

# Cash Transfer Programs for Gender Equality in Girls' Secondary Education

## Summary

The importance of ensuring that girls are educated at the secondary level has been recognized as critical to the national development of a country. The utilization of conditional cash transfers (CCT) and unconditional cash transfers (UCT), as types of economic programs or policies, has been shown to have significant impact on human development, particularly on the health and educational achievements of their respective target populations. Although programs directly targeting girls' secondary transition and continued enrollment are few, recent evidence indicates that gains are being made at these levels through thoughtful cash transfer policies.

Examples of successful cash transfer schemes from countries in Latin America such as Brazil and Mexico provide valuable insight into addressing economic disparities, poverty and the challenges for human development. As opportunity costs remain a significant barrier for many adolescent girls to participate in secondary education, cash transfer strategies may be one way to ensure that all girls have an opportunity to be educated at the secondary school level. Such strategies may serve as a path toward achieving international educational commitments such as the Millennium Development Goal #3 which addresses gender disparity in primary and secondary education. ►

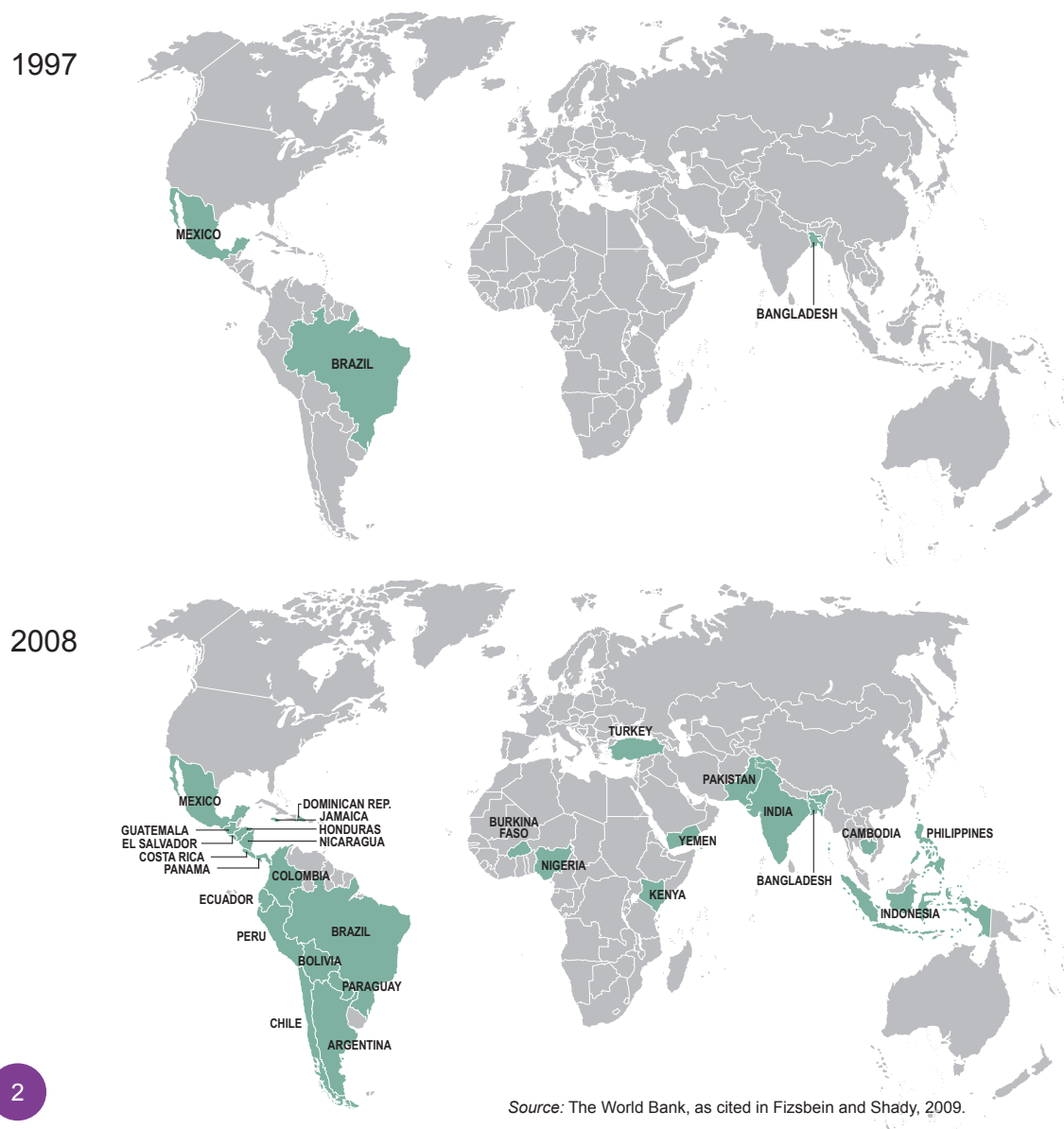
## Girls' Secondary Education as a Force for Economic Growth

