



CASH TRANSFER PROGRAM ENROLMENT AND RETENTION OF GIRLS IN SCHOOLS OF SOUTH SUDAN: A CASE STUDY OF YAMBO COUNTY, WESTERN EQUATORIA STATE, SOUTH SUDAN

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Abstract:

The main objective of the study was to determine the influence of transfer programs on the enrolment and retention of girls in schools in Yambio Western Equatoria State, South Sudan. It focused on the effect of cash transfer usage, cash transfer conditionalities, monitoring, and evaluation on the enrolment and retention of girls in schools in Yambio Western Equatoria State, South Sudan. The researcher uses a qualitative research approach to study and analyse data. The research uses triangulation whereby they use both narrative and content analysis was used to analyse the data collected. The study used 147 respondents, including parents and students' beneficiaries of the cash transfer program. The study findings revealed that beneficiaries of the cash transfer programs used the money to buy scholastic materials and livestock, to support the provision of food items, and to buy candles and paraffin, among others of which are key in enabling and facilitating enrolment and retention of girls in schools. Study findings also revealed that conditions put in place have enabled the beneficiaries of the cash transfer grants to use the money for their intended purposes. The study later unveiled that monitoring and evaluation of cash transfer programs was key in assessing the performance of the cash transfer programs and thus provided guidance for the effective performance of the cash

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transfer programs. It was recommended that parents and guardians ensure that they buy scholastic materials, that they provide adequate meals for children, and that they ensure food security, among others. The study also recommended that there was a need to train parents on the purpose of the cash transfer program in relation to keeping girls in school to prevent parents from sending girls to school with the sole purpose of securing cash transfer money. The study also recommended putting in place specialised counsellors to provide guidance to girls sufficiently to appreciate the relevance of education and maintain the education pathway alongside the cash transfer programme.

Keywords: cash transfer, program enrolment, retention, girls, schools, South Sudan

1. Introduction

Cash transfer interventions in education promote enrolment and retention of learners in schools. This is done by breaking economic barriers at the family level while hindering learners from accessing food, fees, materials and other resources (Sen & Grown, 2013). Cash transfer program aims are achievable by setting conditions that can result in good enrollment and eliminate deficiencies such as ghost beneficiaries, misuse of cash resources, and abuse of cash resources. When these conditions are monitored by teams and evaluated adequately, cash transfer meets its intended objectives (Giddens, 2013). Although cash transfer is intended to promote enrolment and retention of girls, the government of South Sudan is not aware of the effect of cash transfer usage on enrolment and retention. It is a blind move to have a program, and its effects are not known (Webern S., 2013). The question of whether the conditions of a program are sustainable or unattainable is unknown (Nunberg, 2016). The conditions of cash transfer can be straining the population without measure. The other aspect of monitoring and evaluation of the program has not been offered sufficient focus and monitored adequately. Thus, when the program proceeds without identifying its effects, it can turn out to be a waste of financial resources. The conditions may continue being a deterrent to the performance of the cash transfer program requiring some adjustments to experience better outcomes of the program. When the program is not monitored and properly evaluated, some of the loopholes in it cannot be covered creating a huge gap between the objectives of the program and the goals attained. The study, therefore, sought to establish the effect of cash transfer programs on the enrolment and retention of girls in Yambio, Western Equatoria State of South Sudan.

1.1 Background

A famous African adage says, *“if you educate a man, you educate an individual, but if you educate a woman, you educate a nation.”* The value and benefits of educating a female child cannot be over-emphasised in today’s world, and yet, female education remains a key challenge in sub-Saharan Africa, including South Sudan which is home to the largest population of out-of-school girls. Education remains imperative for children and their

families in crises as they try to rebuild their lives, yet education can provide safe spaces for learning as well as minimise the effects of psychosocial stress in emergency settings. This study explores the influence of cash transfer program enrolment on the retention of girls in schools in South Sudan, taking Yambo County in Western Equatoria State as a case study.

Conditional Cash Transfer (CCT) programs started in the late 1990s in Latin America and have become the anti-poverty program of choice in many developing countries in the region and beyond. The objectives of these programs, including short-term poverty reduction via cash transfers and long-term poverty reduction through enhanced investment in human capital, have broad policy appeal. Most CCTs follow the general design of the Programa de Educación, Saludy Alimentación (PROGRESA), the Mexican CCT program begun in 1997 (Levy, 2006). Targeted to the poor, the principal components of this program include regular (every month or two) cash transfers to women conditional on scheduled visits to healthcare providers for young children and on school enrolment and regular school attendance for school-age children and social marketing to encourage investment in nutrition, health, and education.

There was a growing interest in cash transfers in Africa in the first decade of the 21st century; for example, in Botswana, the old age pension households with cash transfers to assist with their food needs and protect them from soliciting grant system that targeted the most vulnerable people in South Africa. These included older persons, persons with disability, orphans, and vulnerable female children. The primary focus was launched to assist the elderly people who did not have support from their families to be able to fight poverty and vulnerability. In 2007/2008, the South African government launched a cash transfer program, adopted a social protection framework and implemented cash transfer programs in order to ensure that civil servants live a decent old age life. In Ethiopia, the productive safety net program is, aimed at tackling poverty, increasing human capital development and an increase in food production for the natives.

Numerous evaluations of CTs were based on experimental designs to find positive short-term impacts. These included current poverty alleviation, some improved nutrition and health for young children, and increased school attainment for older children (Fiszbein & Schady, 2009). In contrast, fewer studies have investigated whether these short-term gains eventually translate into sustained longer-term benefits. For example, does exposure to CTs in early childhood lead to improvements in school-age outcomes?

A wide array of experimental and non-experimental evidence shows that improved education and health investments can lead to positive long-term outcomes (Glewwe & Kremer, 2006; Glewwe & Miguel, 2007; Psacharopoulos, 1985, 1994; Psacharopoulos and Patrinos, 2004; Strauss and Thomas, 2007; Peet, Fink, and Fawzi, 2015). In addition to the intrinsic values of health and education, the economic value gained by encouraging investments in human capital is potentially significant. Yet, liquidity constraints can hinder the human capital investments of poor households (Kremer *et al.*, 2013). Social cash transfer programmes are now widely used to alleviate

the financial burden that constrains households in their decision to invest in children's human capital.

The study was guided by two underlying theories, that is to say, Social Capital Theory and Maslow's Theory of Needs. These theories are broken down here under.

1.2 The Social Capital Theory

This theory was proposed by Robert D. Putnam (1995). Putnam (2005) used the concept of social capital to refer to features of social life networks, norms, and trust that enable participants to act together more effectively to pursue shared objectives. Putnam interpreted social capital as social connections, attendant norms, and trust. He posited that norms, networks, and trust link substantial sectors of the community and span underlying social leverages. Putman also noted the central idea of social capital as the networks and the associated norms of reciprocity, which he noted to have value. Putman argued that those networks and the associated norms of reciprocity have value for the people who are in them and in some instances, have demonstrable externalities. Putman thus posited that social capital has both public and private faces, having external returns or public returns and also private returns.

