

5-2017

# Conditional Cash Transfers for Education: A Comparative Analysis between Funder and Country

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## Recommended Citation

Marcum-Mullins, Wesley, "Conditional Cash Transfers for Education: A Comparative Analysis between Funder and Country" (2017). *International Development, Community and Environment (IDCE)*. 102.  
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**Conditional Cash Transfers for Education:  
A Comparative Analysis between Funder and Country**

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**Degree Expected: May, 2017**

**A Masters Paper**

**Submitted to the faculty of Clark University, Worcester,  
Massachusetts, in partial fulfillment of the requirements for  
the degree of Master of Arts in the department of International Development and Social  
Change**

**And Accepted on the recommendation of:**

**Dr. Nigel Brissett:**

## **Abstract**

### **Conditional Cash Transfers for Education: A Comparative Analysis between Funder and Country**

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Educational Conditional Cash Transfers (CCT) are market driven poverty alleviation interventions, which have been growing in popularity throughout Latin America and the Caribbean in the last 25 years. These are multilateral interventions with many different participants such as funders, national governments, municipal governments, school, teachers, students, and parents. This paper addresses the question: How are educational Conditional Cash Transfer (CCT) programs discussed and rationalized by various state and funder participants? This paper compares funders, The World Bank and Inter-Americas Development Bank, and country CCT programs, Jamaica's Program of Advancement through Health and Education and Brazils Bolsa Familia. The paper concludes that there are many areas where CCTs are discussed and rationalized differently. Specifically, there is divergence in how each participant rationalizes how CCT programs work as well as the stated goals for CCT programs. Conditionalities are generally agreed upon as necessary for the programs, however PATH is an interesting case, since it still pays around half the cash transfer if conditionalities are not met. Financial sustainability is discussed differently between funders, with the World Bank less concerned than the IDB. Lastly, the discussion around linking programs differs greatly. The literature recommends CCTs be linked with infrastructure investment, however this is rarely the case with funders and countries preferring additional scholarship programs or social service linking programs.

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## Introduction

There is ongoing debate in the development community regarding education, and how it should build the human capital needed to drive economic success and development. However, the promised results have not been delivered, as one World Bank author states, “schooling has not delivered fully on its promise as the driver of economic success” (Hanushek, 2007, p.1). There are many reasons why education might be failing in its promise to ensure economic success, for example the education offered is low quality, there is no access to schools, or children are needed to work, among other problems. These educational shortcomings are often talked about in terms of qualitative versus quantitative changes/needs. Quantitative change is discussed in terms of enrollment and is currently the most discussed, though there seems to be growing discussion in the development community about the importance of qualitative change, as reflected in the 2016 Sustainable Development Goals (SDGs).

The global community places great importance on education as being a fundamental and universal human right. The United Nations (UN) Millennium Development Goals (MDGs) set their second goal to, “Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling” (Millennium Indicators, 2008, p.1). These goals were not fully attainable, and there has been discussion as to whether these goals are literal or more aspirational and were not meant to be accomplished in just 15 years. The MDGs did have a good degree of success in many countries, however. During the time of the MDGs from 1990- 2015, according to a 2015 UN report, the total number of primary aged children out of school decreased from 100 million to 57 million. This is a large improvement in attainment,

but is 57 million out of schoolchildren away from accomplishing the MDG goal. The MDG report also notes that sub-Saharan Africa had the best improvement increasing from 60% to 80% enrolment (United Nation, 2015).

After the MDGs ended in 2015, the new Sustainable Development Goals (SDGs) were created. The SDGs diverge from the MDGs by placing importance on qualitative change. SDG goal four (4) states, “Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all” (Division of Sustainable Development, 2016, p.1). Quantitative needs are still forefront however with the first target for goal 4 stating, “By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes” (Division of Sustainable Development, 2016, p.1).

The problem of how to enroll the remaining 57 million children in school is a well written about and debated issue (Tansil, 2002; Rumberger, 2001; King, 2011; Hillman, 2004). There are many possible reasons why children may be out of school, such as discrimination (racial, gender, religious etc.), education is inaccessible, education is expensive, families rely on children for child labor wages, or families can only afford to send one child to school. Complicating this issue further, the cost of education is going up, while budgets are going down. Unfortunately, neither the MDGs nor SDGs discuss how to fund or attain universal primary education. For many under resourced families expenses serve as a barrier to education. Furthermore, many families may rely on wages brought in through child labor (Beegle, 2009; Orazio, et al., 2004).

A current very popular intervention to address issues of school enrolment would be Conditional Cash Transfer (CCT) programs. These interventions are becoming more and more frequent since the success of Mexico's Progressa and Brazil's Bolsa Familia (formerly Bolsa Escola) programs in the 1990s. These programs operate by transferring cash funds to poor/marginalized families in exchange for fulfilling conditions attached to the transfer. Often these conditions are health or education related. Sadd-Filha (2015) suggests, "CCTs are widely considered to be effective because they alleviate immediate deprivation while simultaneously blocking the intergenerational transmission of poverty; they are also relatively cheap to run" (p.1227). However, the commodification of a social safety net, such as CCT programs, are a very neo-liberal economic turn from traditional welfare/ social safety net programs. As a result, economic liberal organizations such as the World Bank have taken great interest in CCT initiatives, and the World Bank has become a leading funder of CCT programs.

This paper addresses the question: How are conditional cash transfer (CCT) programs discussed and rationalized by various state and funder participants? Specifically, I will research, analyze and compare the World Bank and the Inter-Americas Development Bank (IDB) on the funder side, and Jamaica's' Program of Advancement through Health and Education (PATH) and Brazils Bolsa Familia on the country program side.

