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A Comparative Analysis Between Cash Transfer Programs: UNHCR's Cased-Based Interventions and Brazil's Bolsa Familia

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ABSTRACT

In light of the development of Cash Transfer Programs and scientific evidence that place such assistance programs as an option to aid people in situations of vulnerability, guaranteeing them social benefits, this article aims to conduct a comparative analysis between the Cash Based Interventions - Program developed by the United Nations High Commissioner for Refugees (UNHCR); and Bolsa Família - Brazilian Federal Government Program, in order to understand and clarify the points of convergence and divergence of these two examples of Cash Transfer Programs. Understanding the scope of action of each of these programs, this research outlines their objectives, financing and implementation mechanism and, finally, the risks and outcomes of both programs. By drawing a comparison between these delimited points, this article seeks to understand how the points of convergence between the two initiatives result in the development of common areas - such as education, health, quality of life and others - of their beneficiaries, while explaining how the main divergences between the forms of conception and performance of these two programs they are responsible for determining discrepancies in the results obtained by them and mainly in the consolidation of their distinct performance indicators, reflecting their specificities.

Keywords: *Assistentialism Programs; Cash Transfer; Humanitarian Aid*

RESUMO

À luz do desenvolvimento de Programas de Transferência de Renda e de evidências científicas que colocam tal ação assistencialista como uma forma de auxílio a pessoas em situações de vulnerabilidade que traz maiores benefícios sociais, o presente trabalho tem como objetivo fazer uma análise comparativa entre o Cash-Based Intervention - Programa desenvolvido pelo Alto Comissariado das Nações Unidas para os Refugiados (ACNUR); e o Bolsa Família - Programa do Governo Federal brasileiro, a fim de entender e elucidar os pontos de convergência e divergência desses dois exemplos de transferência de renda. Entendendo o escopo de atuação de cada um desses programas, essa pesquisa delimita os objetivos de cada um deles, sua forma de financiamento e implementação, e por fim, os riscos e resultados de ambos os programas. Traçando um comparativo entre esses pontos delimitados, busca-se entender como os pontos de convergência entre as duas iniciativas resultam em desenvolvimentos de áreas comuns - como educação, saúde, qualidade de vida, dentre outras - de seus beneficiários, ao mesmo tempo que explicita como as divergências principais entre as formas de concepção e atuação desses dois programas são responsáveis por determinar discrepâncias nos resultados obtidos por eles e principalmente na consolidação de seus indicadores de desempenho distintos, reflexo de suas especificidades.

Palavras-Chave: *Programa Assistencialistas; Transferência de Renda; Ajuda Humanitária*

1. INTRODUCTION

For several years, man-made and natural disasters have put people at risk, a reality that was worsened by the common scenario in developing countries where a large part of their population suffer from social inequality and income concentration. Traditionally, the most common form of aid that would meet certain immediate needs of vulnerable population, is donation in-kind goods such as food and medicine, but not always is this form of aid viable or sustainable. States with a high percentage of people living under the poverty line must find sustainable alternatives to ensure a basic quality of life, assuring services such as: education, health, food, housing, transportation, basic sanitation, energy supply, paid work and leisure. As a strategy for these issues, countries often adopt an assistencial national program, and in cases where countries face political or economic instability - due to international constraints or internal dispute-, their relief is often obtained from external sources.

In the past, humanitarian organizations - such as the World Food Programme (WFP), Cooperative for Assistance and Relief Everywhere (CARE), International Federation of Red Cross and Red Crescent Societies (IFRC), and the United Nations High Commissioner for Refugees (UNHCR) - have traditionally supported crisis-affected populations by donating goods or services, such as: food, shelter, water, tents, clothing and medical help (CENTER FOR GLOBAL DEVELOPMENT, 2015, p.7). Even though these in-kind physical donations meet a certain demand, “changes in technology, growing access to financial services, greater urbanisation, and the emergence of government social safety nets are all creating unprecedented opportunities for humanitarian support to reach people in new ways” (CENTER FOR GLOBAL DEVELOPMENT, 2015, P.7).

Non-governmental organizations and state leaders have invested in new measures to aid vulnerable populations. Developing countries often turn to social programs, such as Brazil’s Bolsa Familia Program (*Programa Bolsa Família*) (PBF), and Mexico’s Opportunities (*Oportunidades*) Program through which the government allocates a certain amount of money to poor and extremely poor families “aiming to alleviate the poverty implications, improve living conditions, health and education of this population” (MORAES *et al*, 2018, p.365), often implying certain behavioral conditionalities. As for the NGOs, they take on the State's’ responsibility to provide main services in cases where the host government is unable to fulfill its traditional role (ULLEBERG, 2009, p.8). An example of such

Cash-Based interventions, is when in 2006, the UNHCR intervened in Jordan in 2016, “providing US\$85 million in cash assistance to over 136,000 Syrian refugees in the country” (UNHCR, 2017, p. iv) - in this case the job opportunities available to the refugees was “concentrated in the informal economy and faced precarious immediate livelihood conditions coupled with risks of exploitation without adequate social protection nets” (UNHCR, 2017, p. 9-10).

In both these scenarios, monetary aid presents itself as a more interesting approach to reach a bigger number of people, according to the Center for Global Development:

Cash transfers are among the most well-researched and rigorously-evaluated humanitarian tools of the last decade. The Panel identified more than 200 resources and studies, including randomised control trials, which evaluate the effectiveness of cash transfers. These provide evidence about the feasibility, cost and effectiveness of cash transfers in humanitarian settings, and are complemented by extensive evidence on cash transfers for poverty reduction. [...] This evidence is compelling: in most contexts, humanitarian cash transfers can be provided to people safely, efficiently and accountability. (CENTER FOR GLOBAL DEVELOPMENT, 2015, p.8)

Cash Transfer is commonly perceived as an adaptation to traditional humanitarian aid - where organizations distribute in-kind goods -, with cash distribution, vulnerable populations “receive an envelope of cash, a plastic card or an electronic money transfer to a mobile phone, with which they can buy food, pay rent and purchase what they need locally” (CENTER FOR GLOBAL DEVELOPMENT, 2015, p.7). In receiving the money directly, they are able to attend to their own personal needs while benefiting the local economy - studies show that the distributed money is often spent in local markets and suppliers (CENTER FOR GLOBAL DEVELOPMENT, 2015, p.7), and because of this, many organizations defend this form of aid as a “highly effective way to reduce suffering faster and make limited humanitarian aid budgets go further” (CENTER FOR GLOBAL DEVELOPMENT, 2015, p. 7).