1.3 Maslow's Theory of Needs

This theory was developed by Abraham Maslow, as found in the works of (Kendra Cherry, 2022). The theory proposes a hierarchy of human needs that applies to the human services model. The hierarchy consists of five levels, which are physiological needs. These are the literal requirements for human survival. These include food, shelter, and oxygen. Safety needs this safety could be economic or physical. Economic needs manifest themselves in the form of: job security and insurance policies. Safety needs include personal needs, financial needs, health and well-being, and a safety net against accidents, among others. Love and belonging are social needs related to intimacy and acceptance from others. Esteem needs: esteem presents the normal human desire to be accepted and valued by others. It implies recognition by others that a person is competent or respected (Lambert, 2018).

The government of South Sudan observed that families subjected girls to non-school activities as a way of getting financial satisfaction. In return, girls missed and dropped out of school. Thus, the government prepared a cash transfer program to provide for these families through a cash support program for girls so that the financial needs of the family do not spread to affect the girl's progress in school as designed by Abraham Maslow in 1943.

According to Fizbein, *et al.* (2009), cash transfers are direct payments of money to eligible poor people. Cash transfers are usually provided by the state and government or non-governmental organizations, complementing government efforts in social development. Cash Transfers can either be conditional or unconditional. According to Gustavo Nigenda, (2005), conditional cash transfer (CCT) programs aim to reduce poverty by making welfare programs conditional upon the receivers' actions. The

government only transfers the money to persons who meet specific criteria. These criteria may include enrolling children into public schools, getting regular check-ups at the doctor's office, receiving vaccinations, or the like (Rawlings & Rubio, 2005). Unconditional cash transfers unlike the earlier do not have any conditions tied to them but give the recipient the liberty to fulfil their basic needs as per choice.

According to De la Brière, *et al.* (2006), conditional cash transfers provide money directly to poor families via a social contract with the beneficiaries, for example, sending children to school regularly or bringing them to health centres. For extremely poor families, cash provides emergency assistance, while the conditionalities promote longer-term investments in human capital. Ideally, cash transfers should be in a position to transform the lives of the beneficiaries, not only in the short run by meeting relief material but also by establishing and maintaining livelihoods. Cash transfers should aim at eradicating poverty and bringing independence to the beneficiaries. Such programmes should address today's problems at the same time, addressing the future by focusing on measures that increase the vulnerable peoples' social security as well as their livelihoods. The new paradigm is focusing on emancipation more than just welfare.

In South Sudan, the Cash Transfer Program (CTP) is a government program designed in 2013 by the South Sudan Ministry of General Education and Instructions (MoGEI). The program is funded by UKAID through DFID, with the aim of ensuring the enrolment and retention of learners in school, especially girls. The project aims at providing cash support to girls from Primary 5 to Senior 4 the cash is delivered in a single trench per year, and the amount to be given depends on the class and the economic rate of inflation during delivery. As a requirement to benefit from the cash support, a girl is expected to ensure 70% attendance in class, be present during the validation exercise and keep safe the Cash Transfer Enrolment Form (CTEF) provided by the team in charge of validation. To ensure that attendance is tracked through the SSSAMS website, learners are provided with a unique code, and teachers are expected to carry out daily roll calls in class and send the attendance report to the website (SSSAMS).

On the other hand, student retention is the process of keeping students enrolled in schools or other institutions of higher education. It's an important part of education and society development because it affects completion rates, which indicate how well schools are performing and the entire education system for its students, and citizens, (Glewwe & Kremer, 2006; Glewwe & Miguel, 2007). Therefore, according to the study, the term "retention" generally refers to the completion of follow-up visits and procedures as specified in a study protocol. Student enrolment is conceptualised as the number of people/ learners who are admitted at an institution or school.

Contextually, the study was confined to examining the relationship between the Cash Transfer Program and the enrolment and retention of girls in school from primary five to senior four. The study involved finding the effect of cash transfer usage on the enrolment and retention of girls in schools of Yambio, located in the West Equation State of South Sudan. The study assessed the effect of Cash transfer conditionalities on the enrolment and retention of girls, the effect of cash transfer programs on monitoring and

evaluation of girls' enrolment and retention, and the effect of cash transfer usage on the enrolment and retention of girls in schools of Yambio in South Sudan. The study concentrated on the available facts regarding the program span of the Cash Transfer Program, which was identified as 2013 to 2018 and 2019 to 2022.

Globally, although CT programs have had successes in regions with widespread and extreme poverty, they are commonly deployed in developing countries as well as in developed nations (Handa & Davis, 2006). First pioneered in Mexico and Brazil, the countries' respective CT programs, Oportunidades and Bolsa Família, continue to lead the world in program scope, research and evaluation results (Lindert, *et al.*, 2007). Other developing countries, such as China and India, have pilot programs that continue to adjust and expand. Even in the United States, the city of New York developed Opportunity NYC to lessen immediate income-related hardships for low-income families through cash transfers as well as to encourage and help low-income families to increase and sustain positive efforts to improve their futures by investing in their children (UNDP, 2009).

In Africa, social cash transfer programmes are on the rise in sub-Saharan Africa, building on the momentum generated by the African Union's 2008 Social Policy Framework Plan of Action (Stenberg, *et al.*, 2014). This plan motivated member countries to develop their own social policy frameworks and to give greater priority to social, economic development programmes. With support from development partners, individual governments are taking up the call, formulating new social economic development policies with strategies including cash transfers for the most vulnerable households. Social cash transfer programmes commonly address hunger and food insecurity; school enrolment and attendance; the health, nutrition and well-being of children and household members; and poverty reduction, (De Groot, *et al.*, 2015). Typically, social cash transfer programmes are implemented by the government ministries responsible for social affairs, children, gender and/or community development. The programmes are typically implemented through decentralized levels of government and programme committees at local levels. The process of targeting beneficiaries usually involves a combination of national surveys and community-based processes. Beneficiary households receive a regular cash allowance (can be monthly, bi-monthly, quarterly, semi-annually and annually), the amount often depending on the number of beneficiaries and/or children enrolled in the eligible classes and or school. Social cash transfer programmes provide various forms of support and monitoring (Baird, *et al.*, 2015).

In Kenya, cash transfers were first introduced on a pilot basis in 2004 for orphans and vulnerable children in response to HIV and AIDS. The first cash transfer programme in Kenya was called Orphans and Vulnerable Children Cash Transfer (OVC-CT). According to Pearson and Alviar (nd), the impetus for developing a cash transfer programme in Kenya stemmed from the realization that the other elements of social and economic development in Kenyan society, especially family and communal mechanisms, were breaking down in the face of the growing HIV/AIDS pandemic. Thus, with

assistance from UNICEF, the Department of Children's Services developed small pilot schemes in the Garissa, Kwale and Nairobi districts. In this pilot scheme, beneficiary households were given a monthly payment of Kshs.500. In 2005, the Department of Children's Services expanded the cash transfer programme to 10 additional Districts, using the government's own resources, reaching a further 2,500 households. The amount of money paid to beneficiaries was increased to Ksh 1,000 in 2006 (Ward, *et al.*, 2010). From July 2006 to June 2009, the cash transfer programme design in Kenya was revised, and the programme expanded further.

In South Sudan, cash transfers to mothers of children in outpatient therapeutic programmes in South Sudan reported similar reductions in coping strategies that can have a negative impact on nutrition and, in some areas, a decline in self-reported hunger (Sloan & Pietzsch, 2010). In Warrap State, South Sudan, after targeting the families of malnourished children with business grants, 64% of children from beneficiary households had MUAC measurements of 135mm or above, indicating that they were well nourished, compared to 24% at the time of the baseline (Hedlund & Bailey, 2012). In Bahr Al Gazal and Upper Nile, a decline of 6% GAM coincided with the distribution of meat and milk vouchers (Farawo, 2009).