## **Background**

### **Conditional Cash Transfers**

Conditional Cash Transfer (CCT) programs are poverty alleviation interventions that operate by transferring money to poor or regionally isolated parents in return for fulfilling

conditionalities such as sending their children to school, or for taking their children for a health related clinic visit. Generally, CCTs have two objectives; to reduce poverty and increase human capital. The increase in human capital comes from increasing education and health of the recipients through the conditionalities (Gonella, et al., 2011; Fiszbien, 2009). Simultaneously conditionalities strive to address intra-generational poverty that may be caused due to lack of education or poor health. Additionally, the cash transfers themselves can raise the spending power of a household, and allow them to participate more actively in an economy. CCTs as an intervention have been growing in popularity in the past 25 years and have quickly spread around the world, however in Latin America and the Caribbean CCTs have spread and become very large and studied programs (Baird et. Al. 2013; Handa et. Al, 2006; Paes-Sousa et. Al, 2013).

There are two primary types of CCT programs broad and narrow. Narrow programs focus just on education or health, though it is more popular for narrow programs to focus on health (Jones, 2011). Examples include Nepal's Food for Education and India Janani Suraksha Yojana (JSY). Broad CCTs on the other hand include both education and health programs. Examples of broad CCT programs include Brazils Bolsa Familia as well as Jamaica's Program for Advancement through Health and Education (PATH).

Mexico's Oportunidades (later reformed into Progressa) CCT program started in Mexico in 1997 and was perhaps the first CCT program to gain wide recognition. In 1997 there were only three known CCT programs being used those being Bangladesh's Food for Education program, Brazil's Bolsa Familia, as well as Mexico's Progressa (Azavedo, 2013). Since these

programs, CCTs have spread (as seen in figure 1) and become common interventions in many countries, each with their own conditionalities and objectives.

**Figure 1. Spread of CCT programs between 1997 and 2007**

1997



2008



Source: World Bank.

Figure 1 Adapted from Fiszbien, 2009

These programs represent a rise in free-market interventions often championed by neo-liberal economists. They work differently than traditional social welfare programs because CCTs require accountability in that the conditionalities must be satisfied by recipients in order to receive funds.

The conditionalities are often stressed as crucial to the goal of addressing intergenerational poverty. CCTs do still work as a social safety net, or at least in the logic of most donors and national governments who use CCT programs (Fiszbein, 2009; Kabeer, 2012; IEG, 2011).

CCTs are generally successful in addressing issues of poverty by offering cash to families in need, and by targeting the poorest populations, or geographically isolated regions. They are

also generally successful in achieving both their health and education objectives (Fiszbein, 2011; Son, 2008). Specifically, CCT programs lead to increase in use of services both educational (school enrolment) as well as health (use of health facilities, vaccinations etc.) (Fiszbein, 2009; Glewwe et. Al, 2012; Jones, 2011). They have also led to greater attainment rates (students moving through grades) in schools (Fiszbein, 2009; Hellman, 2015; Glewwe et. Al, 2012; Jones, 2011).

One example of a CCT program, that this paper will examine, is Program of Advancement through Health and Education (PATH), Jamaica's CCT program. PATH began in 2001 and was originally financed by the IDB as well as the World Bank, both of whom are major funders of CCT programs. As of 2005 it had a budget of \$16 million (USD) and served 220,000 individuals (Handa, 2006). PATH is a reform of three former social assistance programs including the Food Stamps Program, the Poor Relief Program, and the Public Assistance Program. Reforming these programs into PATH has four major goals, which are:

1. Develop a universal targeting system that increases transparency, reduces administration costs, and improves targeting.
2. Consolidate existing cash transfer programs to ensure a more efficient system.
3. Improve targeting, efficiency, and impact for school based social assistance programs.
4. Develop new monitoring and evaluation programs that build on existing tools (Levy, 2010).

PATH is broken into two parts. The first being child assistance grants which this paper will concentrate on. These grants are both health and education based and are available to

families who live under the poverty threshold with children under the age of 17. In terms of conditionalities related to education children receiving the grant must attend school 85% of the time. The health component of these grants have conditionalities attached to them, including that children younger than one must visit a health clinic every two months, and twice a year after that to age six. The second large component, which this paper will not focus on, provides assistance to poor pregnant or lactating mothers, and elderly or disabled poor (Levy, 2010).

Another example of a CCT program that this paper analyzes is Brazil's Bolsa Familia CCT program, which is the result of a reform of other municipal and federal programs into one large program in 2004. This merger was partially financed by both the IDB as well as the World Bank (Handa, 2006). The original educational component of the program, Bolsa Escola, began in 1995 and was implemented in few local municipalities (municipios). Bolsa Familia is also a broad CCT much like PATH and has a health component as well. Much like PATH it aims to reduce poverty by providing a minimum income to families in need. The second objective of Bolsa Familia is to address intergenerational poverty by giving cash transfers based on successfully fulfilling conditionalities based on school attendance, vaccines, and pre-natal visits (Lindert 2007).

## **Literature Review**

There is a wealth of literature written about conditional cash transfers (CCTs) and the vast majority of it is positive with respect to outcomes. As stated Mexico's Progressa and Brazil's Bolsa Familia were the first recognized CCT programs and some of the earliest literature focuses on these two programs. A 2003 paper titled "Conditional Cash Transfer Programs: Are They Really Magic Bullets?" analyzed Mexico's CCT program and came up with four conclusions;

1. "CCTs are a contract for the delivery of services and not a handout," this conclusion points out that CCT are divergent from traditional social safety nets, and are more market driven poverty alleviation techniques. 2. "CCTs create price effects and not income effects through transfers," 3. "efficiency gains from CCTs can be enhanced by calibrating transfers for increased participation, and by reducing leakages by focusing on cases where the conditionality will be most effective in altering behavior," and 4. "The principle of targeting on likelihood that a condition will be met in response to a transfer (when it would not be without) and of calibrating transfers to increase uptake is a general principle for CCT programs" (Janvrey,2004, p.4). Further lessons taken from this paper would be the importance of the educational conditionalities, as the paper notes, "education creates inter-generational benefits as educated mothers have on average healthier babies" (Janvrey, 2004, p.1).