Cash Transfer Programs can take many shapes, they can be goal oriented, such as Bolsa Familia, inspecting the progress of certain indicators to determine if the beneficiaries are no longer living under extreme poverty, or they can also base their actions in identifying the vulnerable, allowing them to determine their own priorities, financing the tools needed for them to address and meet their own needs. A more applied form of Cash Transfer Programs is a conditional transfer, where there are pre-established requirements that must be fulfilled in order to receive the benefits. To ensure that the given amount is spent as efficiently as possible - these restrictions may stipulate specific requirements for participation in the

program, up to how the money should be spent.

According to the Center for Development (2015, p. 8), “Cash transfers are among the most well-researched and rigorously-evaluated humanitarian tools of the last decade [...] in most contexts, humanitarian cash transfers can be provided to people safely, efficiently and accountability”. Two examples of Cash Transfer Programs developed by a State and by an International Organization are: the UNHCR’s Cash-Based Interventions (CBI), and the Brazilian social policy Bolsa Familia Program (PBF).

The UNHCR’s operates worldwide interventions that empower refugees to meet their own needs, increasing dignity, choice, and protection, both during displacement and upon return (UNHCR DPSM, p. 1). This protection is intended to create a strategy that expects to tackle specific risks, “enabling refugees to meet their priority needs through flexible and appropriate assistance, so that harmful coping strategies, such as survival sex, child labour, family separation and forced marriage, can be avoided” (UNHCR DPSM, p. 2).

While Brazil’s Bolsa Familia exists as a national strategy “to combating extreme poverty, hunger and social inequality” (BRAZIL, 2004) by reinforcing an educational criteria, conditioning that the beneficiary’s offspring attend school and maintain a minimum school attendance rate (SANTOS *et al*, 2019), the families supposed to be able to achieve positive results on educational indicators, “such as the increase in school enrollment, the decrease dropout rate and repetition rate” (MORAES, 2018, p. 365). In establishing behavioral requirements in the areas of health and education, the Brazilian government aims to reinforce that the beneficiaries comply with the recommendations of the Ministry of Health - such as maintain up to date vaccination and regular medical consultation - ensuring that the beneficiary's physical and mental health is taken care of, while the educational conditionalities aim to reinforce the importance of education to “help break the intergenerational cycle of poverty” (MORAES, 2018, p. 368).

Even though both programs provide aid to vulnerable individuals to abet their need for basics demands, such as shelter, food and education, it is interesting to observe how the applicability criteria and the conditionalities of the two examples differ. In this sense, this article aims to analyze what are the structural diverging and converging points of the two programs - UNHCR’s Cash-Based Interventions (CBI) and Bolsa Familia. With more information on the framework of each Cash Transfer Program, it will be possible to question if these specific points are relevant to determine the achieved results, and whether the

convergences and divergences between each program play an important role in differentiating their outcomes and main structural aspects.

Based on this research question, the main hypothesis is that the identified converging points between both programs produced benefits and development in the same areas of the societies where they are implemented - such as health or wellness - as well as, the diverging points should be responsible for justifying major discrepancies between both programs, such as the difference in conditionalities, reach different impacts.

To compare the objectives and final results of the two Cash Transfer Programs, this article first identifies what are their general differences and similarities, also looking at the principles that guide each programs, and how they manage their operations and set their objectives. Then, by pinpointing the conditionalities and eligibility criteria for each program, it is possible to better understand the reality of the targeted beneficiaries. Finally evaluating the administrative structure, risks and overall outcomes of each program.

It is worth mentioning that this work is intrinsically a comparative case study. In analyzing the scopes and guidelines of the two programs - that have a similar theoretical backbone -, the objective is to identify divergences and convergences, and thus to analyze their results. Therefore, this article does not intend to frame these programs in an exhaustive theoretical analysis on Cash Transfer Programs, or even outline new causal relations of success or failure to be replicated in different programs, limiting the deepness of this article to the scope of each of the two Programs under analysis, in order to create a comparative basis between them.

2. Origin and Principles of the Programs

Income transfer policies can play a relevant role in improving the quality of life of populations living under extreme situations by offering them resources to suffice their basic needs themselves, therefore discontinuing negative behavior patterns caused by the lack of food security and shelter. Understanding the origin and objectives of assistencialist programs is fundamental to distinguish their qualification to intervene as well as, comprehend their influence on the livelihood of the population they assist.

To better grasp the principles and foundations of each program, this chapter is divided into three sub-chapters that outline the motives and objectives of each program. Considering the influence of the founding objectives, the relevance of financial resources - that enable such assistance -, and the particularities of the implementation process, there will be a specific sub-chapter dedicated to each of these issues. The first will identify the pre-established objectives of each program. The second sub-chapter will focus on the financial resources that support the implementation of each of the programs. Lastly, the third sub-chapter will describe how the implementation of each programs takes place.

2.1 Foundation and Objectives

UNHCR's Cash-Based Interventions became one of the principal modalities for delivering assistance and providing refugees, asylum-seekers, returnees, internally displaced and stateless people, with an opportunity to have dignity of choice in meeting their needs - by engaging directly with the concerned population, and employing multipurpose grants to support multi-sectoral needs (UNHCR, 2016, p. 3).

Cash-based interventions can be stand-alone interventions or they can be used in combination with in-kind assistance (e.g. a cash grant to top-up a partial food aid ration; milling voucher with food ration; seeds with a cash grant for tools; shelter materials with a cash component for labour). (UNHCR, 2012, p. 6).

To ensure that an Intervention has the best chance to succeed, UNHCR familiarizes with the host country political and economic climate, studying the active social policies - in views of "taking advantage of pertinent national developments systems" (UNHCR, 2016, p. 3). Following, the implementation phase is based on a "Basic Needs Approach", which is a perspective adopted to "enable refugees to meet their basic needs and achieve longer-term well-being through means to survive" (UNHCR, 2016, p. 3). In other words, the agency acts in areas where the population needs more assistance.