Earlier in 2013, Girls Education South Sudan (GESS) cash transfer program was initiated by the Ministry of General Education and Instruction (MoGEI), and it targeted girls child from primary 5 to senior four (P5-S4), regardless of age, the girls are supported once a year and later, GESS program piloted payment on a semi-annual basis. From the state, there were less than 300,000 girls enrolled in schools across the country and later, girls reached up to 47% of the enrolled 1.7 million learners across the country in the academic year 2021, showing a significant increment in enrolment and retention, more especially in primary schools.

2. Cash Transfer, Enrolment & Retention in Schools

When (Strauss & and Thomas, 1995) observed the challenges of communities, they developed an Economic theory. The theory states that household decision-making is key to determining the use of financial resources and the implementation of available programs. Households make decisions on the quantity and quality of time and resources invested in their children's human capital entailing, including health, education, and well-being in order to maximize household utility, subject to budget and time constraints. Therefore, the adolescents' final outcomes depend on individual-level inputs, household and community or environmental factors. Cash transfer is the transfer acts as an increase in both overall monetary resources available to the household for increased adolescent-specific inputs, as well as a direct expansion of the budget constraint.

The questions in the cash transfers studied here are:

- Does cash transfer money,
- Does it help parents or learners?

- If learners receive the cash transfer money, doesn't it create conflicts with parents whose focus is to use the money for home expenses?

UNICEF (2015) narrates that parents can view paying school fees before receiving Cash Transfer money as lending money to schools and should be repaid after CT money. To conceptually explore adolescent girls' safe transitions into adulthood, we draw on previous frameworks to identify four potential determinants (and associated pathways) which link CTs to fertility and marriage outcomes: increased investment in girls' education) increase in household economic stability, improved mental health and increased aspirations of girls, and delay of girls' sexual debut and reduced high-risk sex. In addition, there may be important modifiers of the relationships, which may vary by underlying gender norms, supply side health or education quality and coverage, shocks, trends and prevalence of key factors in the setting, among others (UNICEF, 2015). An increase in economic stability in households, increased aspirations of girls, and delays in sexual debut can aid the retention of girls in schools where norms and culture of societies are made a constant.

Firstly, there is robust evidence that cash transfers increase school enrolment and attendance across a variety of settings (Baird, *et al.*, 2011; Case, *et al.*, 2005).

The study tends to focus on CT money and enrollment and attendance of girls but does not tap the enrollment at the end of the year of study. It is conducted ahead of count within a continuing calendar term. Although the literature indicated growth in enrolment, it does not reflect enrolment following a cohort of class, The Kenya CT-OVC Evaluation Team (2012; Miller, *et al.*, 2008; and Robertson, *et al.*, 2013).

Education, especially primary school completion, has also been shown to delay the onset of fertility and marriage and change fertility preferences (Behrman, 2015; Lesthaeghe *et al.*, 1985). It also portrays that education protects a young woman's short and long-term well-being, as it may remove her from risky environments and endow her with the skills to improve her decision-making ability (Mensch & Lloyd, 1998; Martin, 1995), which are retention aspects. Finally, households often view school completion as a prerequisite for marriage or childbearing and thus follow social norms to delay these activities until education is completed (Cohen & Bledsoe, 1993). As there are multiple pathways through which education has been found to directly and indirectly affect pregnancy and marriage outcomes, it is expected that it will be an important protective factor in facilitating safe transitions to adulthood for girls in our sample.

There is also robust evidence that cash transfers, and particularly UCTs in SSA, contribute to higher household economic security and overall well-being, as measured by household poverty and consumption, including evidence from the Kenyan CT-OVC, (Handa *et al.*, 2014; The Kenya CT-OVC Evaluation Team, 2012). These are reported to be contributing factors to learner retention in schools.

The need to send girls for marriage due to financial reasons is indicated to have reduced. However, was the cash transfer money intended to increase the financial status of parents, or the CT learners used the CT cash for their needs and luxuries? Was cash utilized on scholastic-related needs or on girls use the CT cash on some kind of business

ventures other than educational needs? These questions were not scholarly answered by the studies made by UNICEF and Baird *et al.*, (2011).

Depending on the size of the transfer, the CT has the ability to help sustain the household's welfare during economic fluctuations and build resilience to shocks. These factors decrease the likelihood of the household needing to marry their daughter due to financial reasons (receipt of bride price) or sending her to work in the market at an early age, (Anderson, 2007). Additionally, if some of the transfer is given directly to the girl, she may also be less likely to feel the need to earn her keep in the household or engage in transactional sex, which would contribute to more proximate determinants of safe transitions (Luke, 2004; Maganja *et al.*, 2007). There is some evidence that increased household economic security can also lead to decreased stress and overall increased mental health in the household. For example, the Give Directly RCT, a UCT in Western Kenya, found impacts on psychological well-being as measured by the Center for Epidemiologic Studies Depression (CES-D) scale. In particular, there were decreases in depression, stress, worry, and the levels of the stress hormone cortisol among adults, all hypothesized to be a direct result of less poverty-related stress (Haushofer & Shapiro, 2013).

This was similar to a study by Baird *et al.* (2013), which indicated that a smaller body of evidence points to impact pathways, improved mental health and increased aspirations of girls themselves, as well as delays of sexual debut and reduced high risk of sex. For example, a pilot RCT in Zomba, Malawi, which randomized unconditional transfers and transfers conditional on school attendance to girls aged 13 to 22, found that there were significant reductions in psychological distress, as measured by the General Health Questionnaire 12 screening instrument, among baseline school girls, (Baird *et al.*, 2013). Additionally, in the Kenyan CT-OVC, there was a 24% decrease in depressive symptoms, as measured by the CES-D, within a sample of adolescents aged 15 to 24; however, these impacts were driven primarily by boys (Kilburn *et al.*, 2015).

The Kenyan CT-OVC was also found to reduce the odds of sexual debut by 31% among the same age group, but there were no impacts on additional behavioural outcomes such as condom use, transactional sex or number of partners (Handa, *et al.*, 2014). Using quasi-experimental methods, authors found that the South African Child Support Grant (CSG), a UCT, increased the likelihood of abstaining from sexual behaviour for females and engaging in sex with multiple partners for both males and females aged 15 to 17 (Heinrich *et al.*, 2015). Cluver *et al.* (2015) also used quasi-experimental methods and found that the CSG decreased the odds of transactional sex and age-disparate sex for girls aged 10 to 18, while no associations were found for boys. Therefore, there is not only support for pathways through distal determinants of schooling investments and household financial well-being but also increasing evidence, particularly from UCTs in SSA, for more proximate determinants of safe transitions to adulthood.

The study by Handat *et al.* (2014) focused on the effect of CT on sexual debut and dug into the use of transactional sex and condoms and was not tuned to the effect of CT

on enrolment and learner retention. This study was consistent with (Heinrich *et al.*, 2015) also with that of Cluver *et al.* (2015), which found a decrease in transactional sex and age-disparate sex for girls aged 10 to 18.

