

Background Paper

Targeting Scholarships and Cash Transfers for Secondary Education in Sub-Saharan Africa

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**PREPARING YOUTH
FOR THE FUTURE
OF WORK**

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Targeting scholarships and cash transfers for secondary education in Sub-Saharan Africa

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Acronyms

CCTs	Conditional Cash Transfers
LCTs	Labelled Cash Transfers
UCTs	Unconditional Cash Transfers

Introduction

The cost of secondary education, including fees, other direct costs and opportunity costs often constitute a key barrier to secondary education, particularly for those from disadvantaged groups. At the same time, universal secondary fee abolition may not be successful in expanding access, particularly for the most disadvantaged, in contexts where high dropout from earlier grades of primary school remains a problem. Moreover, secondary school fee abolition does not fully alleviate the financial burden for those who do succeed to reach the transition point to secondary education (Zubairi and Rose, 2018). Even in contexts such as Uganda where the government has been providing capitation grants to secondary schools to cover the loss of income from fee income, this is still insufficient. As a result, schools continue to be reliant on fee income of different kinds, which is a particular burden for the poorest households (EPRC, 2018).

In this light, it is important to consider whether and how more targeted approaches to subsidising secondary school costs is possible. Examples often focus on ones that relate to cost reductions through social protection programmes such as scholarships or Conditional Cash Transfers (CCTs) that aim to increase enrolment and retention in school (Petrosino, Morgan, Fronius, Tanner-Smith & Boruch, 2012). Such interventions on their own are unlikely to improve learning outcomes, and so need to be accompanied by strategies to promote inclusive, quality of education (Sabates et al., 2018).

There is a wide variety of evidence on cost-reduction programmes, with rigorous evidence of the impacts on education. Figure 1 provides an overview of these programmes, highlighting those that are scholarships/stipends/fee elimination in particular. The following sections focus on evidence on education scholarships (including stipends and fee elimination), followed by conditional cash transfers. Examples are provided from Sub-Saharan Africa where available, complemented with ones from other low- and middle-income countries where such programmes have often been more prevalent.