A 2005 Oxford report written on behalf of the International Bank for Reconstructions and Development (IBRD), describes CCT programs as "The approach is both an alternative to more traditional social assistance programs and a demand-side complement to the supply of health and education services" (Rawlings, 2005, p.29). The paper continues to note that first generation CCT programs are well evaluated, and finds that there has been success in addressing traditionally weak poverty targeting, in delivering social assistance, and addresses the limited impacts that traditional social safety programs have suffered from. Furthermore, the paper notes that there is evidence of CCT programs, "increasing enrollment rates, improving preventive health care, and raising household consumption" (Rawlings, 2005, p.29). This paper also notes the programs work best with other supply side promotions such as infrastructure building, voucher schemes, or school supplies assistance. Rawlings notes that

social safety net programs usually work better when paired with other social policies such as insuring insurance is accessible. The paper does lack long term effect evaluation and is only doing short term evaluation, but does note that research in the future should concentrate on medium and long term effects.

A 2005 United Nations Educational, Scientific and Cultural Organization (UNESCO) paper questioned if CCTs were useful for education. The working paper points out that funding for CCT programs come from education spending in most governmental budgets. It goes on to note that CCT funds can account for 8% of the educational budget, with another 80-90% of the educational budget being personnel. This does not leave room in the budget for qualitative reforms. The paper goes on to note that, “that without access to a basic quality education, conditional transfer programs can be neither rationalized nor efficient. But even when such basic quality is available, lower utilization by children from extremely poor families is still observed” (Reimers, 2006, p.29). This paper diverges from other literature by noting that, “Progresa-Oportunidades is inefficient because resources are transferred to families that would have sent their children to school anyway and are not provided to less-poor families in the same communities who are not sending their children to school” (Reimers, 2006, p.31). This paper examines CCT programs from around the world and notes that many are created in times of economic crises, and are heavily dependent on loans from development agencies, and calls into question if CCT programs are sustainable. The paper concludes that, “the education development community would be well advised to slow down in its eager embrace of this fast growing vogue,” and “resources should be devoted to finding out whether children receiving

CCTs do, in fact, learn more than they would have if they had stayed out of school, and that what they learn has sufficient value” (Reimers, 2006, p.52).

The 2006 report, “The Experience of Conditional Cash Transfers in Latin America and the Caribbean,” explores the experience of six CCT programs in Latin America. One place this paper distinguishes itself is in asking if the focus of CCT programs are too narrow. The paper posits, “These programs tend to ignore building human capital or productive capacity for adults who are past school age, or for the accumulation of productive capital for the here and now; that is, capital, such as land or non-agricultural assets, which would have both long and short term effects on poverty alleviation” (Handa, 2006, p.4). The paper also discusses the strengths of CCT programs at protecting enrolment rates during times of economic shock, since it provides steady sources of income during crises; once again, this shows the importance of conditionalities in addressing intergenerational poverty. One conclusion the paper asserts regards financial stability of CCT programs, “Fiscal sustainability remains an issue in the poorest countries where CCTs have been implemented through loans. Colombia’s program is financed through IDB and World Bank loans and the potential for sustainability is less clear” (Handa, 2006, p.18). The final conclusion of the paper is that CCT programs may not be the most efficient or fiscally responsible intervention, and should be compared against other programs, but that funders (such as the World Bank Inter-Americas Development Bank) have crowded out other options.

A 2008 paper titled, “Children’s Schooling and Work in the Presence of a Conditional Cash Transfer Program in Rural Colombia,” analyzed one CCT programs ability to address child labor, an issue that many CCT programs attempt to address, specifically through conditionalities

that require school attendance. This paper also questions many CCT proponent's claims that the CCT programs are effective at reducing child labor. The paper does note the program in Columbia did increase participation of 14 to 17 year olds by 5 to 7 percentage points. Contrastly, younger ages only grew 1 to 3 percentage points, though enrolment in primary school is much higher to start with. The paper also found that domestic work decreased 13 percentage points. However, the decrease in child labor came primarily from urban environments and that the programs had little to no effect on child labor in rural environments. One distressing and final finding is that, "parents are substituting other uses of their children's time, such as leisure, and are not using the conditional subsidy to replace fully the earnings from their children's work" (Attanasio, 2008, p.43). This means that child labor is not actually going down, simply that children's leisure time is being replaced with school time.

Perhaps one of the most extensive works analyzing CCTs would be the World Bank policy research report, "Conditional Cash Transfers: Reducing Present and Future Poverty." This report states that CCT programs increase consumption (economic), and as a result has had success at short-term poverty alleviation. Additionally, with respect to school enrolment, there has been a marked increase, especially amongst the population where enrolment rates are the lowest. With respect to child participation in labor the report says CCT programs, "led to substantial decreases in child labor—as was intended by many of the programs. Reduced child work by CCT beneficiaries have been found in Brazil, Cambodia, Ecuador, Mexico, and Nicaragua. In some cases, the reductions are quite large. In Cambodia, for example, the average child receiving the transfer was 10 percentage points less likely to work for pay" (Fiszbein, 2009, p.16). The paper links the conditionalities themselves for CCT success stating that, "the impact

of CCT programs on human capital outcomes is linked directly to the programs' ability to affect the behaviors of beneficiary households" (Fiszbein, 2009, p.178). With respect to linking programs, the report notes that supply of education through investment in infrastructure or teacher hiring should be done in conjunction with CCT programs to ensure their success. The report concludes that CCT programs reduce poverty and increase use of education and health services. The report goes on to say that these findings are, "powerful proof that well-designed public programs can have significant effects on critical social indicators" (Fiszbein, 2009, p.200).

A 2010 report by Dan Levy evaluated the effectiveness of Program of Advancement through Health and Education (PATH). In the context of Jamaica, it was found that parents lacked the resources to send their children to school, and provide them food, and clothing for school. Before PATH, it is noted that the Government of Jamaica funded 54 safety nets through 12 ministries, which the World Bank considered inefficient. PATH was a reform of three of the biggest programs, and this paper sought to evaluate its effectiveness. The paper found that PATH was successful in sending more children to school by an increase of 3% (statistically significant). Qualitative research found that parents were knowledgeable about program conditionality's, and school staff noted that parents made good faith efforts to increase child attendance. However, there was no evidence that PATH increased grades or advancement to the next grade. The paper posits this may be because increasing school attendance may, "simply not be enough by itself to substantially improve longer-term outcomes" (Levy, 2010, p.30). These findings suggest that the conditionalities may not be necessary, or that linking programs are needed to address long-term outcomes.