Across all pathways, individual and household characteristics are expected to modify the determinants and pathways. In particular, the age of the girl is an important modifier, where relatively younger and older adolescents are exposed to different sets of factors modifying pregnancy and marriage decisions. Finally, it is essential to note that program implementation considerations, including targeting, regularity and span of payments, have implications for the expected impacts across the conceptual framework. One of the key factors here is the period of payments. Suppose an adolescent is exposed to payments after six months. In that case, the potential for impact along the causal chain is relatively small in comparison to exposure for three to four years, where the potential for impact is higher. For our outcomes in particular, since pregnancy and marriage have implications for girls' migration into new households, dynamics of in and out migration into study samples will be an essential focus for evaluations seeking to parse out impacts and pathways.

Further studies by Hanlon, Hulme, and Barrientos (2010) excavated the time factor for payment of CT in terms of its effectiveness. The study concluded that a six-month CT payment has a far more significant impact than a four-year one. The research also provided insight into how the span of payment has an impact on enrolment.

Giving special consideration to the poor and the vulnerable forms the basis of social protection policy and cash transfers originated in Europe. Hanlon, Hulme, and Barrientos (2010) noted that the idea started in the 16th century in England when governments accepted collective responsibility for ensuring subsistence for all. This was followed by the implementation of old-age insurance and sickness benefits in Europe in the late 19th century. In the 20th century, the United Nations helped shape the development of the idea of social protection by making provision of adequate standards of living a human right.

According to Hanlon *et al.* (2010), the early introduction of measures aimed at the poor and the vulnerable had the benefit of creating a firmer underpinning for development in industrialized countries by giving people more security and promoting labour mobility. However, these measures had backlashes in the mid-19th century to late 20th century as the rich accused the poor of being responsible for their poverty and thus undeserving of assistance, an attitude that persists in the United States of America (Hanlon *et al.*, 2010).

Pearson and Alviar (ND) also point to Europe as the origin of cash transfers. Pearson and Alviar traced the origin of cash transfers to Europe in the early years of the twentieth century. They noted that in the early years of the twentieth century, several countries in Europe started complementing the forms of social assistance that were by then in existence by cash transfers. The use of cash transfers in Europe went a level higher after the Second World War. Fajth & Vinay (2010) observed that after the Second World War, birth grants were offered in parts of Europe conditional on birth registration.

Romania, as noted by Faith and Vinay, was conditioning universal child allowances to school attendance to restore its falling enrolment rates following the 1989 revolution.

Bangladesh, on the other hand, started the Female Secondary School Assistance project to address gender imbalances in education in 1993. Pearson and Alviar (nd) noted that it was from Europe that the use of cash transfers spread across the Atlantic to the USA and Canada and to other parts of the world, such as Australia and South Africa, towards the middle of the 20th century. According to Pearson and Alviar (nd), further spread in the use of cash transfers to the poor as a key tool of the state slowed greatly until the 1990s when a wave of new programmes started in several countries in Latin America, including the Progresa programme in Mexico, Familias en Accion in Colombia and Bolsa Familia in Brazil.

The new model of cash transfer programmes in Latin America demonstrated to have an excellent impact in terms of health, nutrition and education for the targeted population at relatively low costs, which contributed to increased adoption of cash transfers as instruments of social protection in different parts of the world. While Hanlon *et al.* (2010) and Pearson and Alviar (ND) noted cash transfers to have generally originated in Europe, Basset (2008) observed that CTs had their origin in Mexico and Brazil in the late 1990s as 'home-grown' initiatives that paired an income transfer with required behaviours for recipients. These initiatives in Mexico and Brazil later grew into large national-scale programs. As noted by Basset (2008), these early programs in Mexico and Brazil grew to become the largest and best-known CTs, functioning as central elements of their countries' social protection and poverty reduction strategies. From the success and popularity of CTs across Latin America, CTs emerged in Africa, Asia, and the Middle East and began to take on new forms of conditionalities in response to the specific needs of poor people in each country. Basset, (2008) noted the evolution of CTs to have occurred in several phases. The first generation of programmes, which began in Latin America in the 1990s, typically included both education and health conditions. The second generation of CTs emerged in South and East Asia, focusing almost exclusively on increasing access to schooling for girls. These CTs generally took the form of a scholarship programmes contingent upon school attendance but having no health conditionalities. The third generation of CTs expanded to cover international emergency settings and domestic urban development programmes.

2.1 Cash Transfer Conditionalities on Enrolment and Retention in Schools

Cash Transfers carry conditions and guidelines. In some societies, these conditions are viewed as limitations and in others, they are perceived as regulations for consistent and effective CT activities. When the conditions are drawn, they are passed to stakeholders as binding terms of CT money release and key considerations. The conditions, according to Fiszbe and Shandy (2009), were based on both enrolment and attendance.

Generally, CT programmes require recipients to undertake certain behavioural changes in return for the transfers. While the conditions which beneficiaries are required to fulfil are determined by the components of the CT, Fiszbe and Schady (2009) noted

that many CT programmes condition their transfer both on enrolment and regular attendance of children in school. As the largest conditional cash transfer in the world, the Bolsa Família in 2012 provided forty-one million people (22% of the Brazilian population) with between 32 to 242 réis per month (approximately USD 17 and USD 124, respectively) to families earning less than 140 réis per capita per month, (approximately USD 74). Bither-Terry (2012) noted that this monthly income was provided to beneficiary families on the condition that children in the household regularly attended school and participated in preventative healthcare programs. For families to qualify for the Bolsa Família programme of Brazil, they were expected to meet the criterion of a monthly income of R\$70 to R\$140 per person when they had children between the ages of 0 to 17 years old or a monthly income of up to R\$70 per person regardless of the age of all members (Lee, 2011). The main conditionalities for the Bolsa Família programme were that children 6-15 years old maintain 85% school attendance and children up to six years old have their immunization status confirmed. Further, children up to six years old and pregnant women were expected to have regular health check-ups (Soares *et al.*, 2007). In the case of South Sudan, the cash transfer program was enrolled for any school-going child, regardless of age, who is in primary five to senior four. From the start, money was given once a year and uniformly distributed to the girls. Later, in 2019, the GESS program piloted a two-trench payment approach, paying segregated amounts to different classes.

The parameters of determining the sources of household incomes and their transactional authenticity have become a challenge, especially with informal earnings. Parents earning informally with incomes that could not be traced within the national economic systems missed the benefits of the program. Some of the conditions become very limiting to the progress of cash transfers.

Once registered on the programme, the beneficiary is required to ensure school enrolment and a minimum attendance record of 70% for children. The school-aged child should also be enrolled on the pupils' attendance register of the schools and also continue attendance through the daily attendance registrar distributed to schools. Teachers are required to roll call and update SSSAMS on a daily basis by texting the attendance record with pupils' unique code to hotline 6464. Further, the students in candidate classes (p8 & S4) were required to have index numbers before they were validated. Oportunidades in Mexico initially referred to as PROGRESA, was launched in 1997 as a revolutionary, incentive-based poverty alleviation programme (Rowe, DN). The programme consists of educational, health and nutritional components (Parker, 2003). Under PROGRESA, the education component was given emphasis as an important link between human capital, productivity, and growth, and it is also a strategic factor in breaking the vicious circle of poverty (Skoufias, 2001). As noted by Skoufias, investment in education through PROGRESA was seen as a way of facilitating growth while simultaneously reducing inequality and poverty. The objectives of the PROGRESA program were to improve school enrolment, attendance and educational performance. This was to be achieved through a system of educational grants, monetary support for the acquisition of school material, strengthening the supply and quality of education services, and cultivation of

parental responsibility for, and appreciation of the advantages stemming from, their children's education.