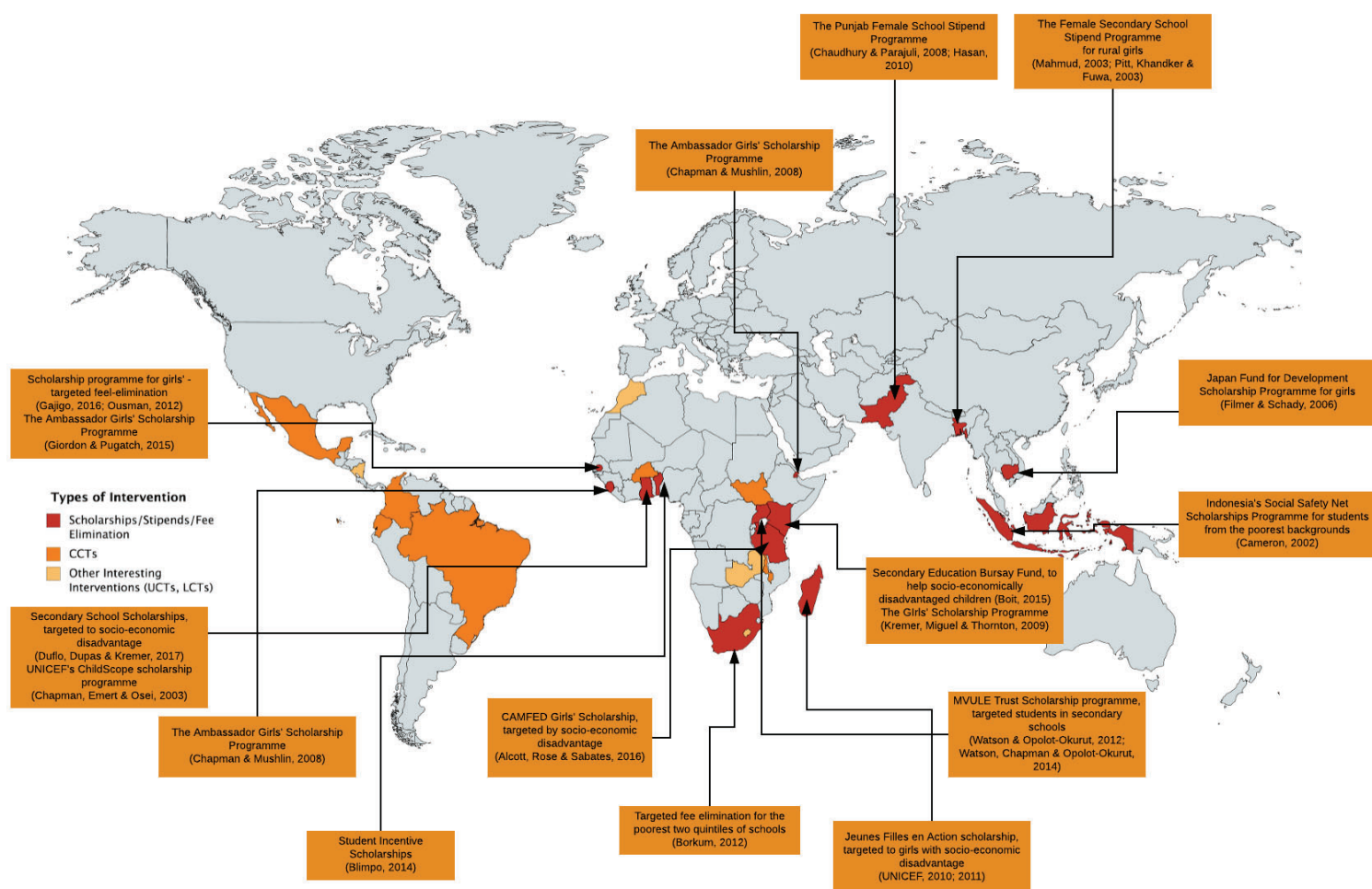


Figure 1: Authors' mapping of selected scholarship and stipend evidence

Evidence from Scholarship and Stipend Programmes

Scholarship programmes are sometimes funded directly through government budgets or by donor/NGO programmes where they may be set up on a smaller scale for experimentation. They usually target individuals rather than a family as the recipient and are usually used directly for covering costs of school fees and other school-related costs. There are two main methods of targeting for scholarship, either according to merit, or on the basis of need. Stipends differ from scholarships in that they are normally provided directly to the schools. There are also examples of targeted fee elimination/reduction schemes which are similar to scholarship programmes in that they targeted those from the most disadvantaged groups (Borkum, 2012; Barrera-Osorio, Linden & Urquiola, 2007)¹.

Merit-Based Scholarships

¹ There is also evidence on other approaches to financing such as voucher programmes that intend to promote choice between private and government schools. These are, however, beyond the scope of the paper.

Merit-based scholarships, which target according to school performance, need to be assessed on the basis of whether they lead to positive outcomes for the most disadvantaged children.

In Kenya, the Girls' Scholarship Programme chose scholarship winners based on their total test score on districtwide exams administered by the Ministry of Education across 5 subjects, awarding scholarships to the highest-scoring 15% of grade six girls in programme schools (which were chosen randomly). The scholarship paid school fees for the next two academic years (\$6.40 paid to the school directly each year) plus a grant for school-related expenses (\$12.80, paid to the girls' family). These scholarships had the effect of raising test scores for all girls, not only those who were likely to qualify for the scholarship by scoring in the top 15 per cent of the district on an academic exam. In addition to the increase in girls' test scores, there was evidence that boys' test scores also increased. These positive externalities are likely to be due to higher teacher attendance, positive peer effects among students, or a combination of these reasons (Kremer, Miguel & Thornton, 2009).

In Mexico, evidence from the Aligning Learning Incentives programme found large impacts on mathematics achievement associated with incentives paid to students (Behrman, Parker, Todd & Wolpin, 2015). However, this paper did not analyse impacts on students based on their background characteristics. Evidence from a few other studies have suggested that providing incentives to groups of students may be more effective than offering them to individuals, as this has been found to prompt the high achievers to help the low achievers boost the performance of the group (Blimpo, 2010; Li et al, 2014).

Merit awards are not designed to inequity, or necessarily to improve learning for those most at risk. As such, they are not a mechanism for the redistribution of financing and, rather, more often focus on the most advantaged. There is some evidence that even girls who did not benefit from the merit-based programme, due to low baseline test scores, still gained in merit scholarship programme schools (Kremer et al, 2009). Those with low baseline scores were also found to benefit in group-based incentives (Blimpo, 2010). These wider benefits would, however, only benefit those who make it to secondary school, excluding the most disadvantaged who do not reach this stage.

Scholarships targeted at disadvantaged students

In order to work effectively to reach the most disadvantaged children, scholarship programmes use targeting procedures – often according to socio-economic status and/or gender. However, the approach to targeting varies, affecting the success of the programmes.