Completion of secondary education brings most of the positive benefits associated with girls' education – from dramatically increased lifetime earnings to similarly dramatic decreases in fertility and mortality rates. The returns to girls' education are particularly high for developing countries, which in most cases exceed those observed in developed countries and those returns associated with educating boys. Each additional year of schooling boosts long-run growth by 0.58 percentage points per year. The effects are quite large, particularly for regions where gender inequality is sizable, such as South Asia or the

Middle East and North Africa. Further, a World Bank study of 100 countries demonstrates that increasing secondary education of girls by one percent results in an annual income increase of 0.3 percent per capita.

In developing countries, the social benefits of women's schooling are significant. These gains are reflected in reduced female fertility rates, improved nutrition for pregnant and lactating mothers and infants, improving infant mortality rates, and containing early marriage and pregnancy, among others. Benefits are further seen in the agricultural sector as more productive farming methods are attributable to increased female schooling, in addition to general civic participation, as women gain confidence to participate in the political process.

**Figure 1:** Conditional Cash Transfers in the World, 1997 and 2008



Source: The World Bank, as cited in Fiszbein and Shady, 2009.

## Cash Transfer Programs for Educational Development

Since their introduction in the 1990s in Latin America (Mexico and Brazil) to their subsequent adaptation in many other countries in the world (Figure 1), cash transfer programs have been used as a strategy for reducing poverty and improving human welfare.

These policies and programs have directed that cash assistance be made available to families, either conditionally or unconditionally, or even directly, as child support grants or scholarships, to underwrite costs, specifically for girls' enrollment and continuation in schools. Most of these programs aim at compensating parents, or students, for opportunity costs, so that students remain in school. Some of these programs focus on retaining girls in school to prevent early marriage. Today, most countries in Latin America have adopted some form of cash transfer programs (Figure 1). Some Asian and African countries are also using conditional cash transfers in achieving human development goals.

In countries where the rate of female out-of-school adolescents remains considerably high (Table 1), particularly in Sub-Saharan Africa, conditional cash transfer programs have not been introduced.

## Unconditional Cash Transfer Programs

Unconditional cash transfer programs are intended to provide a social safety net for the poorest targeted population groups. Most UCTs make cash available in small amounts that are just sufficient for the main cause for which the transfer is made. For example, transfers are made for social and economic protection for adults and their dependent family members against hunger and malnutrition. There are no expectations of any desirable behavior from the recipients on either attending healthcare facilities or spending cash receipts on the education of their offspring or dependent children in the household. The money they receive is to enhance their consumption. These programs have, directly or indirectly, influenced household decisions on spending. Studies on consumption patterns of households have observed that surplus cash is spent on clearing debt, building livelihoods assets, or on educating children.