Cash transfers under PROGRESA were mainly awarded to mothers every two months during the school calendar, and all children over the age of 7 and under the age of 18 were deemed eligible. To receive the grant, parents were required to enrol their children in school and ensure regular attendance at a minimum rate of 70% both monthly and annually. Failure to fulfil this condition would lead to the loss of the benefit, at first temporarily but eventually permanently, as noted by Skoufias (2001).

The study made by Parker, 2003 based on CT, intended to promote preventive health care services for all members of beneficiary families and involved family food, nutritional supplements and a fixed monetary transfer. This CT was not directed towards promoting learner enrolment in school or increasing their attendance but rather to facilitate preventive health care in the community. This CT study did not provide facts about learner enrolment or their attendance.

Under Oportunidades, small amounts of money were dispensed bimonthly to poor families, which the families were free to spend as they wished as long as they fulfilled programme conditions. The programme beneficiaries were required to ensure that children regularly attended school and that family members obtained preventive medical care through regular clinic visits and attendance of educational talks (Rowe, DN). Through school attendance for children and through attendance of preventive medical care by members of the families, Oportunidades aimed to provide short-term income poverty relief while promoting the formation of human capital as a means to break the intergenerational transmission of poverty, as noted by Rowe. Under the education component, Oportunidades provided monetary educational grants for each person less than 22 years of age enrolled in school between the third grade of primary and the third grade of high school. The amounts of the monthly grants ranged from about \$US10.50 (105 pesos) in the third grade of primary to about \$US58 (580 pesos) for boys and \$US66 (660 pesos) for girls in the third year of high school (Parker, 2003).

The health component of Oportunidades involved the provision of preventive, basic health care services for all members of beneficiary families. In the nutrition component, a fixed monetary transfer equal to about \$US15.50 was provided monthly for beneficiary families to facilitate improvement in family food consumption and access to nutritional supplements for children between the ages of four months and two years and for pregnant and lactating women (Parker, 2003). All the monetary benefits under Oportunidades, as observed by Parker, were given directly to a woman of the family and were adjusted every six months for inflation.

Under the educational component, beneficiaries of Indonesian CT were required to ensure primary school enrolment of all children 6 to 12 years old, a minimum attendance rate of 70% for all primary school-aged children, and junior secondary school enrolment of all 13 to 15 years old. Educational conditions in Indonesian CT also included a minimum attendance rate of 70% for all junior secondary school-aged children (ILO, ND). Nicaragua started Red de Proteccion Social (RPS), which became one of the world's

most widely recognized CTs, mainly for the impact it had in a short period on the education and health of beneficiary children (Moore, 2009). The overall objective of the programme was to achieve higher levels of well-being among the extremely poor population of Nicaragua, supporting the accumulation of human capital, with the programme's cash transfer component being a mechanism by which to encourage beneficiaries to invest in their own human capital development as noted by Moore.

RPS consisted of payments of cash transfers that were distributed to a female head of household as long as the household fulfilled prescribed obligations. According to Moore, transfers were given to females because it was believed that they were more likely than men to use them in ways that would benefit their children. The RPS of Nicaragua had educational, health and nutritional components, with demand-side transfer and corresponding supply-side transfer, as observed by Moore (2009).

The nutritional component of Nicaragua's RPS involved giving bi-monthly food transfers at the household level, regardless of the size and composition of the family (Moore, 2009). This was because it was feared that giving transfers at the individual level would encourage households to have more children. The food transfers in Nicaragua's RPS were intended to address the food shortages faced by many poor households. As noted by Moore (2009), receipt of the food transfer was on the condition that the household participated in bi-monthly educational seminars for the female-titled beneficiaries and that the children in the household attended the required medical check-ups. Further, children were required to remain at a healthy weight so that if they were below weight for two consecutive check-ups, the household would forfeit their transfer.

Moore (2009) mentions a bimonthly food transfer to households other than a cash transfer. The food transfer program had conditions such as beneficiaries having to attend bi-monthly seminars, receiving medical check-ups of their children, keeping their children on an incremental weight, and regular attendance of class. Absence for more than the allowable absences would lead to forfeiting the food transfer. All these conditions were applied to a food transfer program, but can they be effective in a cash transfer program? Can these conditions result in a negative or positive effect on a cash transfer program? What kind of modifications need to be made to these programs to make them positively effective as cash transfer programs?

Moore (2009) mentions that the food transfer conditions and the cash transfer conditions to mothers were observed to have encouraged mothers to send their children to schools. The study indicates that mothers used their CT money to dress their children and prepare them for class.

In order to receive the bi-monthly School Transfer, beneficiary households with children between the ages of seven and thirteen who had not yet completed fourth grade had to attend classes regularly. If the children missed more than the excused absences, they were required to provide a doctor's note to avoid being penalized. This transfer was given at the household level, so if one child did not attend school while the others did, the household forfeited their transfer for that cycle. In addition to ensuring that fertility choices were not tied to benefits, this policy encouraged households to send all children

to school and to treat co-responsibilities as a group effort. The education component also included a School Pack, which was an annual transfer given to the individual on the condition that the eligible children enrolled in school (Moore, 2009). Households were expected to use the School Pack money to ensure that their children were appropriately dressed and prepared for classes.

2.2 Cash Transfer Usage and Enrolment and Retention

Cash transfer money is used differently depending on the purposes for which it is set. Earlier surveys in South Sudan indicate that 70% of the girls responded that they used the CT money to purchase scholastic materials, while the remaining girls said that they used the money to support their families at home GESS annual report, (2019). It also reported that cash transfers were primarily used by beneficiaries to buy scholastic materials and to meet other basic household needs, such as candles, support in the provision of food items and paraffin for studies (2019). Schubert and Huijbregts, (2006) noted that beneficiaries in the social cash transfer pilot scheme used the monies received to meet their most basic needs in terms of food, clothing, education materials and access to health services. However, Huijbregts noted that some beneficiaries of the social cash transfer pilot scheme had invested money from the scheme in improving their shelter and acquiring small livestock.

However, Wietler noted that half of the beneficiaries were able to invest parts of their money in hiring friends or relatives to plough their fields or build up a barn. According to Wietler, half of the beneficiaries spend money on school requirements like books or pens for their dependents, with five household heads reporting using the transfer money to buy small livestock like goats and chickens. As noted by Wietler, buying livestock was considered a way of saving and multiplying the value of the transfers.

The study by Wietler, (2007) involved 32 interviews with heads of incapacitated households in three rural and two urban CWACs. Quantitative data were obtained from records kept by CWAC members in the study sites, while qualitative research methods, including semi-structured interviews, focus group discussions, case studies, and social relations mapping, were used to obtain qualitative data. Qualitative interviews were held with heads of destitute households in an area which was not covered by the Scheme and with beneficiaries of the Kalomo Pilot Social Cash Transfer Scheme in two rural and two urban areas. Focus group discussions (FGD) were also conducted with CWAC and community members.

Ressler (2008), in the study of beneficiary groups in Kangemi and Homabay in Kenya, reported that participants in both locations indicated that cash payment was most commonly used for school-related expenses. Participants reported that the second major use of the cash transfer funds was household food. Participants in Ressler's study indicated that the cash had allowed them to have more than one meal a day so that they did not have to sleep hungry. They indicated other uses of the cash, including paying rent and paying for medicines. Ressler's study was based on interviews with six Kenyan

families in Kangemi in Nairobi and Homa Bay in Nyanza Province. Participants in Ressler's study from the Kangemi community had received cash payments for two years, while those in the Homa Bay community had just begun. The analysis of the responses from the study involved the use of an interpretative approach (Ressler, 2008).