Indonesia's Social Safety Net Scholarships programme provided Rp. 10, 000 (68 cents) Rp. 20, 000 (\$1.36) and Rp. 30, 000 (\$2) per month for primary, lower secondary and upper secondary students respectively. These amounts generally covered the cost of school fees and were first allocated so that 'poorer' schools received proportionally more scholarships. Scholarships were then allocated to individual students by school committees using household data from school records and household classifications prepared by the National Family Planning Coordinating Agency to identify potential participants from the poorest backgrounds – the Agency's data ranks households on the basis on whether all households have different sets of clothes for home and working and, or school, whether the household has a dirt floor and whether they have access to a health centre. The quality of data for such ranking is vital. In this case, the data have been criticised for the lack of reliability and comparability across regions. Cameron (2002) found that the scholarship had no discernible impact in primary and upper secondary schools but were effective in reducing dropouts in lower secondary school by about 3 percentage points.

There are a number of lessons from this programme's targeting mechanism. Firstly, even though targeting focused on the poorest households, the allocation of the funding (6% of primary students, 17% of lower secondary students and 10% of upper secondary) meant that only a relatively small number of poor students were targeted at the primary school level. Additionally, although scholarships were meant to be given to households in the two lowest rankings, a large majority of households reported that they had never been classified by the Agency due to the requirement of an identity card, which excluded the poorest families. Therefore, both the level at which scholarship were targeted, and the method for targeting meant that the poorest families were not reached (Cameron, 2002).

In Bangladesh, the Female Secondary School Stipend Programme was introduced in 1994 to increase girls' enrolment and retention in secondary education. The programme included a multi-pronged strategy providing tuition fees and monthly stipends for unmarried rural girls registered in school, until class 10. Criteria included attending recognised institutions, remaining unmarried, maintaining at least 75 per cent attendance and securing at least 45 per cent marks in the annual examinations (Mahmud, 2003). The combined stipend and tuition subsidy for each girl was approximately \$11.06 USD for girls registered in non-government schools and \$10.91 USD for girls registered in government schools. On average, an additional year of stipend programme duration increased female secondary enrolment of an incoming cohort by as much as 8 per cent (Pitt, Khandker and Fuwa, 2003). Under this programme there was not an explicit focus on targeting the poorest families, given the high political and administrative costs of targeting, even though donors had warned that this meant the intervention was not necessarily reaching the poorest (Mahmud, 2003). Additionally, there was concern expressed that boys in poor families were not included in this programme, and that boys in poor households were more likely to be worse off because female advantage in enrolment growth was greater in poor households in comparison with non-poor households (Khandker et al, 2001).

In Gambia, the Ambassador Girls' Scholarship Programme (AGSP) alleviated informal fees for girls in a subset of secondary schools (Giordon & Pugatch, 2015). This programme is important because it coincided with government's fee elimination programme, allowing for a comparison between programme recipients and students who paid no tuition fees but were responsible for other expenses. Scholarships covered any school expenses such as books, uniforms, food, shoes, bags and mosquito nets. The scholarship package valued at \$90 USD per student increased female enrolment in grade 7 by 10.5 students, a large increase representing more than 71.9 females enrolled in 7th grade in the average school. The paper estimates that 15% of scholarship recipients would not have enrolled in the absence of informal fee alleviation. However, research on the Ambassadors Scholarship programme in Djibouti and Sierra Leone indicated that there were tensions between award recipients and non-recipients and among their families, which led to the isolation of recipient girls and harassment from non-recipients (Chapman & Mushlin, 2008). Schools found creative ways of mitigating this tension in Sierra Leone, including pooling textbooks so that all students could benefit from them, and using buying lower-priced foods to be able to prepare meals for all students, not only recipients, as the unequal access led to anger from communities (Chapman & Mushlin, 2008). One lesson from this is the importance of working with the community in implementing programmes in order to avoid potential negative effects.

In Ghana, in 2008, 682 secondary school scholarships were awarded by lottery to students who were admitted to a specific school and track but could not immediately enrol, in most cases due to lack of funds (Duflo, Dupas & Kremer, 2017). The scholarship covered the full tuition and fees for a day student for four years paid directly to the school. Students who received the scholarship were

responsible for the cost of school materials, transportation and feeding costs. Scholarship winners were 26 percentage points more likely to complete secondary school, obtained 1.26 more years of secondary education. Their learning also improved, scoring an average of 0.15 standard deviations greater on a reading and maths test.

An earlier scholarship programme in Ghana, UNICEF's ChildScope project, found that there was an overall increase in girls' primary school enrolment in primary school areas of 0.6 per cent, and differences between boys' and girls' enrolment rates narrowed. However, later the scholarship programme was modified in the face of community backlash to benefit boys and girls equally, evidencing again the need to work in harmony with the community to ensure the programme is not at odds with the wishes of the community (Chapman, Emert & Osei, 2003).

