analysis in this study focuses on reviewing past quantitative studies to assess

empirical evidence estimating causal effects (changes in outcomes resulting from interventions) and evaluating the impact of these interventions.

Discussing methodological aspects is essential to ensure the rigour, credibility, and transparency of research findings, as well as to identify best practices and address limitations associated with specific methods. Accordingly, this study reviews previous research that measured the effects of behavioural conditionalities in CCT programmes on poverty and human capital outcomes, and further analyses the methodological design of behavioural conditionalities applied in these programmes.

Quantitative Research Design

In quantitative research examining the relationship between behavioural conditionalities and programme outcomes in CCT interventions (such as poverty reduction and human capital development), three main research designs are commonly employed. These include the Randomized Controlled Trial (RCT) design (Boccia et al., 2023; Boca & Sorrenti, 2020; Grépin et al., 2019; Hadna et al., 2023; Mesfin & Cecchi, 2024; Nakamura & Suzuki, 2022; Ochieng et al., 2019; Okeke et al., 2020; Prencipe et al., 2021; Seth & Tutor, 2021), as well as Difference-in-Differences (DiD) (Alix-Garcia et al., 2019; Conchada et al., 2022; Edmond et al., 2019; Ham & Michelson, 2018; Kronebusch & Damon, 2019; Litwin et al., 2019; Ortega-Diaz et al., 2022) and Propensity Score Matching (PSM) (Mussa et al., 2022; Saucedo Delgado et al., 2018; Soares & de Lima, 2021; Ziebold et al., 2021).

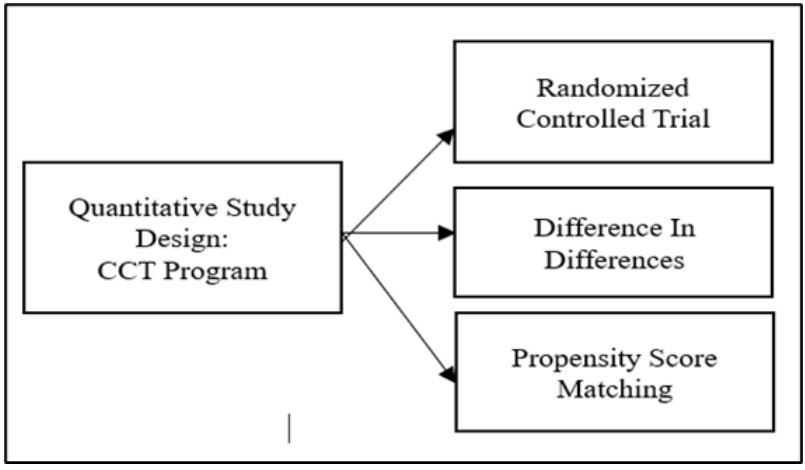

Figure 1: Overview of Quantitative Methods for Evaluating the CCT Program

The Randomized Controlled Trial (RCT) design randomly assigns respondents into two groups. For example, one group receiving CCT assistance and another not receiving it. This approach enables researchers to determine whether observed changes in outcomes are caused by the behavioural conditionalities of the programme rather than by external factors. For instance, the study by Seth & Tutor (2021) in the Philippines selected 130 villages at random, with half designated as programme beneficiaries and the other half as control groups.

In Indonesia, study by Hadna et al. (2023) also employed an RCT design. Sample selection was carried out at the district level, where districts were randomly chosen from a total of 360. All selected districts met specific criteria related to malnutrition, poverty, school dropout rates, and the availability of health and education facilities. The selected districts were then divided into two groups: one receiving assistance and one serving as the control group. Households receiving CCT assistance under the Program Keluarga Harapan (PKH) were randomly selected within each district for both the treatment and control groups.

In contrast, the study by Okeke et al. (2020) in Nigeria implemented an RCT design across 180 primary healthcare service areas, covering a total population of approximately 1.2 million people. Enumeration areas within each healthcare service zone were randomly assigned to either the intervention or control group with equal probability.