Since the mid-1980s, the UNHCR has been a pioneer in employing Cash-Based Interventions, and currently "over 60 countries ranging from operations with large-scale multi-purpose grants to programs limited in scope or scale" (UNHCR, 2016, p. 3). The success of the implementation of these programs depend on many factors: on the involvement

of the host government - in actively engaging with the agency to precisely assess the unmet needs and accurately defining the targeted audience, on the accuracy of the multi-sector approach, on the protection risks plan, as well as the overall outcomes (UNHCR (Basic Needs Approach), p. 3).

An example of a cash transfer program at a domestic perspective is Brazil's Bolsa Familia Program (PBF) that emerged as a "local initiative geared towards combating poverty, eliminating child labor and increasing the schooling of children and adolescents" (WWP, 2017, p. 2). Bolsa Família was created in 2003 (by Law No. 10,836/2004) as an initiative from the Federal Government to unify the management and execution of smaller preexisting social cash transfer programs - *Bolsa Escola* ("School Grant"), *Cartão Alimentação* ("Food Card"), *Bolsa Alimentação* ("Food Grant"), *Auxílio-Gás* ("Cooking Gas Voucher")¹ - establishing a Unified Registry platform that centralizes the registration and selection of beneficiaries for the program (WWP, 2017, p. 2). Basing itself on the guidelines of the Constitution,

the PBF was structured based on the following principles: a) Combating poverty and social inequality as a shared responsibility of all federated entities; b) Non-contributory social protection, which is the set of public strategies to ensure fulfillment of the social rights provided for in the Federal Constitution, guaranteeing every Brazilian citizen free access to services, programs, projects and benefits, regardless of any contribution or direct payment made to social security or social insurance; c) Social protection of the family, with the State supporting the family's ability to care for and assist its members, considering their different needs and forms of organization; d) An intersectoral nature, which takes place in the coordination between the areas responsible for ensuring some of the social rights of Brazilian citizens: education, healthcare and social assistance; e) Decentralized management, which is one of the guiding principles of Brazilian public policy. This principle enables the Federal Government, the states, the Federal District and the municipalities to act in a co-responsible and cooperative manner in the implementation of the PBF and the Unified Registry; and f) Social inclusion, which allows for the socially excluded to share social goods and services produced by society. (WWP, 2017, p. 2)

Even though other Cash Transfer Programs were already in place, the main objective of Bolsa Família was to "expand the assistance coverage of the population most vulnerable to food insecurity, in addition to regularizing social benefits" (SEGALL-CORREA, 2008, p. 41). Bolsa Família currently provides different benefits for families who are classified as poor and

¹ Source: WWP, 2017, p. 2

extremely poor. PBF takes into consideration the value of the family's collective income divided per family member, and family composition - extending supplementary benefits to family with children, teenagers, pregnant women, or nursing mothers (BRAZIL, 2004). Overall, in views of “overcoming the reproductive cycle of poverty in Brazilian families” (WWP, 2017, p.1), the PBF operates in three dimensions:

1st: Promote immediate poverty relief through direct cash transfers to families; 2nd: Strengthen the exercise of basic social rights in the areas of healthcare, education and social assistance, through the fulfillment of conditionalities, which helps families overcome the intergenerational poverty cycle; 3rd. Promote opportunities for the development of families, through actions that promote the overcoming of vulnerability and poverty by PBF beneficiaries. (WWP, 2017, p. 1)

The intergenerational approach of PBF is one of its most particular characteristics. Since its conception, there is no end date to the Program (WWP, 2017, p. 2), constitutionality consolidating the national commitment to distribute direct cash to - eligible - beneficiaries, without intermediations of any kind, not only does it “promptly assists families in a situation of vulnerability and poverty” (WWP, 2017, p. 2), but the fulfillment of the conditionalities by the beneficiaries, complies with the government's agenda to increase their involvement in health practices, as well as, guarantee that they the available opportunities to educate themselves. Not only does this initiative reinforces basic rights, but it is a solid strategy to break the intergenerational poverty cycle (*idem*).

2.2 Financial Resources

Even though most agencies of the United Nations (UN) receive an annual budget to finance its activities, UNHCR is one of the few UN agencies which depends almost entirely on voluntary contributions to fund their operations (UNHCR, 2001, p. 16). The overall budget is made up of:

eighty six per cent of - voluntary contributions - from governments and the European Union, three per cent comes from other intergovernmental organizations and pooled funding mechanisms, while a further ten per cent is from the private sector, including

foundations, corporations and the public. Additionally, we receive a limited subsidy (one per cent) from the UN budget for administrative costs, and accept in-kind contributions, including items such as tents, medicines and trucks. (UNHCR²)

About only two percent of UNHCR's annual budget is covered by a subsidy from the UN regular budget. These funds are mainly used to subsidize about 200 administrative posts at Headquarters. (UNHCR, 2001, p. 16).

Table 1. Budget and Expenditure of the UNHCR (2016-2020)

Year	Budget Amount (US\$)	Expenditure Amount (US\$)
2016	US\$ 7,092,015,471	US\$ 3,960,477,685
2017	US\$ 7,439,961,056	US\$ 4,075,677,854
2018	US\$ 7,730,785,009	US\$ 4,218,165,441
2019	US\$ 8,158,941,740	N/A
2020	US\$ 8,102,975,204	N/A

Source: Own production, data from: UNHCR: Global Focus³

It is worth noting that the above figures of the total budget of the UNHCR is the amount of financial resources of the four pillars of the organization: Refugee Programme, Stateless Programme, Reintegration Projects, IDP Projects (UNHCR - Global Focus). With this in mind, not necessarily all of the amount allocated to the UNHCR is spent on cash distribution programs - such as the CBI. As for the difference of budget and expenditure amounts, the own subjective criteria of the CBI - that is case based and susceptible to demand-, justifies why the expenditures vary from year to year.

As for the budget allocation for each project, as a first step, field agents are sent to locally identify - and prioritize - the basic needs of the vulnerable population they are trying to support. During this visit, UNHCR staff liaises with the host government on what are the preexisting social projects already in place, and how they can act in parallel with these

² Source: UNHCR - Figures at a Glance, available from:
<<https://www.unhcr.org/figures-at-a-glance.html>>, access on: 9 May 2020.