When cash transfers are made in the form of pensions, the impact on educational attainment seems to be dependent and different factors as noted in the case of UCTs in South Africa. Researchers (Hamoudi and Thomas 2005) studied children aged

**Table 1:** Rate of female out-of school adolescents for selected countries, 2009 or latest year available

Country	Rate	Country	Rate
Australia <sup>-1</sup>	0.0	Burundi <sup>-2</sup>	58.1
Kazakhstan <sup>-4</sup>	0.2	Burkina Faso <sup>+1</sup>	58.7
Finland <sup>-4</sup>	0.2	United Republic of Tanzania	60.2
Japan <sup>-4</sup>	0.2	Guinea	60.7
Croatia <sup>-1</sup>	0.3	Eritrea	62.7
United Kingdom <sup>-1</sup>	0.5	Pakistan	64.2
Denmark <sup>-2</sup>	0.6	Djibouti <sup>-1</sup>	65.3
Greece <sup>-3</sup>	0.7	Central African Republic <sup>+1</sup>	68.8
Hungary	0.8	Senegal <sup>-3</sup>	71.3
Iceland	0.8	Niger <sup>-2</sup>	83.4

Note: +1 refer to 2010 data; -1 refer to 2008 data; -2 refer to 2007 data; -3 refer to 2006 data; -4 refer to 2005 data

Source: UNESCO Institute for Statistics, 2012

six to nineteen years and estimated their total years of schooling based on the current or last grade. Their findings suggest that a pension income has a greater beneficial impact on girls' education than on boys' education and that positive effects on young girls would result if the pension was paid to a female. Another related study (Samson et al., 2004) indicates that receipt of the State Old Age Pension is associated with a reduction of approximately 20 to 25 percent in the school non-attendance gap. The reduction in school non-attendance is about one-third when income is in the hands of women, but if the recipient is male there is no statistically significant impact visible. As more income is available at hand in the household, the likelihood that children will attend school is greater. Further, children in households headed by women are significantly more likely to attend school. Likewise, the presence of elderly household members is associated with higher rates of school attendance.

Due to the unconditional nature of the cash transfers, however, they clearly do not have the scope to make any measure of significant impact on primary school completion of girls, or transition to secondary school.

Secondary schooling costs for girls are significant. It is important that any calculation of the cash grants toward girls' secondary education should essentially include all direct and indirect costs to determine the appropriate amount of the cash grant. It is clear that any impact on schooling outcomes of girls will occur only when the money received is in addition to the various cash grants and assigned specifically for girls' education in middle school through secondary school. Girls' schooling is highly dependent on the availability of surplus cash within the household. For any cash grant to have a measure of impact on girls' schooling and outcomes, it has to provide for the various costs associated with the school and compensate for opportunity costs.

## Conditional Cash Transfer Programs

Unlike UCTs, CCTs have specific conditions assigned to the receipt of the cash grant. Conditions usually involve the recipient family's participation in education and/or health related initiatives,

## *International Examples of Unconditional Cash Transfer Programs and Girls' Education*

### **Ethiopia - Productivity Safety Net Programme (PSNP)**

*Ethiopia's Productivity Safety Net Programme (PSNP)* provides food security to the predictable food-insecure households by providing them cash for food transfers—either “cash for food for work” or “for free”, on a regular, predictable basis for a period of five years. Of these, 15 percent of participants spent some time of their unconditional transfer receipts on education. Thirty-two percent of the households reported that they were able to enroll more children in school the year of the study than in the previous year, and 43 percent could keep the children in school longer that year. However there is no gender disaggregated data available on the impact specifically on educating girls, which is commonly seen with UCT programs (Devereux et al., 2006).

### **Ecuador – Bono Solidario**

The cash transfer program, *Bono Solidario* in Ecuador started as a safety net to compensate poor families for the elimination of gas and electricity subsidies. Children were not required to go to school under this program. Initially, the program used a self-targeting strategy directed at mothers with earnings below \$40USD, people with disabilities and senior citizens. At the time that the program started, mothers received approximately \$15USD per month and senior citizens and people with disabilities received \$7.50 USD. On average, the share of Bono Solidario income in total household expenditures was 11 percent in 1999. During 2000, the program reached approximately 1.2 million beneficiary households, representing about 45 percent of Ecuadorian households.

such as school enrollment for children, especially girls, or regular family health checks. CCTs have been most widely implemented in Latin American countries. Their program strategies have primarily evolved and are modeled around successful CCT programs, Bolsa Familia in Brazil and PROGRESA in Mexico (Appendix 1). Since Bolsa Familia there have been numerous social assistance programs in Latin American countries, which have focused on the poorest populations. Early critiques of programs such as Bolsa Familia were that targeted

beneficiaries were not identified correctly and that they were generally not among the country's poorest population. Over time, systematic identification of beneficiaries had developed into more efficient programming, as was seen in the case of Bono de Desarrollo Humano (BDH) in Ecuador (Appendix 1).