These examples indicate that random sampling in RCT-based studies is typically conducted according to targeted geographical locations, ensuring representativeness and comparability between the treatment and control group.

The Difference-in-Differences (DiD) research design examines how conditions change over time for populations participating in a programme compared to those who do not. This method determines whether the observed changes in the programme group are due to the intervention itself or simply reflect natural changes over time, without involving random sample selection.

For instance, Edmond et al. (2019) in Afghanistan applied the DiD approach to estimate the average treatment effect of programme interventions on each outcome by comparing the mean differences in the intervention group (before and after the intervention) with the mean differences in the control group (before and after the intervention). The study assumes that both groups would have followed similar trends in the absence of the intervention.

Similarly, Conchada et al. (2022) assessed outcome changes over time (2013 and 2017) by comparing individuals registered in the Philippine National

Health and Demographic Survey between beneficiaries and non-beneficiaries of the CCT programme, including control groups for both periods. The uniqueness of this study lies in its longer observation period of approximately four years, allowing for a more robust analysis of programme impact over time.

In contrast, Ham & Michelson (2018) used the DiD method to estimate the long-term effects of three types of CCT assistance: demand-side incentives (cash vouchers), supply-side incentives (education and health subsidies), and a combination of both. The DiD approach compared outcomes for individuals or groups eligible for each incentive type (demand-side, supply-side, or combined) with those not receiving any assistance, before and after programme implementation. Using municipal-level panel data, the study estimated the effects of the programme on human capital development and early adult labour market outcomes. Estimates were obtained by comparing average outcomes for those supported by Honduras's Poverty Reduction Strategy (PRS) and those who also received CCT assistance. This study differs from the previous two as it compares groups that received both PRS and CCT support against those receiving only PRS benefits, accounting for both demand- and supply-side incentives.

Propensity Score Matching (PSM) is an observational research design that compares two or more groups of respondents without using random assignment as in randomized controlled trials (RCTs). This method matches individuals in the treatment group with similar individuals in the control group based on specific characteristics, ensuring comparable groups and allowing researchers to assess whether the Conditional Cash Transfer (CCT) program has produced measurable impacts.

For example, Soares and de Lima (2021) applied PSM to examine the relationship between the Bolsa Família Program (BFP) and fertility outcomes in Brazil. PSM helped address selection bias by creating a control group similar to the beneficiaries based on observed covariates. Through this approach, they estimated the Average Treatment Effect on the Treated (ATT) in terms of the number of children ever born, finding that BFP recipients had, on average, more children than non-recipients.

Similarly, Ziebold et al. (2021) used PSM to estimate the longitudinal association between participation in BFP at age six and mental health outcomes at age eleven. The method provided a more precise estimation of the causal effect of BFP on children's mental health. However, the study faced criticism regarding the suitability of PSM for long-term analyses, as longitudinal data involve time-related variations. As noted by Wijn et al. (2022), more advanced

analytical methods may be required when dealing with repeated or multi-dimensional interventions.

DISCUSSION

From an analytical design perspective, the Difference-in-Differences (DID) approach examines changes over time within the same group and compares these changes with another group. In contrast, the Randomized Controlled Trial (RCT) design compares outcomes between groups that are randomly assigned to either receive or not receive the intervention. Meanwhile, Propensity Score Matching (PSM) compares outcomes between groups by matching individuals based on specific characteristics to ensure comparability.

Despite their methodological differences, RCT, PSM, and DID share key similarities. All three approaches involve comparing two or more groups and are designed to estimate causal relationships. These designs enable researchers to determine whether behavioural conditionalities have a causal impact on specified outcomes.