In Uganda, the Mvule Trust scholarship programme targeted recipients in some of the remotest and poorest areas of the country, who appeared least likely to continue their schooling without financial assistance with scholarships to cover fees for four years of secondary school plus an additional 'package' (counselling, mentoring, sexual health sensitisations, supplies and workshops for parents). Mvule Trust promoted knowledge of the scholarship through the district education offices, running announcements in churches, mosques, local language newspapers and on the radio, to target those who had not continued to secondary education. They also held consultations with teachers. Although no quantitative evaluation was conducted, a qualitative tracer study found that scholarships were an overall positive experience for recipients and were seen as benefitting the whole family, often used to paying school fees for other children in the family. There were positive ripple effect on siblings, parents and neighbours, motivating parents to educate their other children with more resources to do so (Watson, Chapman & Opolot-Okurut, 2014). However, there were suspicions about the scholarship, due to the community wondering why outsiders were contributing to education with no apparent benefit for themselves. This caused problems for those within the programmes in the initial stages, again highlighting the need for greater community engagement with targeting. Additionally, this research also found that Mvule Trust beneficiaries dropped out of school at a higher rate than the national average, which the authors speculate is due to the fact that these students are from poor and rural areas.

Some programmes involve targeted elimination of school fees specifically. In Kenya, the Secondary Education Bursary Fund was introduced in 1994 to help socio-economically disadvantaged children improve their access to secondary education (Boit, 2015). Until 2003, the responsibility of identifying bursary beneficiaries was with schools' Board of Governors, and after 2003 a Constituency Bursary Fund was established, which was meant to allow the local community to identify needy cases (Kimenyi, 2005). However, the majority of beneficiaries were found to be children from well of families (63 per cent of beneficiaries were children whose parents were civil servants, politicians, famers or businessmen). This indicated that the bursary allocation mechanism was ineffective in targeting the most vulnerable children and as a result, interviews found that the fund had little perceived impact on equity in access to secondary education. The author recommended structural changes to the bursary fund allocation mechanism in order to be more effective in identifying need, perhaps through joint participation of key stakeholders such as parents, teachers and Ministry of Education officials (Boit, 2015).

In South Africa, a programme targeted forty per cent of public-school students to benefit from the abolition of primary and secondary school fees. Schools were first divided into national quintiles using a poverty score based on the poverty or the surrounding community. Then the poorest two quintiles of schools eliminated school fees starting in 2007. This geographical method of targeting aimed to avoid the potential problems associated with household targeting, such as high

costs of identifying beneficiaries and potential intra-community conflict (Borkum, 2012). Evidence found that the programme increased national secondary school enrolment by almost 2 percentage points and, in the poorest quintile, enrolment increased by almost 3.5 percentage points. Overall, the author argues that the elimination of school fees was effective in increasing secondary school enrolment in the poorer communities, indicating the success of geographical, wealth-focussed targeting procedures.

In Gambia, a scholarship programme for girls was delivered through targeted fee-elimination (Gajigo, 2016). In the regions where the scholarship programme was implemented (beginning in a few districts and expanding across the country geographically from east to west), all girls attending government-run secondary schools were exempted from paying school fees, which used to be mandatory. The programme had a significant effect on secondary enrolment for female students of all age groups, with girls' secondary enrolment increasing by 5 percentage points and years of schooling attained increasing by 0.2.

Scholarship programmes targeted at particular disadvantaged groups of students have also been implemented in other parts of sub-Saharan Africa, but often without the same degree of rigorous assessment. In Madagascar, for example, the Jeunes Filles en Action scholarship aimed to improve gender equity in post-primary education and access to junior secondary cycle, survival and reintegration of girls from disadvantaged backgrounds (UNICEF 2010; 2011). The scholarship programme amounted to US\$67 per beneficiary, covering all enrolment and school fees and some of the costs of accommodation, transportation and clothing, with a specific sum of money made available for food expenses, during the lean period. There was a low dropout rate among beneficiaries and the number of repeaters and pass rates were similar to national averages (UNICEF, 2012).

Targeted scholarships combined with quality education reforms

There is positive evidence from programmes delivering scholarships targeted at the most marginalised alongside other inclusive, quality-enhancing initiatives.

An assessment of Camfed's programme in Tanzania found that bursaries reduced dropout and improved learning for marginalised girls receiving this financial support improved with the combination of pedagogical interventions in school (Alcott, Rose & Sabates, 2016). Camfed's interventions focus on supporting the most marginalised girls in remote under-served rural communities – financial support is exclusively based on needs, not subject to academic performance or potential. Bursaries are given to the most marginalised girls, who are likely to be most at risk of dropping out. The girls are identified by community leaders based on different dimensions of marginalisation (such as income, disabilities, demographic situation of the household and cultural factors). On average, marginalised girls who received Camfed support were more likely to stay in school and almost tripled their scores on the learning assessment from 11 to 28 points. The analysis found that while the most advantaged girls receiving support improved their maths scores by 15 points, the most disadvantaged girls improved their maths score by 17 points (Alcott et al., 2016).