CCTs have very specifically included girls' education as a special feature over time, and more specifically the education of girls at the higher secondary level. For example, in Mexico, PROGRESA's focus on girls

## Appendix 1: At a Glance: CCT Programs and Effects on Girls' Education in Latin America (Brazil, Colombia, Mexico, Ecuador and Nicaragua)

Country & Program	Payment - Equivalent USD	Conditions
<p><b>BRAZIL – Bolsa Familia, started in 2003:</b> Eligibility: a family's monthly per capita income is between 60 and less than 120 Reais (approx. \$60USD), and must have children under 16 years old or be a breastfeeding or pregnant woman.</p> <p>Families with monthly per capita incomes below 60 Reais are classified as very poor and receive payments even if no children or not pregnant or breastfeeding. Current monthly payment to very poor families is 62 Reais.</p> <p>12 million families participate (about 46 million people—1/4 of Brazil's population) received Bolsa payments in 2011.</p> <p><i>Impact:</i></p> <ul style="list-style-type: none"> <li>- Fall in poverty from 12% to 4.8% during 2003-2008</li> <li>- 42% families say improved nutrition (Murao et. al 2011)</li> <li>- 88% value of land transfer used in food consumption</li> <li>- Has improved fight against hunger (Duarte, Sampaio &amp; Sampaio 2009)</li> <li>- Has had significant effects on malnutrition (Soares, et.al. 2010)</li> <li>- Effective in school attendance and grade progression, however less effective at reducing dropout rate</li> <li>- Lower probability of absence and dropout</li> <li>- In children aged 6-17 years, increase in school attendance is 3.7% - 4.4% overall</li> <li>- In girls aged 15-17 years, increase in school attendance is 9.2% and in rural areas for same age group, it is 9.3%; and in poorer northeastern region for girls aged 6-17 years attendance increase is 11.7%, most effective results among poorest</li> </ul>	<ul style="list-style-type: none"> <li>- \$18 per household; \$5 per child (up to three children)</li> <li>- The monthly payment per child is approx. \$8 for children up to age 15 and under \$15 for children 16 or 17 years of age.</li> </ul>	<ul style="list-style-type: none"> <li>• Children from birth to 6 years old must have an updated immunization card</li> <li>• Pregnant and breastfeeding women must make "regular" visits to health centres.</li> <li>• Children from birth to 15 years of age must make "regular" visits to health centres.</li> <li>• Children from 6-15 years of age must enroll in school and must be in attendance at least 75% of time.</li> <li>• At risk children up to 15 years of age must attend co-habitation and strengthening of bond services and must attend school at least 85% of time.</li> </ul>