³ Available from:
<http://reporting.unhcr.org/financial#_ga=2.195163748.915667496.1588907255-987971757.1554945019>, access on: 9 May 2020.

programs in order to achieve better results. After the data on the local community is compiled, the UNHCR shares these informations with UN Agencies, NGOs and other partners to seek financial support, joining efforts to create a response program with a sustainable and realistic budget (UNHCR, 2004, p. 17). Even though the UNHCR is partly financed by the UN, the main budget of CBIs comes from international donations from countries and partnering organizations. In reference to the amount designated to each intervention,

the size of the transfer depends mainly on the objectives and the prevailing market conditions. If, for example, the cash-based intervention aims to cover the food needs of the beneficiary household, the value of the transfer will be set based on a theoretical, nutritionally balanced and culturally acceptable food basket which is costed at the local market or the most likely place where the refugees shop as prices vary geographically. (UNHCR, 2012, p. 9)

As for the Bolsa Familia Program, the annual budget is stipulated by the Brazilian Annual Budget Law, proposed yearly by the Executive branch - who exercises control over government finances -, and approved by the National Congress (FEDERAL DISTRICT). The Annual Budget Law “indicates how much and where to spend federal public money over a period of one year, based on the total amount collected by taxes” (CHAMBER OF DEPUTIES).

It is worth mentioning that, even if the budget allocated to PBF is predefined in the previous year, there is still room for political maneuvers that can modify this amount. In 2019, to fulfill a pledge made during the election period, President Bolsonaro demanded that the Minister of Citizenship - currently responsible for accepting new candidatures - interrupted the registration of new entries, and denied to update the benefit amount with the inflation rate, strategy chosen to save expenses and spare the designated budget (ZYLBERKAN, 2020). In this sense, the initial budget was stretched and managed to fulfill a political promise, prioritizing the guarantee of an electoral strategy over the insertion of new Brazilians in the list of people benefited by the program.

On the contrary, in cases where the Executive branch deems necessary to increase the expenditures above the limit stipulated by law, this decision is submitted to approval by the Congress. The same applies for cases in which the government wants to issue an expenditure restraint - which may derive from collective or presidential initiative - there are resources that safeguards and regulates this right. By means of Contingency Decrees, it is legally possible to

limit public spending and spend less than what was allocated - and guaranteed - by the Annual Budget Law, provided that it also obtains the approval of Congress (CHAMBER OF DEPUTIES). That is, as much as the annual budget for the Bolsa Família Program is stipulated at the beginning of the Fiscal Year, this amount is not set in stone, there are still tools that can decrease or increase - in cases of public calamity - the PBF budget.

Table 2. Budget of Bolsa Família Program by year (2016-2020)⁴

Year	Amount (R\$)	Amount (US) ⁵
2016	R\$ 33,570,000,000	US\$ 9,620,000,000
2017	R\$ 31,805,000,000	US\$ 9,970,000,000
2018	R\$ 32,500,000,000	US\$ 8,904,000,000
2019	R\$ 34,570,000,000	US\$ 8,750,000,000
2020	R\$ 29,500,000,000	US\$ 6,400,000,000

Source: Own production. Data from: Comptroller General of the Union, 2020.⁶

Above are the yearly approved budget of Bolsa Família and from the figures it is possible to conclude that the PBF has a larger budget - up to 20 times the budget of UNHCR per year - and that was the amount designated to the program has been on an increasing streak since 2016, but recently started to decrease - this change could be linked to the 2019 presidential elections and the beginning of a new executive mandate. It is also worth noting that the increase in Bolsa Família budget does not necessarily indicate an increase in the amount of the per capita benefit, since the increase in the budget can be accompanied by a bigger increase in the number of beneficiaries of the program (KYLBERKAN, 2020).

⁴ the values were corrected based on the inflation reported by the Central Bank, based on the IPCA index (IBGE), available from: <<https://www3.bcb.gov.br/CALCIDADAOPublico/exibirFormCorrecaoValores.do?method=exibirFormCorrecaoValores&aba=1>>, access on: 14 May 2020.

⁵ For comparison purposes, the applied average conversion rate per year was based on IPEA data (<http://www.ipeadata.gov.br/ExibeSerie.aspx?serid=31924>): 2016 - R\$3.49/US\$, 2017 - R\$3.19/US\$, 2018 - R\$3.65/US\$, 2019 - R\$3.95, 2020 - R\$4.61/US\$.

⁶ Source available from: <<http://www.portaltransparencia.gov.br/programas-e-acoes/programa-orcamentario/2019?ano=2019>>, access on: 9 May 2020.

2.3 Management and Implementation

Since the UNHCR operates in different countries, its implementation starts well before the actual distribution of the monetary benefits. CBI follow an “end-to-end solution” strategy made up of the following steps: 1) Identify Management: registering refugees and capturing data for initial vulnerability modeling; 2) Needs Assessment & Response Analysis: involve the refugees in joint assessment with partners, collect multi-sectoral data on household level of income and expenditures, select transfer modality based on cost efficiency and effectiveness, and issue a joint response analysis that takes into consideration the existing mechanism, political feasibility and market capacity; 3) Implementation: referrer refugees to national systems; 4) Monitoring & Evaluation: establish a two-way communication approach with the refugees, to receive information on complaint and appeals, and monitor the performance and impacts to ensure social inclusion and to detect negative coping mechanism. (UNHCR (Basic Need Approach)). Model shown in the figure below:

Figure 1 - UNHCR’s model for providing cash assistance to Syrian refugees in Jordan (2016)



Source: GIORDANO *et al*, *apud* UNHCR Cash Assistance: UNHCR cash assistance: Improving refugee lives and supporting local economies, UNHCR

Differently from the UNHCR, the main stakeholders of Bolsa Familia is the Brazilian government and its population, relying solely on the Federal Government for management and financing, while the states, the Federal District and the municipalities share the responsibility of implementing the actual policies (WWP, 2017, p. 2). The execution and management of the Bolsa Família Program takes place in a decentralized manner, through the combination of efforts between the federated entities to intersectionality manage the participations while maintaining social control (Brazil, 2004, article 8). It is worth noting that,

since Brazil is a federation, the participation of states and municipalities is based on voluntary membership. (Brazil, 2004, article 8 paragraph 1).