While such programmes aimed at improving retention and learning for the most disadvantaged are likely to cost more, this can result in higher overall cost-effectiveness. For example, the impact of Camfed's multi-dimensional programme in Tanzania is equivalent to an additional two years of schooling per \$100 spent. While working in very marginalised communities and with highly disadvantaged girls, Camfed's programmes led to results that were as cost-effective

as the Kenyan programme which aimed for high-achieving girls based on academic merit (Sabates et al, 2018).

There have been relatively few studies that have actually assessed how scholarships change the course of those who receive them in primary or secondary school. However, some evidence is emerging that scholarships, through their success in access, retention and transition, and in tandem with gender equity strategies (i.e. as long as school is proactively gender sensitive) can ‘empower’ girls. For example, a five- year follow up of a randomised trial of a girls’ scholarship scheme which rewarded academic achievement in Kenya found that girls attending programme schools had higher empowerment indicators in comparison with non-programme schools, according to measures associated with entering arranged marriage and finding domestic violence acceptable (Friedman, Miguel, Kreme & Thornton, 2011 cited in Lloyd, 2013).

Implications for supporting marginalised groups access and learning

Targeting procedures are also extremely important for ensuring that the most marginalised are reached

- Reaching the most disadvantaged through targeted scholarship programmes together with inclusive quality-enhancing interventions is likely to cost more but may also be more cost effective in the long term.
- Careful selection of targeting criteria is needed that will ensure the disadvantaged are reached, whether according to geography, household poverty status, gender and other factors – or a combination of these. The success of use of such criteria is dependent on the availability of robust data for identifying groups.
- Community engagement in the selection for scholarship recipients is important to ensure success of targeting as well as to avoid unintended negative consequences, such as perceptions of unfairness.

Merit-based scholarships that give financial incentives for achievement can improve learning outcomes, but may also miss the most disadvantaged

- Merit-based scholarships are likely to exclude the most disadvantaged who face multiple barriers to their performance that is likely to make them ineligible.
- Merit-based scholarship programmes could be beneficial if the scholarship competition is restricted to poorer pupils, schools or regions, while being mindful that some of children will still not be eligible if they have already dropped out of school.

Scholarships have the greatest impact on marginalised groups when accompanied with other strategies to target disadvantage

- Overall, evidence suggests that scholarships/stipends are best used in conjunction with careful selection criteria (wealth and gender, and with community consultation), conditions (attached to attendance) in combination with inclusive quality-enhancing strategies.
- There is evidence that scholarship recipients from the most economically disadvantaged backgrounds may still be most likely to dropout, indicating a need to deliver other forms of support beyond school reforms.

Whichever the approach, it is vital to ensure that sufficient public resources are available for sustaining such programmes.

Lessons from Cash Transfer programmes for education

Cash transfer programmes have been widely implemented across a range of contexts by governments and donor agencies. The number of cash transfer programmes worldwide have expanded rapidly, and some of the programmes with the largest coverage are now in Sub-Saharan Africa (Beegle, Coudouel & Monsalve, 2018). The funds for these do not usually come directly from education budgets, although the evidence demonstrates that they can provide important contributions to increasing enrolments and attendance in schools. Given the resources are mainly directed at addressing poverty constraints that hold back access, their effect on learning outcomes is often less apparent (Bastagli et al, 2016). This again highlights the importance of combining such programmes with ones that enhance quality in ways that will benefit the most marginalised. In this section, we look further first at overall conclusions from meta-analyses and systematic studies and then at individual programmes, to determine which groups have been targeted, how they have been targeted, how much they have received, and how targeting and size of transfers affects impact they have had, with a particular focus on secondary education.

Overall Evidence from Systematic Reviews and Meta-Analyses

There is generally strong and consistent evidence that cash transfer programmes have relatively large positive effects on school participation outcomes. One literature review showed that 87 percent of CCTs raised school enrolment and attendance (World Bank, 2010). Another review, looking at ‘high-quality estimates’ (i.e. from a randomised controlled trial or other quasi-experimental approaches) from 22 studies on the effect of cash transfers on time in school (enrolment or attendance) found that 43 out of 47 estimates were positive and significant, while the remaining four were positive but insignificant (Glewwe & Muralidharan, 2015). A similar study, using broader inclusion criteria drew a similar conclusion (Bastagli et al., 2016). Additionally, a meta-analysis of impacts of CCT programmes on enrolment, attendance and dropout effect found that average effect sizes for secondary school are larger than those for primary (Saavedra & Garcia, 2012).