Country & Program	Payment - Equivalent USD	Conditions
<p><b>COLOMBI – Familias en Accion, started in 2001:</b> Covers 20% of the poorest households, covers 30% of pre-transfer household consumption</p> <p><i>Impact:</i></p> <ul style="list-style-type: none"> <li>- Boosted secondary school enrollment rates for 12-17 years children by 5.2% in urban areas and 10.1% in non-urban areas.</li> <li>- Improved nutritional status and morbidity of young children</li> <li>- Increased consumption of protein and vegetables</li> </ul>	<ul style="list-style-type: none"> <li>- \$15 per household</li> <li>- The grant is approximately \$8 for children attending primary schools and approximately \$16 for children attending secondary school.</li> </ul>	<ul style="list-style-type: none"> <li>• Children from birth to 4 years must attend growth-monitoring visits according to a Ministry of Health protocol (6 per year for children up to one year of age, two visits per year for children aged one to 3 years, and one visit for children aged 3 to 4 years.</li> <li>• Mothers must attend bimonthly health education workshops</li> <li>• Children aged 6-17 years each receive a monthly grant only if 80% school lessons attended.</li> </ul>
<p><b>MEXICO – Progresa, Oportunidades (former PROGRESA), started in 1997:</b> Transfer value is nearly 25% of the mean value of household consumption</p> <p><i>Impact:</i></p> <ul style="list-style-type: none"> <li>- Enrollment at secondary level shown to significantly increase by 20% for girls and 10% for boys.</li> <li>- Significant health and nutrition effects were reported</li> <li>- Increased schooling from grades 1-9 expected to increase educational attainment for the poor by 66years of additional schooling by grade 9 (7.2 years of additional schooling for girls and .64 for boys).</li> <li>- Given that the average youth aged 18 years typically achieved 6.2 years of completed schooling, PROGRESA effectively can be expected to increase educational attainment of poor Mexican rural children by 10%.</li> <li>- Increased continuation of children in school</li> <li>- 6.5 million families participate in the program today</li> </ul>	<ul style="list-style-type: none"> <li>- Basic health care from public health institutions for whole family</li> <li>- <i>For nutrition</i>, fixed monetary transfer, approx. \$15.50 (155pesos) monthly, for improved food consumption, as well as for nutritional supplements for children between ages 4months – 2 years, malnourished children aged 2 to 4, and pregnant and breastfeeding women.</li> <li>- <i>For education</i>, grants are provided for primary-high school. Grants increase according to grade progression—beginning at secondary level grants are higher for girls to reduce dropout rate.</li> <li>- Monthly grant amounts range from about \$10.5 (105 pesos) in 3<sup>rd</sup> grade to \$58 (580 pesos) for boys and \$66 (660 pesos) for girls</li> </ul>	<ul style="list-style-type: none"> <li>• Children from birth to 23 months must be fully immunized and attend growth-monitoring visits every two months.</li> <li>• Children from 24 -60 months must attend growth-monitoring visits every four months.</li> <li>• Pregnant women must attend at least four prenatal care appointments</li> <li>• Breastfeeding women must attend at least two post-partum care appointment</li> <li>• Other family members must have annual physical checkups.</li> <li>• Adult family members must attend health talks (for female heads of household , every two months, and all other adults once per year</li> <li>• Children must attend school regularly</li> <li>• Mother of the family is responsible for meeting conditional requirements.</li> </ul>

Country & Program	Payment - Equivalent USD	Conditions
<p><b>ECUADOR – Bono de Desarrollo Humano (BDH), started in 2003:</b> Meticulous selection of households on a composite welfare index on the basis of information on household consumption, education levels, dwelling characteristics, and access to services, aggregated by principal components. This index is known as the Selben. Households surveyed by the Selben are ranked according to their Selben scores. In theory, 40% of households in Ecuador, those with the lowest Selben score eligible to BDH transfers to women via bank. Transfer of \$15 is 7% of pre-transfer expenditures of the mean household.</p> <p><i>Impact:</i></p> <ul style="list-style-type: none"> <li>- Effect on enrollment is between 9.8% - 12.8%</li> <li>- Effect on child work is between 15.4% - 20.7%</li> <li>- Program effect on 6th graders is 17.8%</li> <li>- Probability to work is approx. 5.4% -6.2% lower for beneficiaries.</li> <li>- Children were more likely to stop working during the study period, and less likely to start working.</li> <li>- Children who worked were working 2.5 hours less than other children.</li> <li>- No gender disparity in educational attainment in Ecuador; enrollment rates are marginally higher for girls than for boys (Schady and Araujo 2006).The program covered about 1.1 million households or 40% of the population</li> </ul>	<ul style="list-style-type: none"> <li>- Beneficiaries receive a cash transfer of \$15 per month, per family.</li> </ul>	<ul style="list-style-type: none"> <li>• Education component requires children aged 6-15 to enroll in school and to attend at least 90% of the school days in a month.</li> <li>• For the health component, children under age 6 must visit health centres for bimonthly medical check-ups where their growth and development is monitored and they receive nutritional supplements and immunization.</li> </ul>