Distribution wise, the Federal government's competency to Identify Management, by developing standardized management instruments and procedures, proving financial support to the states, municipalities and the Federal District for the performance of their regional duties (WWP, 2017, p. 2). It is also the Federal government's responsibility to guarantee a Needs Assessment and Response Analysis, by implementing the payment of the monthly benefits, supporting the training of the staff involved in the management and implementation of the Program, and creating communication channels to receive suggestions and complaints on irregularities (WWP, 2017, p. 2).

The third and fourth scopes of the PBF - Implementation and Monitoring and Evaluation - are competencies of the States and Municipalities governments (WWP, 2017, p. 2). To guarantee the implementation of the program, the state governments coordinate state departments of social assistance, education, health and labor to administer the funds as well as, monitor the compliance with the established conditionalities. As for the Evaluation, the local municipalities are responsible for updating the figures of participants, monitor the benefits and oversight the PBF initiatives in the community, creating complementary actions if needed (WWP, 2017, p.2)

Because the transfer is made digitally, it is easier to have an accountability for the distributed value and the number of people benefited, increasing the transparency of the amount spent - it can be especially important in the case of transparency of public budgets for countries and transparency of the distribution of donations, in the case of UNHCR. Both programs also apply compulsory conditionalities to guarantee the maximum benefit of the resource.

Overall, the CBI and PBF issue a data collection for vulnerability modeling. In PBF's case, since the program is a unification of previous social programs already in place, it is especially more interesting to keep track on who was already registered in other social programs, to guarantee their inclusion in the new Unified Registry Platform. Considering that both programs rely on a previous known budget to accept new applications and projects, both depend on multi-sectoral data do understand the household income and what are the unmet needs of goods and services. Both programs also issue a join response by exploring different social programs available - in CBI the host government is often engaged with the UNHCR, to

share other assistance projects already in place -, making sure that vulnerable people are supported by all available policies.

It is interesting to highlight that most UNHCR interventions are often implemented to facilitate the return and reintegration of refugees (UNHCR, 2011, p. 108). CBIs are one of the strategies “part of a broader package of assistance for voluntary repatriation that includes basic domestic items, food, and shelter materials”. In this sense, the duration of the two programs is one of the biggest discrepancies between them considering that the PBF - since its origin - has no end date (BRAZIL, 2004).

3. Conditionalities and Obligations

By defining an applicability criterium, assistentialist programs can target the most vulnerable population, benefiting people that are more in need of the immediate support. Another strategy that is used to complement and improve the reach of the programs to other areas - other than increasing their purchasing power - is to impose behavioral requirements that encourage investments in human capital in areas of health and education - such as enforce school attendance, immunizations and health check-ups (WORLD BANK, 2015).

To evaluate the eligibility criteria of each program as well as, the conditionalities applied in each case, this chapter introduces the prerequisites necessary to participate in each of the programs, defining the specific points that are taken into consideration when granting the benefits. Also, this section will define the behavioral requirements - of the beneficiary - of the UNHCR's CBI and Brazil's Bolsa Família.

3.1 Eligibility Criteria

The UNHCR's CBI bases its selection criteria by determining the profile of vulnerability of a specific community. UNHCR adopts an evidence-based “Vulnerability Assessment Framework” (GIORDANO *et al*, 2017, p. 14) where the principals taken into consideration to assess this vulnerability are: Shelter, Wash, Predicted welfare, Documentation status, Coping strategies, Dependency ratio, Basic Needs, Education, Food and Health (*idem*).

Bolsa Familia applies simpler criterium, basing the selection on the monthly per capita family income and family composition (BRAZIL, 2004). The two categories of beneficiaries that can participate in the program are: the extremely poor families that have a monthly income of up to R\$89.00 per person, and the poor families that have a monthly income between R\$89.01 and R\$178.00 per person and that has a pregnant women and children or adolescents between 0 and 17 years old in the family (CAIXA ECONOMICA FEDERAL).

The approvals are granted by the Ministry of Citizenship (former Ministry of Social Development), and the selections are made from the applications uploaded to the Unified Registry system ("*Cadastro Único*") - data entered by city halls in the Federal Government's Single Registry of Social Programs. The selection is done monthly, and the criterias used are the family composition and the income of each member. (CAIXA ECONOMICA FEDERAL)

3.2 Behavioral Requirements

According to the World Bank Group (WBG) (2015): “the impacts on reducing the poverty gap depend on how well the poor are covered and on the adequacy of benefits”. In a study carried out by the WBG (2015), they defined these protection measures applied in conjunction with the benefits as being called “Social Safety Nets” (WORLD BANK, 2015), one of the six types of safety net that apply in both programs analyzed in this research is “Conditional Cash Transfers” (CCTs), which are:

periodic monetary benefits to poor households that require beneficiaries to comply with specific behavioral requirements to encourage investments in human capital (such as school attendance, immunizations, and health checkups). The report includes under the category of CCTs any cash transfer program that has a conditionality component in its operation manual, even if it is weakly conditioned or weakly enforced (soft conditionalities). Examples include programs that combine one or more conditions, such as ensuring a minimum level of school attendance by children, undertaking regular visits to health facilities, or attending skills training programs. (WORLD BANK, 2015)

As mentioned above, by stipulating behavioral requirements in cash transfer programs, it supposedly promotes compliance with health and educations recommendations, incentivizing patterns of behavior that are beneficial to their physical and mental health, such as visiting a doctor regularly and ensuring that their children go to school, it increases the

overall well-being of the targeted population. On another note, the CBIs define their preconditions according to the living conditions of each territory - since most of the people they help are refugees and asylum seekers living under extremely vulnerable circumstances.

The CBI's basic criteria of selection is based on the economical and political structures of the host country and not necessarily the financial capacity of each family - the family income is a data used more in vulnerability assessments to determine the amount of cash to be transferred. As for the eligibility conditions of the host government, to become a receiver of UNHCR aid, the country must have:

a monetised economy, reactive markets able to respond to an increase in demand without causing inflation, beneficiary acceptance and 'literacy' of the aid modality, security and adequate protection, availability of sufficient and safe delivery options and Timeliness and feasibility, e.g. from a skills and capacity perspective (UNHCR, 2012, p. 8)

It should be highlighted that there are certain technical considerations that are factored into this decision, the local market conditions are an exceptionally important data since "Cash-based interventions are not feasible in all contexts, e.g. if the risk of inflation is too high or appropriate and safe transfer mechanisms are not available" (UNHCR, 2012, p.8).