Providing cash transfers does not appear to improve learning outcomes (Snilsveit et al, 2016). This may not be surprising given that the poverty constraint that they address is more associated with barriers for children to stay in school while other reforms are needed to improve learning once in school. Even so, one meta-analysis found that when schooling conditions, such as grade promotion or test scores, are included, there are larger effect sizes for secondary enrolment and attendance (Saavedra & Garcia, 2012). Most studies have been undertaken in Central and Latin America, where there is a longer history of CCTS having positive impacts on enrolment rates (Glewwe & Kassouf, 2012). There is also a growing evidence base in Sub-Saharan Africa. There is wide variability between different programmes, which is discussed further below.

Conditionality of Transfer – Sub-Saharan Africa

There has been a wide-ranging debate about the conditionalities associated with cash transfers, with many studies in Central and South America finding larger impacts on school enrolment and attendance for programmes that used conditions for example associated with education attendance or attendance at a health clinic (De Brauw & Hoddinott, 2011; de Janvry & Sadoulet, 2006). Often conditions are introduced in order to boost the impact of programmes and can be proposed to address potential concerns about dependency, given that they require beneficiaries to undertake extra efforts in return for the cash.

It is important to determine whether these conditionalities do lead to increased programme impact on education, particularly for the most marginalised. A systematic review assessed the relative effectiveness of conditional and unconditional cash transfers in improving enrolment, attendance and test scores and found that both CCTs and unconditional cash transfers (UCTs) improve the chance of being enrolled and attending schools compared to no cash transfer programmes. It also found that effect sizes for CCT programmes are always larger than UCT programmes but that the difference is not significant. However, the authors did find that programmes with explicit conditions, monitoring of compliance and penalising of non-compliance had substantially larger effects (Baird, Gerreira, Özler & Woolcock, 2013). However, this review did not specifically look at the differences between CCTs and UCTs for the most marginalised.

The Zomba Cash Transfer programme in Malawi involved giving cash transfers, both conditional on schooling and unconditionally, to initially never-married 13 - 22-year-old young women. The amount of the transfer also varied to test the effects of this (Baird et al., 2009). The payments were mostly made to women in the household and took place monthly. Findings after one year of the programme provided evidence of the strongly positive impacts, showing that a total transfer of \$5 per household per month led to the average girl to be 10 percentage points more likely to be in school after one year (Baird & Özler, 2009).

One consideration of the study was to identify the effects of whether setting conditions for school attendance made a difference. There was a modest improvement in school enrolment without conditions. The group who faced conditions outperformed those without conditions in tests of reading comprehension. However, the schooling condition led to substantially higher pregnancy and marriage rates (Baird, Garfein, McIntosh & Özler, 2012). The authors suggest that the findings demonstrate the need for conditions for early adolescents while removing conditions for older teenagers to minimise this trade off. This implies that an explicit focus on conditions may not always lead to the most effective outcomes in terms of education, particularly for those most likely to drop out of school.

Labelled cash transfer (LCT) programmes provide an interesting insight into the debate between UCTs and CCTs, as they link cash transfers to education in parents' minds through enrolment into the Tayssir cash transfer programme occurring in schools, although no formal conditions are applied. An example in Morocco sought to reduce the downsides of conditionality, while maintaining the attendance benefits (in primary schools) (Benhassine, Devoto, Duflo, Dupas & Pouliquen, 2015). Attendance increased by 7.4 percentage points and was 2 percentage points higher than in schools that received a non-labelled unconditional cash transfer. Over two years, the LCT reduced the dropout rate by 76 per cent among those enrolled at baseline and increased re-entry by 82 per cent. The LCT also had modest, but mostly insignificant impacts on maths scores. The CCT arm of this programme also had a large positive effect on school participation, but explicitly conditioning transfers on attendance decreased their impact on re-enrolment of children who had initially dropped out and on children with lower probability to re-enrol or stay in school. This suggests that formal conditions themselves may not be necessary or even desirable in achieving positive outcomes in relation to education access.

There is also evidence that UCTs can have a positive impact on schooling. For example, the Kenya Cash Transfer for Orphans and Vulnerable Children which provides a flat monthly transfer of Ksh 1500 (\$15) to ultra-poor families with orphans and vulnerable children aged 17 years and younger has had an impact on secondary school enrolment of a similar size to conditional programmes in other parts of the world (The Kenya CT-OVC Evaluation Team, 2012). Their findings

also conclude that the programme had the biggest impact among older children at secondary level, and encouraged children to return to school, consistent with other studies on UCTs.