Country & Program	Payment - Equivalent USD	Conditions
<p><b>NICARAGUA – Red de Proteccion Social, started in 2000:</b> Cash transfer amounts were the equivalent of up to 18% of a typical beneficiary household's expenditures</p> <p><i>Impact:</i></p> <ul style="list-style-type: none"> <li>- Education: 20% increase in enrollment and school attendance (gains for poor were at 23%, and 33% for extremely poor.</li> <li>- 25% increase in household consumption.</li> <li>- On average increase in fruit and vegetable consumption.</li> <li>- Increase in school enrollment.</li> <li>- Increase in expenditures on education-related items.</li> <li>- 15% increase in children under age 5 attending preventative health checkups in the previous 6 months.</li> <li>- 7.4% decrease in stunting with treatment group (but this effect was not significant compared to larger reductions in stunting in comparison community.</li> <li>- Improvements in children's use of local health services were greatest in poorest households (Moore 2009).</li> <li>- Programme was well targeted: 81% of beneficiaries fell into the poorest 40% of the total population.</li> <li>- Iron supplementation increased from 25% to nearly 80%, but with no change in very high anemia rates.</li> <li>- Programme improved some aspects of women's empowerment (Adato 2008).</li> </ul>	<p><i>In Red de Proteccion II:</i></p> <ul style="list-style-type: none"> <li>- \$168 per household in first year</li> <li>- \$145 per household in second year</li> <li>- \$126 per household in third year</li> </ul> <p><i>- Education Transfer:</i> Beneficiary households with at least 1 child between ages 7 -13 who has not completed the 4th grade receive \$90 per year.</p> <p><i>- School Pack:</i> Targeted households with children from the 1st -4th grade receive \$25 per child per year</p> <p><i>- Education Transfer:</i> Targeted households with children from the 1st -4th grade, but the benefit, \$8 per child per year, must be given to the local school advisory committee or teacher.</p> <p><i>- Health Transfer:</i> Contracted private health service providers receive \$90 per household annually.</p> <p><i>- Occupational Training:</i> since end of primary school, 14-25 yrs old receive assistance, on request, to join three months of classes (amount varied by vocation) free of charge; opportunity cost transfer of \$15 per month and one time transfer of \$200 at end of training.</p>	<ul style="list-style-type: none"> <li>• Women and adolescents must attend bi-monthly training sessions</li> <li>• Children from ages 0-9 must be up-to-date with the Ministry of Health's immunization requirements</li> <li>• Children, adolescents and women of childbearing age must attend required doctor's appointments</li> <li>• All children aged 7-13 who have not completed first to fourth grade must attend school, with no more than 3 unexcused absences per month (85% attendance).</li> <li>• Household must turn in Supply-side Education Transfer as specified.</li> <li>• To receive School Packs: children must be enrolled in school at the beginning of the school year</li> <li>• For Education Transfer: eligible children in a household must attend school, and the teacher must participate in the local parent association as sponsored by the Ministry of Education</li> <li>• For Health Transfer: paid as per goals and health services provided.</li> <li>• For Opportunity Cost Transfer: must attend vocational training classes</li> <li>• To receive one-time productive transfer: must create approved business plan</li> <li>• Must use cash transfer at end of training for investment in the start-up costs of a microenterprise in the selected vocation</li> </ul>



at the secondary school level is specific to the very high dropout rates of girls at that level. The transfer amount for girls at the higher secondary school level is relatively more as compared to boys. In all of these programs the obligation to meet the conditions is assigned to the mother.

CCTs have consistently been successful in girls' middle school participation and even more successful at the secondary school level, as reflected in increased enrollment and school attendance in Brazil, Mexico, Colombia, and Nicaragua (Appendix 1). They have been most effective in reaching out to the poorest and most disadvantaged girls. The programs have also contributed to significant improvement in achieving

and establishing overall schooling gains among these population segments. They have reduced dropout rates and grade repetition, and consistently shown grade progression. The programs benefited older children in the classrooms and, at the same time, considerably improved the regularity of school attendance of those in the school who attended irregularly. For example, in Mexico, at the Grade 7 level where the highest dropout rate is expected for girls in transition from middle school to secondary school, PROGRESA showed the largest impact of 14.8 percent.

