

EVOLVING HORIZONS

An Interdisciplinary International Journal of Education,  
Humanities, Social And Behavioral Sciences

(An International Peer Reviewed Journal)

Volume 13 • November 2024 • ISSN : 2319 - 6521

## IMPACT OF CONDITIONAL CASH TRANSFER SCHEME ON THE EDUCATION OF DEPRIVED GIRL CHILDREN WITH SPECIAL REFERENCE TO INDIA

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### Abstract

In numerous nations, Conditional Cash Transfer (CCT) programmes have developed into an appealing instrument for policymakers to tackle poverty and provide advancement of human resources. The article explores whether CCT programmes influence the education of underprivileged girl children in India. Such programmes seek to eliminate immediate hardship and contribute to children's future prospects by offering families with limited resources financial incentives determined upon specific criteria, such as ensuring their children attend school on a regular basis, etc. This article's main goal is to examine the CCT programmes' efficacy in raising the academic achievement of the underprivileged girl children in a few regions of India that have been selected on the basis of random sampling. By collecting data by means of interviewing randomly selected beneficiaries and through case studies, household surveys and program evaluations, and statistically analyzing them for uncovering the patterns and trends of the impact of such programs on the beneficiaries and finally by comparing the outcomes of such schemes on the beneficiaries and non- beneficiaries, it was found that CCT schemes have a favourable effect on admission to school, presence, and rates of academic completion of the beneficiary girl children. These initiatives help girl children with limited opportunities enroll and stay in school, lower rates of early dropout and raise the possibility that they will finish their education by removing their economic obstacles to study.

**Keywords:** academic achievement, beneficiaries, Conditional Cash Transfer Schemes, education, financial incentives, underprivileged

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## Introduction

Human progress is based on education, which provides avenues for escaping poverty and pursuing opportunities. However, millions of kids around the world still struggle to have access to high-quality education, which feeds the cycle of inequality and disadvantage. The capacity of children, especially girl children, to attend school consistently is hampered in disadvantaged communities by obstacles like economic constraints, societal conventions and insufficient resources, endangering their chances of a better future.

Conditional Cash Transfer (CCT) programmes have become a revolutionary governmental instrument as a remedy to this complex dilemma, providing a twin strategy for investing in human capital and reducing poverty. CCT programmes, which date back to the late 20th century in Latin America, work on the premise of giving low-income households monetary assistance in exchange for meeting certain requirements pertaining to nutrition, health, or education. Through the provision of incentives for actions that promote human growth, namely involvement in education, CCT interventions seek to disrupt the intergenerational process of destitution and promote sustainable socio-economic advancement.

CCT programmes make sense because they acknowledge how closely poverty and education are related. Children's access to education is frequently restricted by poverty

because of their inability to pay for transport, clothes, or school fees. In addition, an endless cycle of hardship is maintained by poverty-related problems such as domestic duties, inadequate healthcare, and malnutrition, which all hinder educational success. CCT programmes aim to create an atmosphere that makes education accessible and beneficial for children from underprivileged households by removing these impediments via targeted transfers of money.

CCT initiatives have a greater educational impact than just enrollment figures. These programmes encourage frequent involvement and academic success in addition to enrollment by tying monetary transfers to student attendance and performance. CCT programmes foster an atmosphere that encourages educational involvement and responsibility among families receiving assistance by imposing conditionalities like minimum attendance in educational institutions or grade progression goals. This instills an appreciation of worth and significance in children's education.

Moreover, additional elements that support learning outcomes—like parent education classes, school lunch programmes, or community service projects—are frequently added to CCT programmes. These complimentary treatments acknowledge the complex relationship between academic achievement and the role that positive social networks, supportive parents, and favourable learning settings have in

helping students succeed academically.

However, a number of variables, such as programme creation and execution fidelity, and contextual concerns, affect how well CCT systems work to promote educational results. Even while data points to notable gains in admission, presence, and accomplishment, issues with targeting precision, programme sustainability, and possible unintended consequences call for cautious consideration and mitigating measures.