A cash transfer programme in rural Burkina Faso distributed both conditional and unconditional cash transfers to estimate the impact of alternative cash delivery mechanisms on education. For the conditional programme, children aged 7-15 were required to be enrolled in school and attending classes regularly. Both the unconditional and conditional programmes had a similar impact on increasing the enrolment of children who are traditionally favoured by parents for school participation (boys, older children, those with higher academic ability). However, in this case, the conditional transfers were seen to be more effective than unconditional cash transfers in improving the enrolment of children who were less likely to go to school. This suggests that there may be benefits of conditionality in encouraging the education participation on the most marginalised (Akresh, de Walque & Kazianga, 2013).

Nature of Transfer – Recipient, Size and Timing

Recent systematic reviews find that the gender of the cash transfer household recipient may not matter (Duflo, 2012; Yoong, Rabinovich & Diepeveen, 2012). In Garcia and Saveedra's (2017) meta-analysis, having a mother or female head of household as required payee was not correlated with effect sizes in enrolment or attendance for any school level. This finding was consistent with Baird et al's (2014) meta-analysis. One recent study of the Nahouri Cash Transfer Pilot Project in Burkina Faso found that the gender of the transfer's recipient does not lead to significant differences in educational outcomes (Akresh, de Walque & Kazianga, 2016). Targeting mothers also made almost no difference in the context of the *Tayssir* programme in Morocco (Benhassine et al., 2015).

It is also important to consider how the size of transfer affects the effects of the programme. In the PROGRESA programme in Mexico, larger transfers made a difference – in the transition from 6th to 7th grade, when dropout rates in the absence of PROGRESA transfers were high, every additional \$10 resulted in an additional 1.42 percentage points in enrolment (De Janvry and Sadoulet, 2006). The Cambodia Scholarship programme (which operated as a cash transfer programme) targeted children with the highest probability of dropout with a 'large' scholarship (\$60 USD) per year and those with intermediate probabilities of dropping out a 'small' scholarship (\$45 USD) per year. The \$45 scholarship had a very large impact on school attendance (25 percentage points), but the \$60 scholarship did not significantly raise attendance above that level (Filmer & Schady, 2011). Although conclusions cannot be drawn by the different result from one study, it raises the possibility that in some cases, programmes could have an impact on school attendance at a smaller cost. In Saavedra and Garcia's (2012) met-analysis they found that more generous programme transfer amounts are positively and significantly associated with larger secondary enrolment effects (and in some models with larger secondary attendance effects as well), suggesting that more generous transfers might better compensate for the higher opportunity cost of sending children to secondary school. It is important to consider this in context, as the most marginalised are likely to need higher transfers to enable them to stay in school.

Another consideration is the impact of varying when transfers to secondary school students are provided. One study in Colombia assessed a programme that varied the timing of the transfer. Under the standard CCT, students received \$15 a month if they attended school regularly. A 'savings group' received \$10 a month and received a \$50 pay-out dispersed when school fees were due and the 'graduation group' received \$10 a month, plus a \$300 graduation bonus (Barrera-Osorio, Bertrand, Linden & Perez-Calle, 2011). These designs were implemented with students in

secondary education. The two designs that staggered payments appeared no less effective at increasing attendance than the standard design and they significantly increased re-enrolment without weakening incentives to attend, and improvements that were the largest for the poorest and most academically at-risk students. Whilst this was the only study found on timing and different incentives used in cash transfers, the evidence presents that modifications in the structure of interventions may better meet the needs of students most likely to drop out of school, and that more research in this area would be of great importance.

'Cash Plus'

As new cash transfer programmes are implemented and are scaled-up, there are a number that aim to address the shortcomings of cash alone, given this has a greater impact on access than the quality of service provision (Roelen, Palermo & Prencipe, 2018).

One example of a 'cash plus' programme is the Productive Social Safety Net programme, implemented by the Tanzania Social Action Fund. The Fund implements its interventions using a community-driven development approach. National poverty maps are utilised to identify the poorest areas and villages, then at the village level, committees comprised of elected community representatives identify the poorest households. There are three components of the programme: an UCT paired with a variable CCT (the programme's core component, a Public Works Programme component to supplement household incomes during the lean season and a livelihoods enhancement component. Included in the CCT is an individual grant for children demonstrating an 80 per cent primary school, lower secondary school and upper secondary school attendance rate on a monthly basis. Key findings from an 18-month evaluation of the programme found that the programme significantly improved children's education outcomes, increasing school attendance and literacy, as well as the amount of time children spent studying. The authors mention that education improvements appear more pronounced in villages that received both CCTs and the Public Works Programme (UNICEF, 2018).