A 2012 paper from Felipe Barrera-Osorio, et al., evaluated three different models for delivering funds in a Columbia pilot program. The paper evaluated the traditional model of a flat payment made every month, a second model still gave monthly payments but they were smaller and a larger sum was given when it was time to register for the next years' classes, and the third model also gave smaller monthly payments but gave a very large sum if children graduated. The findings concluded that, "postponing some of the attendance transfers to the time of re-enrollment appears particularly effective for the most at-risk children" (Barrera-Osoria et al., 2011, p. 167). One unintended side effect of the pilot program found that girls were unintentionally disadvantaged, and were more likely to not be signed up for the program in favor of male participation by families. Lessons from this paper demonstrate that conditionalities and pay schemes are complicated and often have unintended consequences.

A final 2013 report on the effectiveness of both CCT and unconditional cash transfer (UCT) sought to assess the effects CCTs and UCTs had on enrolment, attendance, and test scores. The findings with regard to enrolment were consistent with other reports noting that both had positive effects on enrolment. CCTs did have a larger effect in terms of both enrolment and attendance than UCT programs, however they were not significant statistically. The effect of CCT and UCT on test scores is described as "small at best," and needs more research (Baird, 2013).

This paper takes away many lessons from the literature review, specifically that there is disagreement between many of the papers in how and why CCT programs work. None of these papers compares how CCTs are discussed or analyzed between the funder and recipient country. This paper seeks to address this literature gap by asking the question:

How educational Conditional Cash Transfer (CCT) programs are discussed and rationalized by various state and funder participants? I pursue this question by drawing on several key themes and questions emerging from the literature review above:

1. CCTs are a market driven alternative to traditional social safety net programs. However, there is disagreement why this is preferable to traditional social safety net programs. This paper will demonstrate why funders prefer CCT programs to traditional welfare programs and how this informs the goals set on the country level.
2. The conditionalities that set CCTs apart are also often called into question. This paper will analyze how funders rationalize and discuss their importance, and juxtapose that with how conditionalities are actually set and enforced in practice.
3. One of the biggest issues that CCTs face with respect to sustainability is funder dependency. This paper will analyze concerns that funders express, and look at how countries address this problem as well.
4. CCT program success is dependent on linking programs such as investment in infrastructure as well. This paper will demonstrate what funder agencies propose, versus what services are directly offered by recipient countries?

### **Case Study: Funder**

#### **World Bank**

The World Bank has become a leading funder in CCT programs as well as a large proponent for CCT programs. Often in evaluating these programs, the World Bank tends to concentrate on economic impacts. The logic behind the World Banks funding appears to be that

building and developing human capital will lead to improved economic outcomes, and address short term as well as inter-generational poverty (Fiszbien et. al, 2009).

The World Bank preference for supporting CCT programs, rather than traditional welfare social safety net programs, revolves around the fact that they are market-based interventions for social safety nets. The World Bank views social safety nets as vital for all countries, specifically in times of financial crisis, or crises due to natural disaster such as famine or hurricane. In fact, “over fiscal years 2000–10, the World Bank supported SSNs (social safety nets) with \$11.5 billion in lending and an active program of analytical and advisory services and knowledge sharing, much of it during the last two years of the decade in response to the food, fuel, and financial crises” (IEG, 2011, p.10). The World Banks major goal is to reduce poverty around the world, thus supporting social safety nets does make logical sense. However, the World Bank is less supportive of traditional safety net approaches that were designed as part of the welfare state approach.

As stated previously CCT programs are not traditional social safety net programs. Rather than simply being given the social safety net (SSNs) benefits, participants must earn the benefits by completing conditionality’s. The World Banks support of market driven social safety nets has been well documented. The World Bank first began to fund SSNs in the mid 80s in conjunction with the International Monetary Fund (IMF). The World Bank and IMF, “proposed and financed structural adjustment and stabilization programs throughout the region. Under these programs, countries implemented market-based reforms in exchange for financial assistance” (IEG, 2011, p.85). These neo-liberal economic reforms would become the standard for the World Bank as well as the IMF for many years to come. While, CCT programs, as we

know them, would not come around until the 1990s and were not created directly by the World Bank, the World Bank has become a large proponent of the interventions, as they are a neo-liberal divergence from traditional social safety nets.

The World Bank argument for this divergence would be that,

Although market-driven economic growth is likely to be the main driver of poverty reduction in most countries, markets cannot do it alone. Public policy plays a central role in providing the institutional foundations within which markets operate, in providing public goods, and in correcting market failures. In addition to laying the foundations for economic growth, policy can supplement the effects of growth on poverty reduction, and one of the instruments that governments can use to that end is direct redistribution of resources to poor households (Fiszbein, 2009, p.8).

This acknowledgement that poverty reduction is done primarily through market-driven approach is in line with the World Bank's neo-liberal policy, and pushing for market-driven public policy interventions such as CCT programs lines up with their logic.

In terms of CCT programs frameworks the World Bank does seem to favor CCTs over Unconditional Cash Transfer (UCT) programs. The argument for the conditions are stated by the World Bank as,

There are two broad sets of arguments for attaching conditions to cash transfers. The first set applies if private investment in children's human capital is thought to be too low. The second set applies if political economy conditions show little support for redistribution unless it is seen to be conditioned on 'good behavior' by the 'deserving

poor' (Fiszbein, 2009, p.8-9).