Ressler's study implies that families in Kenya had economic constraints, which is evident in the CT money usage. Families used CT money for food and scholastic materials for their children (Ressler, 2008). The usage varies from community to community, depending on the needs and the culture of the community. This variation is preventive to replication of research findings from one community to another since communities are never the same and the approaches used should never be the same.

2.3 Monitoring and Evaluation of Cash Transfer on Enrolment and Retention in Schools

Numerous reports and articles from scholars indicate that the success of a program is widely on the monitoring and evaluation aspects. Scholars provide evidence that effectively monitored and examined programs can easily be reshaped and prevented from achieving unintended outcomes.

Cash transfers have of late been heavily marketed and widely recommended as a curative measure for poverty-stricken communities. Indeed, the 2005 UN Report on World Social Situation notes that *"income transfer programmes that sustain the poorest families are essential to changing the structure of opportunities and are key to reducing the intergenerational transmission of poverty and inequality"* (Fiszbein & Schandy, 2009). Similarly, the UN Economic Commission for Africa recognized the value of cash transfers in tackling extreme poverty in Sub-Saharan Africa.

This study is, therefore an attempt to establish the strengths and shortcomings of the cash transfer strategy in alleviating poverty. Social cash transfers help create an effective and secure state. When broadly based in a manner accepted by communities, they build social cohesion, a sense of citizenship and patriotism, and reduce conflict. A safe and predictable environment is essential to encourage individuals, including foreign investors, to work and invest. The social pension in Mauritius contributed to the social cohesion necessary to support the transition from a vulnerable mono-crop economy with high poverty rates into a high-growth country with the lowest poverty rates in Africa (Roy & Subramanian, 2001). Likewise, Botswana's social pension provides the government with the most effective mechanism for tackling poverty and supporting social stability, which encourages the high investment rates required to drive Africa's fastest-growing economy over the past three decades. According to The Kenya Red Cross Secretary General, the Kenya Red Cross has started to address the current ravaging drought in Kenya through CT because the CT programme respects the dignity of vulnerable people.

Social cash transfers promote human capital development, improving workers' health and education through encouraging enrolment and retention and raising labour productivity. Studies in South Africa and Latin America repeatedly document significant

responses of health and education outcomes to both conditional and unconditional programmes, (Adato, 2007; Olinto, 2004; Samson *et al.*, 2004, 2007). Social cash transfers enable the poor to protect themselves and their assets against shocks, enabling them to defend their long-term income-generating potential. Droughts in Ethiopia have significantly reduced household earning power as long as 15 years later (Dercon, 2006). Social cash transfers enable households to resist desperate measures and reduce future vulnerability. Social cash transfers mitigate risk and encourage investment. The downside of the riskiest and yet most productive investments often threatens the poor with destitution. Social cash transfers enable people to face these risks. For example, farmers protected by the Employment Guarantee Scheme in Maharashtra, India, invest in higher-yielding varieties than farmers in neighbouring states (DFID, 2005). Protection against the worst consequence of risk enables the poor to better share in the benefits of growth. Social cash transfer programmes combat discrimination and unlock economic potential. In Bangladesh, Brazil and South Africa, transfers provided to women have a greater positive impact on school attendance by girls compared to boys (Devereux, 2005; Samson, *et al.*, 2004; Duflo, 2000; Barrientos & Lloyd-Sherlock, 2002).

Social cash transfers support the participation of the poor in labour markets. Job search is often expensive and risky. In South Africa, workers receiving social cash transfers put more effort into finding work than those in comparable households not receiving grants, and they are more successful in finding employment (Samson *et al.*, 2004; Samson and Williams (2007); Williams, 2007). In some cases, for example, among small-scale tea farmers in Kenya, labour supply and access to credit affect food security (Gitahi, D.G., 2013)

Social cash transfers stimulate demand for local goods and services. In Zambia, 80% of the social transfers are spent on locally purchased goods, stimulating enterprises in rural areas. In South Africa, the redistribution of spending power from upper to lower-income groups shifts the composition of national expenditure from imports to local goods, increasing savings (by improving the trade balance) and supporting economic growth (Samson *et al.*, 2004). A social account matrix analysis of the Dowa Emergency Cash Transfer (DECT) programme in Malawi found multiplier impacts from the payments, broadening benefits to the entire community (Davies & Davis, 2007). In Namibia, the dependable spending power created by social pensions supports the development of local markets and revitalizes local economic activity (Cichon & Knop, 2003). However, the macroeconomic impact for any given country will depend on the patterns of demand across income groups and the manner in which social transfers are financed.

Social cash transfers create gains for those otherwise disadvantaged by economic reforms, helping to build stakeholder support for pro-poor growth strategies. The political economy of reform requires combining policies to broaden the base of those who benefit from new economic strategies. Cash transfer initiatives have compensated the poor for reduced price subsidies in Mexico and Indonesia. Bolivia established a social pension with the proceeds from the privatization of public enterprises. Nepal and

Senegal are considering cash transfers as part of broader economic reform strategies. Social cash transfers can increase the positive impact of growth on poverty reduction.

3. Methodology

The study used a cross-sectional survey design, which enabled the study to utilize both qualitative and quantitative approaches (Amin, 2005; Creswell, 2003). Using Yamane's (1967) formula, a sample of 147 respondents was used, which included government officials connected to cash transfer programs, non-governmental organisations related to cash transfer programs, students and parents' beneficiaries of cash transfer programs, selected using simple random and purposive sampling techniques with closed-ended questionnaires and oral interview guides as data collection instruments. Data analysis was done descriptively and thematically.

3.1 Findings

3.1.1 Cash Transfer Usage and Enrolment & Retention of Girls in Schools

- **Have parents in your school increased enrolling girls?**

Participants were asked to present their knowledge to prove whether parents have increased enrolling girls in school due to the Cash Transfer program. The following results were obtained from interviews and questionnaires:

Table 1: Participants' Responses on Whether Parents Have increased Enrolling Girls in Schools Due to the Cash Transfer Program

Response	Frequency	Percent (%)
Yes	139	95%
No	0	0%
Not Sure	8	5%
Total	147	100%

Source: Primary Data, 2022

The study indicates that 139 (95%) agree that the parents and guardians have increased enrolling girls in schools, and 8 (5%) respondents were not sure whether enrolment of girls increased or not. However, no respondent rejects having an increment in school girls.

When respondents were asked to explain "How the cash transfer program affected the number of girls in schools", the following narratives were captured from interviews and questionnaires:

1.	<i>“By encouraging girls to continue with their studies after their conditions are being solved while using the money for buying items.”</i>
2.	<i>“Cash transfer has attracted girls to enroll and stay longer in schools.”</i>
3.	<i>“The enrolment of school girls has increased with high retention in my school.”</i>

3.1.2 The Extent of Girls’ Enrolment & Retention in Schools

Participants were also asked, “How many girls increased in your school?” The responses tabulated below were obtained from primary data sources

Table 2: Participants Response on the Extent of Girls’ Enrolment and Retention in Schools

Response	Frequency	Percent (%)
1-25	0	0%
26-50	10	7%
51-75	15	10%
76-100	122	83%
101-Above	0	0%
Total	147	100%

Source: Primary Data, 2022.