In terms of distinction, DID uniquely examines changes over time, while RCT is the only design that uses random sampling. Based on recent research trends, most studies have employed comparative methods between beneficiaries and non-beneficiaries of CCT programs using random sampling (Boccia et al., 2023; Mesfin & Cecchi, 2023; Nakamura & Suzuki, 2022; Ochieng et al., 2019; Okeke et al., 2020; Seth & Tutor, 2021). The use of comparison between treatment and control groups aims to evaluate the program's impact on expected outcomes. Moreover, the random selection of respondents through RCT allows for greater generalizability of findings and minimizes potential bias (Liau et al., 2019).

Randomized Controlled Trials (RCT), Propensity Score Matching (PSM), and Difference-in-Differences (DiD) designs are commonly applied to existing CCT program beneficiaries to evaluate program impacts on targeted outcomes and to compare these effects with non-beneficiaries, particularly in assessing behavioural conditionalities. However, the present study focuses on developing CCT instruments specifically for zakat distribution, targeting asnaf groups such as the fakir, miskin, and fisabilillah, who have not previously participated in any CCT program. Consequently, applying RCT, PSM, or DiD is not feasible in this context. To address this, the study proposes the use of Partial Least Squares Structural Equation Modelling (PLS-SEM), which allows for the simultaneous assessment of measurement and structural models. PLS-SEM is particularly suitable here because it can validate the constructs of the newly

developed CCT instruments, examine relationships among latent variables, and provide robust insights into the potential effects of behavioural conditionalities on poverty alleviation and human capital outcomes before actual program implementation. This approach ensures that the instrument is both reliable and theoretically grounded, providing a strong foundation for future empirical testing and policy application.

This study is limited to reviewing the methodologies of existing CCT impact studies and does not generate new empirical evidence. It also focuses on studies indexed in Scopus and Web of Science from 2018 to 2025, which may exclude relevant research outside these sources. Future research could explore advanced analytical approaches, such as PLS-SEM, to develop and validate CCT measurement instruments. Comparative studies of different methodologies, including RCT, DiD, and PSM, could further clarify their strengths and limitations, supporting more robust evaluations of CCT program impacts and informing evidence-based policy design.

CONCLUSION

This study provides a methodological review of quantitative research examining the impact of behavioural conditionalities in Conditional Cash Transfer (CCT) programs on poverty alleviation and human capital development. The analysis reveals that the majority of studies in this field adopt quantitative approaches, with Randomized Controlled Trials (RCT), Difference-in-Differences (DiD), and Propensity Score Matching (PSM) being the most widely used designs. RCTs allow for causal inference through random assignment, ensuring comparability between treatment and control groups. DiD designs assess changes over time to isolate the effect of the intervention, while PSM matches participants and non-participants on observable characteristics to address selection bias. These methodologies collectively enable researchers to rigorously evaluate the causal impact of behavioural conditionalities on key social and economic outcomes.

The review further demonstrates that these approaches are primarily applied to existing CCT beneficiaries, highlighting a methodological trend that focuses on comparative analysis between participants and non-participants. The findings underscore the strengths of these methods in generating robust evidence for policy design, while also revealing the limits of their applicability in contexts where recipients have not yet participated in CCT programs. In particular, traditional RCT, DiD, and PSM designs are not feasible for the development of new CCT instruments for zakat distribution targeting asnaf groups such as fakir, miskin, and fisabilillah.

To address this gap, the study highlights the suitability of Partial Least Squares Structural Equation Modelling (PLS-SEM) as an alternative analytical approach. PLS-SEM allows for the simultaneous assessment of measurement and structural models, validates constructs, and examines relationships among latent variables. This approach offers a rigorous framework for designing CCT instruments that are theoretically grounded, reliable, and capable of informing policy interventions prior to full program implementation.

Overall, this review emphasizes the critical role of methodological rigor in evaluating CCT programs and demonstrates how careful selection of quantitative designs, or alternative methods like PLS-SEM, can strengthen evidence-based policy-making. By mapping existing methodological practices and highlighting areas for innovation, the study contributes to improving both the design and assessment of CCT programs, ensuring more effective interventions for poverty alleviation and human capital development.

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