On the contrary, Brazil's Bolsa Família is an example of Conditional Cash Transfer Program with "explicit conditions, monitored with minimal enforcements"⁷ (BAIRD et al, 2013 apud WORLD BANK, 2015). The requirements to participate in the Bolsa Família program are determined by the applicant's family monthly income: they must have a monthly revenue of less than R\$89.00 per person to be considered extremely poor, or have a monthly family income from R\$89.00 to R\$178,00 per person and have children or adolescents between the ages of 0 and 17 years old, or have a pregnant women or nursing woman in the family (CAIXA ECONOMICA FEDERAL). Once a person applies - and is accepted in the program - they must give up any other benefit from other federal cash transfer programs. (Brazil, 2004, paragraph 7, article 2).

The text that creates the Bolsa Família also specifies that the payment of the benefits will be made preferably to the woman head of the family (BRAZIL, 2004, paragraph 14 of article 2), this decision is also accompanied by its own criteria of conditionalities. The

⁷Another program characterized with the same level of conditions and monitoring was the Mexican program PROSPERA (WORLD BANK, 2015)

continuity of the grant will depend on the appropriate fulfillment of the conditions related to prenatal examination, nutritional monitoring, health monitoring, school attendance of 85% for children until the ages of 15 years and 75% of school attendance for ages 16 and 17 (BRAZIL, 2004, article 3).

The compliance with the stipulated obligations is supervised and evaluated by an Inter Ministerial Management Council of the Bolsa Família Program, an immediate advisory body to the President of the Republic. This Management Council is responsible for formulating and integrating public policies, defining guidelines, rules and procedures on the development and implementation of the Bolsa Família Program as well as supporting social public initiatives aimed at promoting the emancipation of families benefited by the Program (Brazil, 2004, article 4). The same Council is also responsible for budgetary monitoring and financial management, for promoting inter spherical dialogue, as well as for articulating the PBF and the social public policies initiated by the federal government, states, the Federal District and municipalities. (BRAZIL, 2004, article 5).

4. Risks and Outcomes

This chapter seeks to analyze the influence of each program on the overall quality of life of the beneficiaries, not by comparing indicators - since this research approaches the CBI as a type of UNHCR program, not focusing on a simple case - but by contrasting general categories that both the CBI and Bolsa Família cover, such as access to food and health. This section will also cover some of the risks and vulnerabilities identified in each program and how the implementation has coped with them.

4.1 Indirect Impacts

Comparing the two programs collaborates to further understanding of the social and economic science behind cash transfer mechanisms, and how it can produce lasting positive changes in vulnerable communities. Cash transfer programs have a specific quality of having a domino economic effect: once you distribute money - and not goods, such as food - beneficiaries are encouraged to buy from local markets, generating as a result, a positive

impacts on the regional economy of the community (CENTER FOR GLOBAL DEVELOPMENT, 2015, p. 8), “making limited humanitarian resources go further” (*idem*).

There are also researches that sustain that the Cash Transfer Programs have a direct impact on reducing criminal behaviour, “the ability to buy certain goods with the money given by transfer program from the government may reduce the incentive or “need” to engage in economically motivated crimes” (CHIODA *et al*, 2012).

The greater use of humanitarian cash transfers - where appropriate - would:

- a. align the humanitarian system better with what people need, rather than what humanitarian organisations are mandated and equipped to provide; b. increase the transparency of humanitarian aid, including by showing how much aid actually reaches the target population; c. increase accountability of humanitarian aid, both to affected populations and to the tax-paying public in donor countries; d. reduce the costs of delivering humanitarian aid and so make limited budgets go further; e. support local markets, jobs and incomes of local producers; f. increase support for humanitarian aid from local populations; g. increase the speed and flexibility of humanitarian response; h. increase financial inclusion by linking people with payment systems; and i. most importantly, provide affected populations with choice and more control over their own lives. (CENTER FOR DEVELOPMENT, 2015, p. 8).

Both programs seem to benefit from the strategy to implement electronic payments. According to the Center for Development (2015, p. 8), it usually costs less to get cash transfers to people than in-kind assistance because aid agencies do not need to transport and store relief goods. In addition, “a four-country study comparing cash transfers and food aid found that 18% more people could be assisted at no extra cost if everyone received cash instead of food.” (*idem*) In this sense, in transferring money instead of in-kind donations, not only guarantees the best usage of the budget, but it helps keep track of the expenditures of the programs.

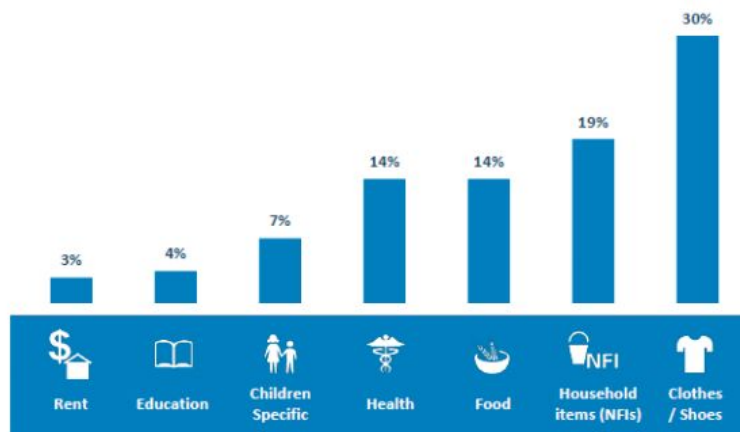
4.2 Vulnerabilities

When compared to the stakeholders of the Brazilian program, UNHCR has a bigger support web which includes different, active, and qualified actors -from NGOs to other UN agencies- and yet, they still face many challenges when operating in new territories. The “lack of understanding of local contexts” (COPPENS *et al*, 2016) can become one of the biggest

problems, making it difficult for field officers to operationalize an impartial strategy, and build a solid understanding of the existing local dynamics that can collaborate with the objectives of the UNHCR.

For beneficiaries of the UNHCR’s CBI program, despite showing significant improvements in their physical and mental health, the amount donated is shown to be insufficient to meet all the needs of the population (GIORDANO *et al*, 2017, p. 42). The figure below exemplifies a monitoring study of the 2016 Cash-Based Intervention issued in Jordan, identifying the deficit areas, where certain needs were not met.