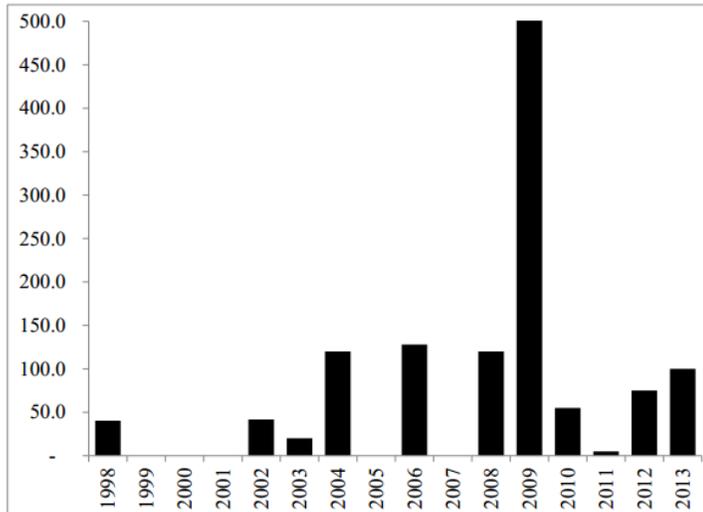
Concerning CCT funder dependency The World Bank notes that its involvement and financial contribution ranges considerably. For example, The World Bank supports 100% of the CCT program for Macedonia versus 9% of the Bolsa Familia program in Brazil. With regard to the wide range in terms of Bank fiscal support, the Bank notes that “because the programs and countries vary considerably, the risks to fiscal sustainability do as well” (IEG, 2011, p.40). Generally, in middle income countries such as Brazil or Jamaica the banks fiscal support to social safety net programs such as CCTs represent less than 0.5 percent of GDP, and are viewed as sustainable. The World bank does show some concern specifically about CCT budget sustainability noting that the budgets generally grow and the programs expand, which causes “potential concern about pressure on national budgets and questions of fiscal sustainability, unless budget management is handled appropriately” (IEG, 2011, p.41).

The World Bank also notes the need for “additional benefits” within a CCT program. These benefits could be implemented geographically or at the household level. An example of geographic benefits might be El Salvadors Red Solidaria CCT program, which includes programs to improve infrastructure within municipalities that are targeted for the CCT program. In terms of household benefits, the World Bank supports adult education programs, or house to work programs for youth. The World Bank also notes that the need to synergize health and education within social safety nets programs, and notes that CCTs ability to do this is one of the largest benefits of the programs.

#### **Inter-American Development Bank (IDB)**

The Inter Americas Development Bank (IDB) has been a supporter and funder of CCTs in the Latin America and the Caribbean region, and is partially responsible for their spread. As **Figure 2**

**Approved amounts for CCT programs in medium-low & low income countries (Current amount by approval year\*. Loans in millions US\$)**



\*Include current approved amounts of operations with at least one component related to a CCT. Source: OVEDA.

Figure 2: adapted Source: Azuara, 2015

figure 2) and hit its max total support for various CCT programs being 521 million in 2009 as a response to the 2008 financial crisis (Azuara, 2008).

The IDB perceives CCT programs as long-term poverty alleviation interventions, as well as market driven social security nets. However, the IDB does not see the cash transfers themselves as what will break intergenerational poverty; rather it is the conditionalities themselves that will break the generational cycle of poverty. As a 2015 IDB report on CCT recertification and exit states,

The objective for CCTs was to solve intergenerational poverty transmission by building the human capital of children in beneficiary households—not by improving the income generation capacity of the parents. The rationale of the programs was to provide

with the World Bank, the IDB concentrates on the economic outcomes of CCT programs. The IDB has supported CCT programs since 1998 when the bank loaned 40 million USD to Honduras. Their support of CCTs has slowly grown (as seen in

children with more education than their parents, which would ultimately pay off through increased income generation capacity when the children joined the labor market (Medillin, et al., 2015 p.10).

This rationale does differ somewhat with the World Bank perspective in terms of putting less importance on the cash transfers ability to affect poverty. Furthermore, there is little evidence to support that poverty is affected more by the conditionalities than by the cash transfers.

In terms of framework, the IDB sees the conditionalities as necessary. As previously stated the conditionalities are seen as the mechanism to break intergenerational poverty, the funds transferred are simply short-term benefits. This logic is in line with the World Bank. Both perceive the conditionalities as necessary for CCTs to produce higher human capital development. One IDB CCT policy report cites that “there is an important improvement in school enrollment in the CCT treatment in comparison to the UCT” (Paes-Sousa, et al., 2013, p.11).

One concern that the IDB as well as the World Bank have is issues of funder dependency on the cash transfers. The IDB does recommend that countries adopt a recertification and exit strategy process noting that, “both processes originated from concerns that households received CCTs for a long time and may become dependent on the transfers, as well by the need to increase the efficiency of these programs” (Medillin, et. al., 2015, p.43). This will ensure the programs shrink in time instead of growing as most CCT programs have.

Some exit strategies the IDB bolsters are income-generating interventions linked to CCT programs that help beneficiaries, usually the adults. One linkage program the IDB offers up

would be a welfare-to-work program that is often seen in high-income countries such as the USA or Australia. This works in conjunction with CCT programs being market driven interventions that require beneficiaries to work for benefits. One caveat, that is noted by the IDB, with respect to linking program is that the poor in most low and middle income countries already work, noting that the poverty is related to low paying jobs, while poverty in high income countries is often linked to lack of jobs. This would point to the need for linking programs, which are also supported by the World Bank, to concentrate more on training adults or finding sources of credit (which many CCT programs already do).

### **Case Study: Jamaica**

Jamaica is an island in the Caribbean region. Jamaica has a population of 2,970,000 (2016 est.) As of a 2009 estimate, 16.5% of the population lives below the poverty line, and has an unemployment rate of 13.8% in 2016, which is down from 14% in 2015. Currently the Jamaican government is 16.76 Billion dollars in external debt. Additionally economic growth has been slow in the past 20 years averaging 1% in the last 20 years (The World Factbook: Jamaica, 2017).