Higher enrollments are also seen in post-primary education. For example, in the Bolsa Familia program, an increase of six percent in grade

## *International Examples of Conditional Cash Transfer Programs and Positive Effects on Girls' Secondary Education: Bangladesh and Turkey*

### **Bangladesh – Female Secondary School Stipend Program (FSSAP)**

*The Female Secondary School Stipend Programme (FSSAP)* was introduced by the Government of Bangladesh in 1994 to increase girls' enrollment and retention in secondary education. The program included a multi-pronged strategy which provided tuition fees and monthly stipends for unmarried rural girls registered in school, until class 10, who attend recognized institutions, remained unmarried, maintain at least 75 percent attendance, and who secure at least 45 percent marks in the annual examinations (a Pass requires 35 percent). The combined stipend and tuition subsidy for each girl is TK. 906 (\$11.67USD) for girls registered in non-government schools and Tk. 847 (\$10.91USD) for girls registered in government schools.

The underlying goals for the program were to retain girls in schools for a longer duration, thereby delaying marriage and childbearing. Married girls are excluded from the program and eligible girls were allowed to register in any school (public, private or religious) of their choice as payment was conditional upon enrolling in secondary school. Compliance of conditions (school attendance, passing grades and remaining unmarried) has been largely successful. In 2005, 4 percent of girls were dropped from the program due to noncompliance.

The rapid increase of secondary education enrollment facilitated by the FSSAP does not, however, address quality of education issues which have arisen out of this program. For example, working with teachers to improve their own knowledge levels in the subjects they are teaching, in addition to ensuring teachers are aware of gender sensitive teaching and learning strategies are important aspects of education quality which not addressed within the program. ►

progression was seen in addition to significant effects in keeping children in school after the age of 14 years. Similar effects were seen in Nicaragua, under the Red de Protección program, where there was a 20 percent increase in attendance among children between the ages of seven and thirteen, while girls attendance improved by 17 percent.