Respondents agree that there was an increment in girls’ enrolment in schools, and there were no 0 (0%) respondents who had an increment of 1-25, 10 (7%) said that girls increased in the range of 26-50, 15 (10%) agreed that girls increased in the range 51-75; 122 (83%) said that girls’ enrolment increment in the range of 76-100. The increment of girls’ enrolment did not exceed not exceed 100. The modal class was 76-100, according to the primary data extracted from respondents.

3.1.3 Reduction of Girls in Schools

Respondents were asked to indicate the number of girls who were reduced in school for cases where girls’ enrolment did not increase. However, no respondent mentioned that girls were reduced.

3.1.4 Retention of Girls in School Due to Cash Transfer

This was intended to check for the effect of the Cash Transfer and retention of girls and the data was captured from the question, “Has the Cash Transfer Program helped to retain girls in your school?” The responses below were collected:

Table 3: Participants’ Response on Effect of the Cash Transfer on Retention of Girls in Schools

Response	Frequency	Percent (%)
Yes	126	86%
No	21	14%
Not Sure	0	0%
Total	147	100%

Source: Primary Data, 2022.

It was noted from responses that 126 (86%) agree that there is a noticeable retention of girls in schools, and 21 (14%) said that there was no retention of girls although many girls were enrolled. However, none of the respondents was sure of the retention of girls in schools.

Respondents who did not appreciate the existence of girls' retention argued that girls enrolled in schools for the cash transfer transaction and withdrew later when they missed receiving cash, especially when they missed being included on the list. Some girls also left school because of the meagre cash transfer finances they received.

3.1.5 The Population of Girls during the Cash Transfer Program Compared to Before the Program

When respondents were asked to provide a comparative view of the population of girls before and after the cash transfer program, the following were the typical responses:

Table 4: Participants' Comparative View of the population of Girls Before and After the Cash Transfer Program

2.	<i>"There is higher retention of girls in the school" quoted a teacher.</i>
4.	<i>"Girls' retention depends on their performance; when they do well in their examination, they are promoted to the next class and retention goes higher."</i>
6.	<i>"Girls in upper classes stay longer in schools especially when there is frequent flowing of cash transfer."</i>
8.	<i>"Girls retention in my school has been high since the cash transfer payment is given to individual girls."</i>

Source: Primary Data, 2022.

Although respondents agree that there is the retention of girls, they also mention that other factors, such as classroom performance can affect the relationship between variables. They also mention that retention is experienced in higher classes of P.5 and above, which receive cash transfers other than lower classes, which are not catered for in the program. There is a remarkable general comment from teachers that "The population of girls has increased and the rate of girls' dropout has also reduced" as quoted from a graduate teacher working in a beneficiary school.

3.1.6 Cash Transfer Usage and Suggested Way Forward

During the administration of questionnaires, Graduate teachers also mentioned that *"Before the girls transfer, girls faced challenges in terms of requirements. With the cash transfer initiative, girls provide school requirements including sanitary kits"*.

The study interviewed respondents during the Focus Group Discussion (FGD). These beneficiaries of the cash transfer programs during the FGD mentioned that they use the cash transfer money to buy scholastic materials like writing books, textbooks, pens, and pencils, among others. This arrangement has encouraged them to take their children, especially girls, to school, which provided an indicative view that CT money increased enrolment and retention of girls in schools. The findings contrast with the works of Wietler (2007), according to Wietler, half of the beneficiaries spend money on school requirements like books or pens for their dependants.

A section of the respondents to this study reported to have used the transfer money to buy small livestock like goats and chicken. They explained that buying livestock was a way of saving as well as multiplying the value of the CT cash before spending it. This is also significant in ensuring that there is an increase in the enrolment and retention of girls in schools.

These findings significantly collaborate with the findings in the study of Wietlér, (2007), who reported that the beneficiaries used the transfer money to buy small livestock like goats and chicken. As noted by Wietler, buying livestock was considered a way of saving and multiplying the value of the CT money. The respondents also expressed that the cash transfer grants are used for supporting the provision of food items, which is very key for their feeding. They reinstated that they are able to attend schools with no complaints. And therefore because of this, it has helped in ensuring that parents and guardians send their girls to schools and also ensure that they stay at school. The findings are also in agreement with the works of (Ressler, 2008). Participants in Ressler's study indicated that the cash had allowed them to have more than one meal a day so that they did not have to sleep hungry.

The beneficiaries also expressed that the cash transfer grants are used to buy candles and paraffin for studies. They explained that in order to ensure that their girls have continued revisions and also get prepared early enough for school, they use part of the cash transfer money to buy candles and paraffin for such purposes. This indicates that the usage of cash transfer funds for that purpose helps in promoting the enrolment and retention of girls in schools. These findings also agree with the GESS annual report (2019). It reported that, cash transfers were primarily used by beneficiaries to buy basic household needs, such as candles and paraffin for studies.

Participants also indicated other uses of the cash, including paying rent and paying for medicines. They added that they use part of the cash transfer money to provide shelter for their children and also use the money to buy medicines whenever their children fall sick. The usage of cash transfer money for such purposes helps the parents and guardians to have motivated children who are ready to be enrolled in schools and equally ready to stay in schools. These findings are in line with the works of Huijbregts (2006), who, in his study, noted that some beneficiaries of the social cash transfer pilot scheme had invested money from the scheme in improving their shelter and acquiring small livestock.

3.2 Cash Transfer Conditionalities and Enrolment & Retention of Girls in Schools

3.2.1 Unfavourable Conditionalities for Cash Transfer

Respondents were asked, "Are there conditions of Cash Transfer that you feel are not favourable?" The question sparked off the following responses:

**Table 5: Participants' Reaction on How They Felt
 about the Conditions of the Cash Transfer Programme**

Response	Frequency	Percent (%)
Yes	144	98%
No	3	2%
Not Sure	0	0%
Total	147	100%

Source: Primary Data, 2022.

144(98%) of respondents agree that there are conditionalities which were unfavourable in the program, 3(2%) said that there were no unfavourable conditionalities; however, no respondent was not sure of the favourability of girls the available conditionalities of the program.

- **What Conditionalities are Unfavourable?**

Respondents were thereafter asked to mention some of the conditions that they saw unfavourable stating the reason. The underlying is some of the responses quoted directly from respondents.

Table 6: Participants' response on unfavourable conditions for transfer programme

Unfavorable Conditionalities	The Reason
The condition that only school girls registered in the school registers of the monitoring team should receive the cash transfer	Some school girls missed the cash transfer because their names were not yet entered into the system when they were actually studying. This compulsory registration condition made some school girls miss the cash transfer which discourages them.
Cash transfers begin with P.5 to P.8 for primary and S.1 to S.4 for secondary education	This conditionality leaves out learners in P.4 and below who also have needs for cash transfers. The unfavorable condition is leaving out girls in P.4. This is not favorable because in P.4 are grown-up girls who need to be helped. Grown-up girls in P.4 need to be helped as it is done for girls from P.5 to S.4.
The use of cash transfer depends on the girl or the parent's opinion and wish.	It is unfavorable since it leads to some of them to drop out of school. It is also segregative since it leaves out boys and concentrates on only girls. Some girls used the money to buy phones which were are not allowed in schools.
The money given to girls is not enough taking into account the current market prices and the money delays to come	The enrolment of school girls has increased with high retention in my school but the money given to girls is little.
Cash transfer is segregative as it leaves out girls in P.4 and below. It also leaves out boys.	This is an imbalance felt at the classroom level and reduces boys.