Contributing the slow growth would be that youths aged 15-24 are currently have an unemployment rate of 37.8%. This may be due to a slight youth bulge with the largest portion of the population being between the age of 20-24, and the median age for the country being 25.6 years. Currently, the literacy rate is 88.7% of population aged 15 and over being literate, this despite the country spending 5.4% of GDP on education. Jamaica has 38,516 working

children as well which represents 6% of children aged 5-14 (The World Factbook: Jamaica, 2017). The PATH CCT program is designed to address these and other issues.

As previously stated, Jamaica's Program of Advancement through Health and Education (PATH) is the consolidation of three former income support programs (welfare programs). This section of the paper is concerned with the child assistance grants program part of PATH. This part of the program gives bi-monthly cash payments to qualified families in return for sending their children to school with at least 85% attendance. The program has four objectives/outcomes:

1. To alleviate poverty by increasing the value of transfers to the poor.
2. To increase educational attainment and improve health outcomes of the poor by breaking the intergenerational cycle of poverty.
3. To reduce child labor, by requiring children to have minimum attendance in school.
4. To prevent families from falling further into poverty in the event of an adverse shock (Ayala, 2006).

The World Bank has noted that, "parents reported lack of money prevented them from sending their children to school and providing them with food, clothing, and shelter" (Levy 2010, p.3). Therefore, the need to give additional funds to families who may be struggling to send their children to school can be justified.

With respect to conditionalities, the PATH program takes a unique stance. While many CCT programs stop sending payments to participants who do not fulfill the conditions, PATH still pays some of the funds. PATH has set up a "base benefit" of \$400.00 (Jamaican Dollar) that is

paid to participants even if the participants do not comply with conditions (Beneficiary Payments, 2006, p.1). This “base benefit” can represent half to one third of the total payment received by PATH participants. It is further noted that the remainder of payments can still be paid to participants if they achieve the conditionalities. The program seems to take a midpoint stance in the debate about the need for conditionalities, seeing as how participants can still collect some benefits without always fulfilling conditionalities.

With respect to funder dependency, the program was originally funded by a loan of \$40 million (USD), which was approved by both the World Bank and the Inter-Americas Development Bank (IDB). This represented a little more than half of the \$77.5 million (USD) that was budgeted for the cost of the project. The child assistance grant portion of PATH was 45% funded by the World Bank’s loan. The continued success of the program is noted by the World Bank to be dependent on economic stability, as political support has stayed steady despite political changes within the government of Jamaica. Unfortunately, 2009 saw an increase in food prices that led the bank to make additional investment loans to Jamaica’s social safety net program. Today the program is still supported by development banks. The IDB has a 2014-2015 project titled “Integrated Support to Jamaica Social Protection Strategy,” which is a \$25 million (USD) loan to Jamaica’s Ministry of Labour and Social Security. Of this loan, \$22 million will go directly to PATH beneficiaries (Ibarraron, et al., 2015). With a large portion of PATH funding originally coming from World Bank and IDB loans, and their continued support, it is hard to say that PATH is sustainable if it continues to be dependent on Bank loans.

PATH does have some additional benefits attached to the program. For example there are some skills training for beneficiaries, however this is done specifically through an existing

program, the Steps to Work Program. The PATH program does not pay for school fees, books, or school uniforms (PATH, 2006). The program currently also provides up to three days of school lunches for participants (Bryan, 2016). There are also possible scholarships for some students who move on to Universities in Jamaica however, these recipients are very few in number (16) (Palmer, 2016).

### **Case Study: Brazil**

Brazil is a large country located in eastern South America. Brazil has a population of 205,823,665 (2016 est.) with the majority living near the coast. 21.4% of the population lives below the poverty line, and 4% live in “extreme poverty.” Additionally, Brazil’s unemployment rate is 12.6% in 2016, which is up from 9% in 2015. The Brazilian government is currently \$544.1 Billion (USD) in external debt, but has a GDP of \$3.135 trillion (USD) (The World Factbook: Brazil, 2017).

Unemployment rates among the youth aged 5-14 are at 15% with females currently being unemployed at 18.7%. Child labor is relatively low at 3%, and the school life expectancy is currently 15 years. Literacy is 92.6% for the population aged 15 and over being literate, this despite the government spending a relatively high 6% of GDP on education (The World Factbook: Brazil, 2017).

Brazil has an extensive social safety net network guaranteed by their constitution. Numerous programs guarantee citizens healthcare, education, as well as housing. The Bolsa Familia CCT program is one of these social safety net programs, whose goals are:

1. Reduce current poverty and inequality, by providing a minimum level of income for extremely poor families.
2. Break the intergenerational transmission of poverty by conditioning these transfers on beneficiary compliance with human capital requirements. (Lindert, et al., 2007).

These goals were developed from a series of discussions in Brazil in the 1980 and 1990 that centered on, “Reflecting widespread beliefs about society’s ‘debt to the poor’” (Lindert, et al., 2007, p.10). It was out of these discussions that ideas of providing a minimum income were developed that informed Brazil’s first CCT programs, such as Bolsa Escola, which would later be converted into one program Bolsa Familia. The cash transfer amounts reflect the idea of a minimum income by being dependent on the recipient family’s income, with families living in extreme poverty receiving more funds than poor families due to need.

Bolsa Familia does put importance on fulfilling the conditions. As shown in the second goal, the conditions are seen as the mechanism that will address intergenerational poverty. The educational condition that must be met is 85% attendance for students aged 6-15 and 75% attendance for students aged 16-17. Beneficiaries who are found to not comply with the conditions do not have their benefits immediately cancelled. There are four steps in the program of beneficiaries are non-compliant which are notification, blockage, suspension, and cancelation. In total from notification to cancelation, the process should take about one to two years (Hellmann, 2015).