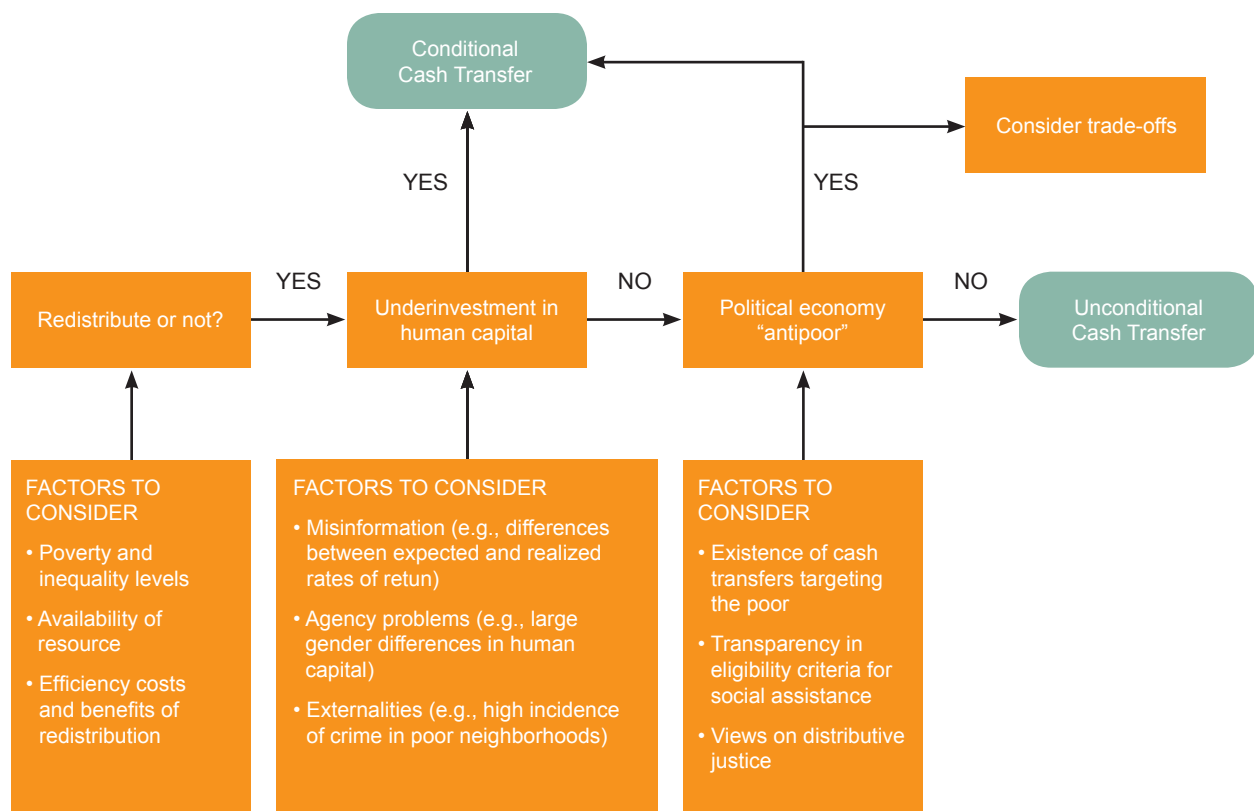
## Conclusion

There is strong evidence from all regions of the world demonstrating that increasing investments in women’s human capital, especially education, should be a priority for countries seeking to increase both economic growth and human welfare. Deciding which policy instrument is most appropriate can seem daunting (Figure 2), however, it is undeniable

that investing in quality secondary education for girls yields high economic and social returns. In many cases, cash transfer programs have been shown to have a positive impact on girls’ enrollment and continuation in school. Conditional cash transfer programs, which are based on the conditionality of girls’ participation in secondary education, may be one step toward breaking the intergenerational cycle of poverty faced by millions of people around the globe. Cash transfer programs coordinated with other national programs should also be considered, in addition to context-specific strategies aimed at accelerating girls’ secondary education participation.

<sup>1</sup> This briefing note was written by Amritpal Sandhu. It was adapted from a draft report written by Joshi Sudhanshu and his report served as the primary resource for this discussion paper. The UN Girls’ Education Initiative also provided support in the development of this paper.

**Figure 2:** Decision Tree Approach to Identifying CCT Programs as the Right Policy Instrument



Source: Fiszbein and Schady, 2009

## Turkey – Component of the Social Risk Mitigation Project (SRMP)

The Conditional Cash Transfer (CCT) program in Turkey, a part of the *Social Risk Mitigation Project (SRMP)*, is a targeted social assistance transfer program that provides support to the poorest 6 percent of the population. The specific objectives of the program were to reach 1.1 million beneficiaries, increase school attendance rates for the poor, decrease dropout rates, increase immunization coverage and usage of health facilities. For the education component, the CCT was made on the condition that the children receiving educational support should be in attendance at least 80 percent of the total school days, and not repeat the same grade more than once.

The program was responsible for raising the secondary school enrollment for girls by 10.7 percent. Results suggest that girls aged 14-17 years, whose families received the education transfers, were significantly more likely to be enrolled in secondary school than those belonging to non-beneficiary applicant families.

Estimates also indicate that in rural areas, the CCT program caused a 16.7 percent increase in the probability of being enrolled in secondary school among children aged 14-17 years. For boys in rural areas, the estimated impact is even larger. Beneficiary boys had a 22.8 percent higher secondary school enrollment rate than non-beneficiary boys, as a result of participating in the program. In secondary schools, education transfers from the CCT program raised girls' attendance rates by 5.4 percent. As in primary schools, this effect was led by impacts in urban areas, where girls in families receiving the education transfers had a 6.2 percent larger net attendance rate in secondary school than girls in non-beneficiary applicants' families.

Despite its successes, challenges including prevailing cultural views on the primacy of marriage, early motherhood, perceived threats to a family's honour if a girl continues schooling after maturity, and security concerns due to long distances to school remain serious constraints. However, the program was seen to increase the awareness of female education and reinforced hopes held in poor households that education can positively transform their children's lives. Further, parents and female students recognized that without the CCT program, there would be greater reluctance to send girls to school beyond the first eight years. The use of CCT programs in Turkey provides an insight into how such initiatives could potentially be combined with other strategies intended to address strongly held cultural norms or safety concerns for girls such as transportation to school and other such barriers to girls' education.

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**For further information on secondary education for girls and for other examples of successful cash transfer programs, please refer to the following resources:**

**UN Girls' Education Initiative**  
**website:** [www.ungei.org](http://www.ungei.org)

**Global Partnership for Education**  
**website:** [www.globalpartnership.org](http://www.globalpartnership.org)

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