Figure 2 - Illustrates the percentage of unmet needs in Syrian respondents in the CBI in Jordan (2016)



Source: GIORDANO *et al*, 2017, p. 42, *apud* UNHCR Cash Assistance: Improving Refugee Lives and Supporting Local Economies, 2016.

As part of the implementation phase of Cash-Based Intervention, studies and reports such as the “Improving Refugee Lives and Supporting Local Economies” of 2016 seek to carry out a multisectoral analysis to understand what are the meet and unmet needs of the aided communities. From the table above, it is possible to conclude that only 16% percent of the respondents felt that cash transfers addressed all the indicators of needs: rent, education, children specific costs, health, food, household and clothes/shoes. While the rest of the 84% of beneficiaries felt that these basic needs that remain unmet, this finding “underlines that an upward expenditure trend does not equate to fulfilment of all key needs, even the ones associated to the most basic ones.” (GIORDANO, 2017, p. 42).

Considering the UNHCR's capacity to establish public-private partnerships (UNHCR, 2012, p. 10), a common cost-effective and safe way of delivering the benefit is the use of "electronic payment systems such as prepaid debit cards, smart cards, mobile money transfer systems and electronic vouchers" (UNHCR, 2012, p. 10). Nevertheless, since most electronic transfers often "require formal identification, residence permits or network connectivity which limits their usefulness in certain displacement contexts"(UNHCR, 2012, p. 10), this hinders the inclusion of refugee and asylum-seekers who are without a legal status in the host country. Even though new technologies contribute to cost-effective transactions, a response solution was put into place to solve this issue: UNHCR made available traditional distribution methods such as: "Direct cash payment, Paper voucher, Mobile money and Mobile voucher" (UNHCR, 2012, p. 10).

Just as access to network connectivity is a concern, there is also the question whether the host country has enough economic stability to guarantee that the beneficiaries will have access to functioning markets. To do this reassessment, it is necessary that first the UNHCR is successful in developing a thorough understanding of the prevailing market conditions. In the same manner, another local vulnerability is the risk of inflation becoming too high (UNHCR, 2012, p. 8), bringing losses to the beneficiary's purchasing power. In this case, if the local market is very fragile or supply is not restocked, giving money instead of food may not be the best option (CENTER FOR DEVELOPMENT, 2015, p. 8). This can also be an alternative in cases when the assistance is introduced at the wrong time - such as in the peak of a lean season - probably provoking a negative impact for the host communities and other surrounding populations in the form of increased prices and reduced supplies. (UNHCR, 2012, p. 8).

On the other hand, in the Bolsa Família Program, there is a concern that once the children in the family reach the age of 15 and are no longer eligible to become a beneficiary, and if the family is not prepared to lose part of the quota of the family benefit, this can cause them to become unrelieved and financially destabilized. With this in mind, beneficiaries aged 14 and over may have access to free professional education and qualification programs and courses. (Brazil, 2004, paragraph 17, article 2).

Understanding the productive impacts of cash transfers is important from a policy perspective, as governments often voice concerns about "dependency" when considering cash transfers. First, there is a concern that providing cash to the poor leads them to work less and to rely on the transfers. [...] Second, there is interest regarding whether

over the medium term a cash transfer program could induce households or individuals to transition out of poverty and to “graduate” from a program (DAIDONE *et al*, 2019, p. 1402)

Taking into consideration that one of the main objectives of the Bolsa Familia Program is to guarantee that the poor and extremely poor families have access to basic needs - such as food and shelter -, the program has prioritized mechanisms that guarantee this aid, presenting relevant results in:

reducing malnutrition and food and nutrition insecurity, overcoming discontinued and partial actions, such as distribution of basic food baskets, or a program integrated to the effort to build a food and nutrition security policy, providing improved improvements in segments most vulnerable to food. The increase in household food expenditure beneficiaries bettered their situation of food insecurity. Among the most relevant impacts, there is the reduction in the prevalence of low weight birth, one of the main factors associated with infant mortality. (IPEA, 2013, p. 18)

Despite the positive outcomes in bettering the quality of life of the population, there is commonly a concern on program's influence on family autonomy. Considering that the program does not stipulate conditionalities in relation to the use of money, initially it is not possible to estimate what were the positive consequences caused by the applied conditionalities - holding medical appointments and guaranteeing a minimum school attendance rate. And regarding the quality of life of the benefited families, academic studies also show that there is a correlation between the PBF and the increase in beneficiaries associated with the formal labor market and their income (CORREA JUNIOR, TREVISAN, MELLO, 2019). Not only does PBF seem to promote an increase in formal revenue, but transfer of incomes with conditionalities have proven to act as “an element that generates social benefits, characterized in combating absolute poverty, improving education, health and combating hunger in families” (*idem*).

Another point that is not necessarily a vulnerability, but is worth mentioning, is the fact that the Bolsa Família Program emerged by Federal initiative, and even though its existence is guaranteed by law, as any other legislation, it can be amended or revoked. According to the originating decree: “The amount of the benefits and the reference values to characterize situations of poverty or extreme poverty may be increased by the Executive Power, justified by the socioeconomic dynamics of the country and technical studies on the

topic ” (BRAZIL 2004, sole paragraph of article 6). In this sense, the budget of Bolsa Familia and the eligibility criteria are not set in stone, they can be altered and affect the parcel of the population that depend on this benefit to meet their basic needs.

It is worth mentioning that, like any other program, the effectiveness of Bolsa Familia depends not only on the decision-making structure and conditionalities, but also on the political will to put in place certain measure necessities for the program to function, such as: direct resources to the annual budget, analyse and approve individual candidatures, and update the benefit accordingly to the inflation rate. An example of how the political climate affects Bolsa Familia, is how since the beginning of Jair Bolsonaro’s presidential mandate, “the line of Brazilians waiting for Bolsa Família reached 3.5 million people, which represents 1.5 million low-income families. The bottleneck has caused a collapse in the social assistance network of municipalities” (FERNANDES, VALFRÉ, 2020). According to the journalists, “the reduction [of beneficiaries of the program] may have been a maneuver to guarantee the necessary cash to pay the 13° benefit⁸”(idem). Overall, it is possible to conclude that the importance attributed to Bolsa Familia depends on the current government's interest in public and welfare policies.