The Government of Brazil funds the majority of Bolsa Familia, with some investment from World Bank and IDB loans. Bolsa Familia is the result of many CCT programs being merged

into one in 2004. In total, this project cost \$24.5 billion (USD), only \$563.9 million was financed through the World Bank (World Bank, 2012). This represents only 2.3% of the total cost and much of these funds went to what the World Bank called “capacity building.” The majority of funding for Bolsa Familia comes from the government itself and is not dependent on outside investment. While Bolsa Familia may not be overly dependent on outside investment currently the number of beneficiary families in the program have been rising from 12.78 million in 2010 to 14, million in 2014 (though the 2014 number is down from 14.09 million in 2013). If the numbers continue to rise, the program may not be sustainable without an increase in outside investment.

Bolsa Familia as stated, is not just an educational CCT program but multiple CCT programs, most of which are connected. As a result, Bolsa Familia beneficiaries can apply for further benefits easily. Bolsa Verde, for example is given to families who work in sustainable use of natural resources, and Bolsa Familia families are given preference to receive this benefit (Hellmann, 2015). Bolsa Familia is also connected to multiple professional training services that offer training in construction, tourism, work in petroleum and natural gas, or manufacturing. University education for beneficiaries can already be heavily subsidized through Universidad para Todos program, which provides 100% or 50% scholarships, based on family income and scores on entrance exams.

## **Further Analysis and Discussion**

### **Goals and Program Logic**

In his work “Does Foreign Aid Really Work?” Rodger C. Riddell states, “A key question is whether aid agencies should try to channel the money to the poor, whether the funds should be given to governments to boost their own social protection schemes” (Riddell, 2008). The World Bank and IDB would answer yes to both, and indeed CCTs do function as doing both. However, as seen in PATH, CCTs didn’t so much bolster current programs as much as act as a large scale reform into market-driven social safety nets. Part of how funders gauge the success of CCT programs is how it relates to market based consumption of goods. There is strong evidence that CCT programs do in fact lead to increase in household consumption as well increases investment in productive assets (Kaber, 2012). With this respect the funder, logic and stated goals do make sense with CCT outcomes. However, there is a disconnect, between funder and country, in that the countries do not state consumption of goods as a goal of CCT programs, rather consumption of education and health as a stated goal.

Given the stated goals of reducing poverty as well as increasing education that both PATH and Bolsa Familia share, would it make more sense for the governments to be investing their resources into infrastructure investment instead? This question may be outside the scope of this paper; however, it is important to touch on. In fact, investment in roads, schools, hospitals, and trade could have higher long-term benefits for economic development than giving cash transfers. However, as one World Bank paper notes, “in most developing countries, public expenditure on infrastructure and public services...often fails to reach the very poor” (Fiszbein, 2009).

An additional goal of the Jamaica program (which is not directly expressed but is in much of the Bolsa Familia writing), is to reduce child labor. Simply building and investing in

educational infrastructure will not lead to lowering child labor. Just because you build a school does not mean students will attend. The opportunity cost of wages must be taken into account, for families who rely on child labor. CCTs do address this aspect of the goals. However, they do not cover the entire opportunity cost. This begs the additional question, should CCTs be designed in a way to cover the entire opportunity cost of child labor?

### **Conditionalities**

One issue with conditionalities is that they are considered paternalistic mechanism that may restrict choice, and may not have any effect on educational consumption. In fact, there is no evidence that the conditionalities are the primary mechanism for CCT success; as it is just as likely the cash funds themselves are the reason for CCT success. As Banerjee and Duflo state in “Poor Economics” the conditionalities were added, “to make it politically acceptable, the payments were presented as ‘compensation’ to the family for the wages lost when their child went to school instead of working. But in reality, the goal was to nudge the family, by making it costly for the family to fail to send their children to school, regardless of what the family thought of education.” Additionally, the conditionalities also make funding more palatable to funders such as World Bank and IDB, who see the conditionalities as the mechanism that addresses inter-generational poverty. Bolsa Familia even puts importance on the conditionalities in its goals, “Break the intergenerational transmission of poverty by conditioning these transfers on beneficiary compliance with human capital requirements. (Lindert et. Al 2007).

PATH is one interesting divergence. The APTH program has a “base benefit” that is still paid out despite noncompliance. This may show that PATH puts more importance on the funds themselves in addressing poverty. Alternatively, PATH may also see that families may be dependent on these funds and the benefit cannot be taken away completely. In this respect, PATH does function as a halfway between CCT and UCT.

The issue of whether to use UCT or CCT may be a moot argument at this point. It would seem as though CCTs are “working” though it is still unclear if this is due to the conditionalities, the cash transfer, or a combination of both. Studies do tend to favor the outcomes of CCTs however, “CCT are more effective than UCT in enhancing the efficiency of these households’ decisions,” if targeting is adequate, then CCT and UCTs are equivalent in terms of welfare as well, and CCTs have been found to have positive impacts on schooling and enrollment than UCTs (Gonela, 2011).

### **Funder Dependency**

As stated in the background and explored in the literature review, CCT programs tend to expand over time and not shrink. The IDB identifies this as being a large problem with sustainability of these programs. With both Bolsa Familia, and PATH relying on some funding from World Bank and IDB the sustainability of these programs should be of concern in the future. CCTs, in both country cases, are reforms to and replacements for traditional safety net programs and many vulnerable families are dependent on these programs.

Bolsa Familia and PATH vary quite a bit in terms of how much each is reliant on outside funding. Brazil's borrowing for Bolsa Familia is percentage wise quite low. As a result, the

appraisal done by the World Bank with reference to the loan status is quite positive. The government performance grade was highly satisfactory, and the programs risk to development is negligible to low, the rationale to this being, “The BF (Bolsa Familia) program enjoys a wide spectrum of political support including at the state and local levels, and extensive coverage of the population. Numerous independent evaluations have demonstrated its worth. Brazil’s rapid growth in the latter years of the program and it’s weathering of the 2008 financial crisis means that the program is fiscally sustainable and costs about 0.38 percent of GDP.” (World Bank, 2012, p.6).