However, domestic politics are also crucial to programme design, particularly for programmes increasing in scale, when technical soundness and administrative feasibility are the main focus. However, programmes should not ignore the politics of support. For example, in Tanzania, the productive orientation of the Productive Social Safety Net programme was a major factor in securing political support because it addressed concerns about dependency (Beegle, Coudouel & Monsalve, 2018).

One of the largest cash transfer programmes in Sub-Saharan Africa is the Livelihood Empowerment Against Poverty (LEAP) programme in Ghana. This programme provides cash and health insurance to extremely poor households across Ghana, with targeting based on poverty and having a household member in at least one of three demographic categories: households with orphan or vulnerable child, elderly poor, or a person with an extreme disability unable to work. Initial selection is done through a community-based process and is verified centrally with a proxy means test. Although an evaluation found that LEAP has no positive impact on current enrolment, they did find that LEAP had an important impact on reducing the likelihood of missing any school, reducing the chance of repeating a grade and reducing the chance of missing an entire week. Given the near universal enrolment in Ghana, these findings were particularly important for the period of transition between primary and secondary school where drop-out begins. When estimating the impact of LEAP on older children, aged 13-17, the evaluation finds strong positive impacts on enrolment and on grade repetition (Handa, Park, Darko, Osei-Akoto, Davis & Daidone, 2014).

Recent evidence from a conflict-affected setting, on cash transfers and capitation grants to schools in South Sudan have shown a major impact. All pupils in the final four grades of primary (P5 – P8) and in all grades of secondary school (S1 – S4) were eligible for cash transfers, which are transferred directly to the students at schools. The value of the cash transfer received in 2016 was \$25. Schools that received capitation grants and cash transfers increased their female enrolment share by around 2 per cent. The combination of cash transfers and capitation grants also seem to lead to an increase in average school attendance, despite the prevalence of ongoing conflict (Crawford, 2016). However, reports have called for the need to provide more support for secondary school girls, through additional interventions, due to the high perceived costs of education for girls and increased pressure to drop out (GESS, 2018). Given that the evidence on what works to improve education for girls during conflict is very thin, this finding is particularly pertinent and supports the overall arguments above, that cash alone is not always enough to support improved long-term educational outcomes.

Lessons from CCTs – Implications for supporting marginalised groups access and learning

Overall, there is strong and consistent evidence that cash transfers have a positive and significant impact on school enrolment and attendance

- Some evidence found that effect sizes were larger when schooling conditions, such as grade promotion or test scores are imposed on beneficiaries.
- In some cases, conditions may not be needed to achieve positive effects. However, to reach the most marginalised in situations of low enrolment, setting conditions on access may be beneficial.
- Cash transfers may not tackle the barriers that affect learning for children once in school. In addition, they will not be sufficient where school infrastructure is lacking. As such, approaches that combine transfers with supply-side and inclusive quality-enhancing reforms is likely to be needed.

Consideration needs to be paid to the appropriate size and timing of cash transfers

- The size and timing of the transfer is likely to have an impact on whether the most marginalised will benefit, and so need consideration in the design of programmes.

Recommendations

The evidence reviewed on scholarship and cash transfer programmes overall identify that, with the right design, they can result in improvements in enrolment and progression for the most disadvantaged. As such, adopting a targeted approach of this kind is likely to be an important stage of progressive universalism in contexts where overall secondary school enrolment remains low and mainly restricted to children from more advantaged backgrounds. We conclude with the following four recommendations.

- **Targeting matters** – although potentially costlier, targeting strategies must be pro-poor and gender-sensitive. Robust data on household wealth is needed for such targeting. Approaches to targeting that include community involvement can reduce tensions over selection and ensure the poorest households are actually included. It is important to ensure approaches to targeting result in resources *actually* reaches the poorest, with this built into the programme monitoring.
- **Stage of schooling matters** – Although secondary school scholarship/CCT programmes have had positive effects on enrolment and attendance, this may miss those who have dropped out during primary school. Thus, programmes should aim to target this transition stage.

- **Type of conditionality needs to be considered depending on purpose** – It is important to reflect on the conditions of cash transfers and scholarships to ensure they are not adversely affecting the most disadvantaged. Similarly, with merit-based scholarships, a two-stage targeting process to identify the most marginalised students first, and/or relative indicators of achievements should be used to ensure inclusion.
- **Scholarships and cash transfers need to be accompanied by other initiatives to tackle disadvantage in both access and learning** – The most comprehensive evidence on learning outcomes from programmes targeting the poorest with bursaries *and* accompanying interventions.

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