CONCLUSION

Taking into consideration the arguments and information exposed above, one can conclude that Cash Transfer Programs are a better alternative to traditional assistencialism - where food and clothes are donated - because it gives a chance for people to buy what they need, rather than what the State, or the NGO are equipped to provide (CENTER FOR DEVELOPMENT, 2015, p. 8). Giving the beneficiaries - refugees or the Brazilian population - the opportunity to meet the needs that they judge essential to their well-being, is dignifying and contributes to their welfare.

Even though the inflationary effects of cash transfer - caused by an increase in money supply without an increase in product availability - can be a key question (HARVEY, 2005, p. 12), it seems that both the beneficiaries and local markets respond well to cash injections (DENES, KOMATSU, MENEZES-FILHO, 2016). Overall, in both cases, not only does the method of transferring the money electronically is an affordable, secure, and transparent form

⁸ In Brazil, all formal employees and beneficiaries of national income assistance programs are entitled to an additional payment in the end of the year called (13° benefit).

of money distribution, but the expenditure of the allocated money has suggested a positive impact on local communities' economies.

The UNHCR's successful implementation of a coordinated cash transfers system in a host country stands as an opportunity for broader reform of the humanitarian system, maximizing the impact of aid providers by working actively with local pre-existing systems, taking advantage of their convergencies, maximizing the overall impact on the local community. Despite having successful cases in the face of difficult scenarios, there is a concern that the humanitarian system will not increase the use of cash transfers as much as it should, or take advantage of the acquired experience of success cases and expand the implementation in more areas.

Thus, after analyzing the main points that make up the CBI and the Bolsa Família Program, understanding their objectives and scopes, their forms of financing and implementation, as well as their risks and results, especially with regards to the behavioral changes arising from these initiatives, it is worth identifying whether these points are relevant to determine the achieved results identified in the course of this research.

Whilst in Bolsa Família the only two eligibility criteria are the income per capita and the family composition, for the CBIs there are many technical considerations that are factored into such a decision. This difference in the selection criteria is mainly because the UNHCR seeks to bring aid to vulnerable persons in countries that are - almost always - politically or economically unstable. Without a minimally sustained market, one cannot calculate the cost of a livelihood and estimate how much would it cost to finance basic needs such as shelter and food. Nevertheless, most CBI cases work with the help of an active participation from the host government in lending existing mechanisms and public policies that can work in parallel with the UNHCR.

In view of the convergent and divergent points made explicit throughout this work, and in light of the hypothesis that the convergences between the two programs would bring beneficial results in similar areas, and on the other hand, the divergences would be responsible for justifying major discrepancies between both programs, mainly in performance and indicators, it is noticed that in fact this hypothesis is hinted, but not completely proven. The descriptions expressed here of both cash transfer programs shed light on the hypothesis built, however, it comes up against a lack of depth and methodology of what is in fact necessary to carry out a wide analysis of results and structural changes verified from the

implementation of these programs.

Therefore, it is considered that the proposed hypothesis was partially fulfilled. Although it was possible to perceive that there are converging points between the two programs, since they address similar areas - education, health, among others, it was not possible to confirm that they have achieved similar results simply by a comparative analysis of projects scopes, methodologies and applied tools. In order to build this analysis with greater certainty, credibility and replicability, it would be necessary to conduct a thorough case study on each of the individual actions of the UNHCR, then analysing the level of development and the situation of each areas of society, before and after the implementation of the CBI. The same would be necessary for the Bolsa Família program, to which the analysis would be facilitated, more coherent and free of variations, since the program operates exclusively in Brazil.

Going further, regarding the divergences between the two programs under analysis, the hypothesis is also somewhat confirmed. CBI and Bolsa Família, by nature, have a distinct populational focus. UNHCR's work with CBI is intrinsically international and fully focused on helping refugees - that suffer from a vulnerability greater than just lack of financial stability. Simply by such nature, any CBI action requires different care and indicators, as it is an interference in different countries, without necessarily an internal legal support - as occurs in the Bolsa Família Program.

When it comes to financing, one of the major discrepancies between both programs are the economic structures that must be taken into consideration to develop the mechanism that are put into practice. The CBI, to effectively aid refugee and stateless communities - avoiding causing any additional harm -, they have to do an analysis of the host countries economy - to understand if the community sustains the injection of money, and if it has local markets than can supply basic items - as well as a vulnerability assessment of the vulnerable population to understand what are their unmet needs and how much would it cost to meet them. These two levels of conjunctures are fundamental to understand the viability of the intervention and issue an implementation plan with the greatest chance of being successful - by diminish as much as possible, the discomfort and insecurity of refugees and stateless.

The Bolsa Família Program, in being a domestic permanent program, is able to make use of interdisciplinary mechanisms, having more mechanisms to insure that the objectives develop as they should, causing a bigger long-term impact on the number of poor and

extremely poor population and their quality of life. Therefore, Bolsa Família's prerequisites are built in such way that the federal initiative is in sync with the recommendations and agenda of the Ministry of Health and Education. In the sense that, by unifying a channel of aid, you are able to concentrate social data and initiatives in a single public policy.

These divergences between the two programs demonstrate how necessary it is to design different indicators to assess the influence of each of the two programs - especially considering that the objective of PBF is to reduce poverty and CBIs seek to guarantee basic livelihood of refugees and stateless people during their stay in a host country. Because the field of action of the two programs is completely distinct from each other, the implementation of Bolsa Família, as a government action requires a different level of criteria and planning than the implementation of an assistance program, such as CBI, which operates at the international level and is coordinated by a political and decentralized international organization, dependent on donations from other states, and that is also part of a complex international regime while also dealing with the host country's own challenging domestic politics.

In short, the divergences in scope, methodology, tools, objectives, implementation and even financing between the UNHCR's CBI and the Bolsa Família Program are in fact an important and essential factor to easily identifying the need to establish different indicators and criteria for the full functioning of each of these programs within their reality. The same relation, however, is not possible when accessing the convergences between the two programs, with regards to the multi-sector activity and, consequently, the results obtained in them.

Finally, it can be stated that it is not possible to draw a causal line between similarity of performance in terms of promoting education, health, well-being, quality of life, and the relevant positive results in these areas, in each of the communities and families affected by such cash transfer actions. To confirm this hypothesis, a more in-depth analysis is needed, on the consequences of each programs in different areas, over their time of implementation.

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