PATH however, relies on outside funding quite a bit more than Bolsa Familia, as a percentage of total program costs. However, the Government still receives a satisfactory grade in terms of loan performance from the World Bank. Risk to development is graded at moderate however, the rationale for this being, “Political support for the program is strong and implementation of the PATH continues to be refined. However, financial resources for sustaining outcomes are uncertain and the economic downturn has started to erode benefit levels,” as well as, “With the continuing high debt and severe difficulties in tax collection it is not certain whether the government can keep funding the program without the assistance of the World Bank or other donors” (World Bank, 2010, p.23).

Issues of funder dependency and sustainability clearly are related to financial stability, as well as the borrowing amount. While the World Bank considers CCTs to be sustainable if they represent less than 0.5% of GDP, the IDB seems more concerned. The need for the programs to shrink are evident. Both, PATH and Bolsa Familia have continued to grow rather than shrink,

and if this trend continues both programs sustainability could be in danger, especially in times of economic instability, or political change.

### **Linking/Complementary Interventions**

The success of CCT programs, in terms of poverty alleviation, does seem to be linked to complementary programs. The literature shows the need for CCT programs to be implemented in conjunction with infrastructure building. Indeed this would be a more holistic approach. It would simultaneously address the supply and demand needs side of education. However, neither the World Bank nor the IDB put much importance on improving supply side, but rather focus on creating demand. This would be in line with neo-liberal policies, and put the Banks in place to recommend policy reforms such as privatized voucher systems to address supply side needs.

Instead, both funders seem to focus on additional social policy to link with CCT programs. The IDB and World Bank, for example, support additional adult training programs. This may ignore a larger societal concern as “most welfare recipients in Brazil are employed. They are, literally, working poor, and most transfers — valuable as they are — also subsidize the lowest wages and the worst forms of employment in the country” (Saad-Filho, 2015, p.1231).

With cost serving as a barrier to many families, it is also interesting that the PATH program does not include subsidies for school uniforms, books, or fees. With the cash transfer already not covering the full opportunity cost of child labor, these additional costs could serve as an insurmountable barrier to access.

An interesting aspect of CCT programs is that they generally pay the cash transfer to women when available. The common rationale behind giving the cash transfer to women is that they are more likely than men to use the transfer for the good of the household and children. However, gender is not otherwise mainstreamed into many CCT programs. The World Bank as well as the IDB bolster adult training; however, women's voices are rarely given input into these trainings. As one study found, "women's rights organizations and NGOs could be valuable partners in improving the design and delivery of CCT programs, yet their role in our three country cases (Peru Bolivia Ecuador) was fairly limited" (Molyneux, 2011, p.203).

Bolsa Familia is the only program with possible links to higher education. Because, Brazil has such a wide social benefits program it is easier for Bolsa Familia beneficiaries to receive scholarship to higher education. PATH however, does not have a direct link with the exception of a small scholarship. Furthermore, Bolsa Familia has some connection to professional training through programs such as Bolsa Verde, which are supported by both the World Bank and IDB as needed for CCTs to be successful. Once again, this is a market driven intervention, which seems intent on creating workers for industry.

## **Conclusion**

As CCTs, become more and more popular among countries as poverty alleviation techniques, many relationships in the program need to be analyzed and discussed. CCTs are large scale, top-down, programs that include international funders, national governments, municipal governments, school systems, teachers, parents/guardians, and students. It is important to understand how the thinking, discourse and rationale change between all of these actors, from funder to teacher or student. This paper sought to look at how the funders and

national level governments agreed or disagreed/diverged about how CCTs should work, or why they do work.

There certainly is a divergence of thought in terms of why CCTs work between funder and country. International funders openly tout the benefits CCTs have as market based interventions, and their ability to increase consumption power of families living in poverty. National governments such as Brazils rationalize CCTs as a debt to the poor. National governments are hesitant to refer to CCTs as neo-liberal market interventions, preferring to discuss them as reformed social safety net programs, which indeed many of them such as PATH are reforms of previous welfare model social safety nets.

There is agreement with regard to the need for conditionalities between international funder and country. One issue this paper takes from the conditionalities is that they are the only mechanism that ties CCTs to education. This brings up the question; if CCTs are social safety net programs, then where should the CCT monies live within national government budgets? Because of the connection due to conditionalites, some CCTs budgeting can come from national education budgets. This can represent up to 8% of a country's education budget with another 80-90% being payroll (Reimers, et al., 2006). This does not leave budgetary room for qualitative change in education. Once again, this concentration on quantitative intervention is in line with demand side first economics. With no room for governments to improve school systems and a higher demand, it is easier for neo-liberal institutions to make privatization policy recommendations such as voucher systems.

One way to resolve this may be to link CCT programs with educational infrastructure building, which the literature often recommends. However, linking programs in practice are often jobs programming, with educational linking reforms often being minimal. This would be in line with neo-liberal policy, which would push for private industry to build infrastructure rather than government.

CCTs are likely to expand in the near future. Not just in the global south, but in the north as well. New York City in the United States of America concluded a three-year trial of a CCT program named NYC: Family Rewards in 2010. The National Poverty Center found that after two years of the pilot program that NYC: Family Rewards, “substantially reduced poverty and material hardship and had a range of effects on education, health-related, and work-related outcomes” (Riccio, 2010). CCTs are proven to protect against creating “new poor” during an economic crisis. Brazil, for example, has been in an economic recession since 2015 and Bolsa Familia is seen as a way to protect vulnerable populations. As one World Bank article states, “Distributing additional Bolsa Família budget to eligible “newly poor” households can prevent the extreme poverty rate in Brazil from increasing beyond current levels” (Skoufias, 2017). However, will growing Bolsa Familia budget, lead to funder dependency? Additionally, what will growing the budget mean for the sustainability of the program?

The spread of CCTs as an alternative to social safety nets does create new questions with regard to the various participants and what each hopes to gain from the program. Further qualitative research is needed that explores how the beneficiaries (parents/students) see/understand CCTs. Specifically, questions about how beneficiaries think CCTs work, and how

it benefits them need to be addressed, as well as, how this understanding differs from other actors in CCT programs (funders, governments etc.).

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