Additional studies indicated the following:

Beneficiaries of the cash transfer programs during the FGD expressed that the conditions of the cash transfer programs require that a child has to maintain a school attendance of 70%. This was reported to have helped to keep girls in schools, resulting in consistent and incremental enrolment and retention of girls. In addition, a study carried out by Moore (2009) established that under the educational component, beneficiaries of Indonesian CT were required to ensure primary school enrolment of all children 6 to 12 years old, a minimum attendance rate of 70% for all primary school-aged children, and junior secondary school enrolment of all 13 to 15 years old. Educational conditions in Indonesian CT also included a minimum attendance rate of 70% for all junior secondary school-aged children (ILO, ND).

The beneficiaries of CT further pointed out that the conditions demand that parents take the responsibility of ensuring that they enrol their children in school and ensure that they keep them in school. So, because of this condition, it has helped to promote enrolment and retention of girls in schools since parents work towards making sure that they go by the condition and follow it to the latter; hence conditionalities of cash transfer programs help in ensuring enrolment and retention of girls in schools.

These findings are in line with the works of Parker (2003), who explored that under *Oportunidades*, small amounts of money were dispensed bimonthly to poor families, which the families were free to spend as they wished as long as they fulfilled programme conditions. The programme beneficiaries were required to ensure that children regularly attended school,

It was further revealed through the focus group discussions that the presence of conditionalities has helped in ensuring that parents and guardians take their children, especially girls to school for fear of being penalized as a result of failure to abide by the conditions. This means ensuring that they enrol their girls in schools and also ensuring that their daughters do not go absent from school.

Through in-depth interviews with the respondents, it was established that the conditions of the cash transfer programs demanded that school-aged children should be enrolled on the pupils'/students' attendance register of the schools and also continue attendance through the daily attendance registrar distributed to teachers. These conditions were key in ensuring that parents and guardians played their role in enrolling their girls in schools as well as keeping them in schools. The findings equally collaborate with the publication in the GESS report (2019).

In a focus group discussion, beneficiaries equally revealed that as per the conditions of the cash transfer programs, the teachers are required to roll call and update SSSAMS on a daily basis by texting the attendance record with pupils' unique code to hotline 6464. Further, the students in candidate classes (P.8 & S4) were required to have index numbers before they were validated. This condition aims to ensure that girls enrolled in schools are monitored through a centralised system and kept in schools so that they do not drop out.

3.2.2 Cash Transfers Monitoring & Evaluation and Enrolment & Retention of Girls in Schools

- **Is the Cash Transfer Program Monitored and Evaluated?**

Respondents were asked, "Is the cash transfer program monitored and evaluated in your school?"

The responses below were captured from primary data.

Table 7: Participants' Response on Whether the Cash Transfer program Was Monitored and Evaluated in Your Schools?

Response	Frequency	Percent (%)
Yes	134	91%
No	13	9%
Not Sure	0	0%
Total	147	100%

Source: Primary Data, 2022.

Responses indicate a ranking of up to 134 (91%) cash transfer programs being monitored in schools, 13 (9%) said that there was no observable monitoring and evaluation of the cash transfer program, however, no respondent was not sure.

Those who mentioned that they had not seen the program being monitored and evaluated argued that they were not involved in the process. The process was manned by the verification team, which came to schools on an irregular basis.

Respondents to this research agree that monitoring and evaluation had a direct impact on enrolment and retention of girls. They narrated that CT monitoring and evaluation were guided by the conditions and terms attached. The beneficiaries of cash transfer programs through the FGD expressed that since monitoring and evaluation of the cash transfer programs are done, beneficiaries have been in a position to enrol their girl children in schools, and equally, they have been able to keep them in schools.

Numerous reports and articles from scholars indicate that the success of a program is widely on the monitoring and evaluation aspects. Scholars provide evidence that effectively monitored and examined programs can easily be reshaped and prevented from achieving unintended outcomes.

Additionally, it was established through the focus group discussions (FGD) that monitoring and evaluation of cash transfer programs is very key in ensuring that cash transfer grants are used for the designed purposes. The respondents stressed that continued monitoring and evaluation of the cash transfer programs means that such grants intended for ensuring that girls are enrolled in schools and equally retained there are not diverted; thus this is a good move as far as ensuring enrolment and retention of girls in schools is concerned.

Through the interviews held with the key respondents, it was further established that monitoring and evaluation of the cash transfer programs help policymakers and implementers of these programs to assess their performance and determine how best

they can improve such programs aimed at increasing enrolment and retention of girls in schools.

3.3 Stakeholders Involved in Monitoring and Evaluation

A question seeking whether the stakeholders were involved in monitoring and evaluation was administered to respondents; the following responses were obtained:

Table 8: Participants’ Response on Whether the Stakeholders Were involved in Monitoring and Evaluation of Cash Transfer Programme

1.	Africa Education Trust
2.	Payam Education Supervisors
3.	County Education Members
4.	Members from the Ministry of Education
5.	Education Managers, Head Teachers

Source: Primary Data, 2022.

That these stakeholders paid visits to schools, asked questions, conducted head counts and managed the online learners’ management data base. These stakeholders are also said to make phone calls to school managers about the progress of the program. Monitoring and evaluation were reported to have some loopholes. These were mentioned as:

1.	<i>“Some girls are given cash transfers when they are out of school but are on the registers. There are girls missing cash transfers while they are in school.”</i>
2.	<i>“There is a lack of trained persons for monitoring and evaluation of cash transfer programs at the Payam level.”</i>
3.	<i>“Views, complaints and changes that are encountered in the payment process are not resolved as quickly as possible.”</i>

Source: Primary Data, 2022.

4. Conclusion

The study concludes as follows:

Cash transfer funds have a significant influence on the enrolment and retention of girls in schools in Yambio, Western Equatoria State of South Sudan, as beneficiaries, use the funds to buy scholastic materials like writing books, textbooks, pens, pencils, among others, to buy small livestock like goats and chicken, for supporting in the provision of food items, to buy candles and paraffin for studies. However, to a certain extent, this money is misused by the beneficiaries into other non-academic ventures. In addition, the Cash transfer conditionalities play a big role in the enrolment and retention of girls in schools in Yambio, WES of South Sudan; however, the study also found out that there are some conditionalities which are not favourable. Although these conditions are aimed at ensuring that girls are enrolled in schools and kept in schools, in so doing, they do drop out to a small extent.

The study also concluded that cash transfer program monitoring and evaluation influences the enrolment and retention of girls in schools in Yambio, Western Equatoria State of South Sudan. However, irregularities in the monitoring of the cash transfer program were highlighted.

4.1 Recommendations

The study recommended as following:

Parents and guardians should ensure that the cash transfer funds they receive should focus on girls' education and not on other non-academic ventures. Also, Stakeholders, especially the cash funders of girl child should examine and revise the program conditionalities to ensure effective girl child education safety as well as avoid the negative impact that the cash transfer conditionalities may pose to girl child education, like school dropout. In addition, the cash transfer program monitoring and evaluation department should ensure that the funds that have been disbursed are monitored to facilitate the girl child's intended objectives.

Conflict of Interest Statement

The authors have no conflict of interest to declare.

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