Taking these factors into account, this paper aims to offer a thorough analysis of how Conditional Cash Transfer programmes affect the educational outcomes of underprivileged girl children in certain regions of India. This study intends to contribute to policymaking based on evidence and programme execution by synthesising empirical evidence, analysing programmatic components, and highlighting critical problems and possibilities.

### **Condition of Girl Children in India**

Ever since India gained independence, our Government of India has continuously been trying to bring a change in the condition of the females and to ensure gender equality by several provisions, laws and Acts. But it is disheartening to say that despite all these efforts their condition still remains pretty miserable. There remains a huge disparity between the laws, acts, policies and programs undertaken by the Government to achieve the desired objective of eradication of gender discrimination

and the reality that prevails in the society.

Gender inequality thus still persists and a shocking picture in this regard is reflected in the number of crimes that took place nationally provided by the National Crime Records Bureau (NCRB) that shows both the figures and the increasing trend of such brutal and inhuman crimes. As per the NCRB Report (2017) about 3,59,849 cases were reported alone in 2017 which was higher than those reported in 2015 and 2016. A recent report in the leading daily, The Telegraph on 2<sup>nd</sup> January, 2022 also supported this fact when it stated that in the year 2021, the National Commission for Women in India (NCW) has received around 30,864 complaints of crimes against women which indicated a 30% rise of such complaints from the year 2020.

Thus, it is evident that a lot needs to be done and there is a long way to go towards achieving women empowerment and eradication of gender discrimination. Education, here can definitely be a significant factor in breaking the shackles of long standing gendered practices and providing the women the very base where they are able to challenge their existing conditions and proceed towards a better future. Education may also prevent early marriage of girls too which is another social curse and which brings along a host of other problems.

National Family Health Survey (NFHS) 2015-16 revealed that 26.8% women were reported to have been married before the

age of 18 years and 7.9% of girls in the age 15-19 years were reported to be pregnant at the time of survey.

According to the International Center for Research on Women, India ranks 14<sup>th</sup> marriage.

as per the highest rate of child marriage worldwide. The states of Bihar, Rajasthan, Jharkhand, Uttar Pradesh, West Bengal, Madhya Pradesh, Andhra Pradesh and Karnataka record the highest rates of child

Name of the Country	Under 18	Under 15
Niger	75%	36%
Chad	68%	29%
Bangladesh	66%	32%
Guinea	63%	20%
Mozambique	56%	21%
Mali	55%	15%
Burkina Faso	52%	10%
South Sudan	52%	9%
Malawi	50%	12%
Madagascar	48%	14%
Eritrea	47%	20%
<b>India</b>	<b>47%</b>	<b>18%</b>
Somalia	45%	8%
Sierra Leone	44%	18%
Zambia	42%	9%
Nicaragua	41%	10%
Ethiopia	41%	16%
Dominican Republic	41%	12%
Cuba	40%	9%
Uganda	40%	10%
Afghanistan	40%	15%

**Countries with the highest child marriage rate as of 2021**

UNICEF has further provided a very grim picture of child marriage in India stating that one out of every three child bride worldwide belong to India with Uttar Pradesh, Bihar, West Bengal, Maharashtra and Madhya Pradesh housing half of those brides in India. As per DLHS-3, 2007-08, West Bengal was considered to be the fifth highest state in the country with regard to child marriage where almost every second girl was a child bride (54.7%). What was most alarming is that this was not just restricted to the rural areas but even in the non-slum areas of a megacity like Kolkata, where more than one-third girls are reported to get married before they turn 18.

With respect to education, it may be said that considerable disparity exists here also. According to the Indian Ministry of Human Resource Development Report, 12<sup>th</sup> grade is reached by approximately 50% of the girls while not even a quarter of girls finish school level education as per appropriate age. The statistics provided by the Ministry of Human Resource Development(MHRD) bore ample testimony to the fact that although the initial dropout rate at the primary level of education remained more or less the same for both sexes, there was increased discrepancy as the level went higher although mostly in rural areas. For example, male/female completion rates for primary education were 377/336, upper primary completion rates were 173/130, and secondary completion rates were 118/80 per 1000 individuals.

As such, it is apparent that retaining the girl children in school posed much greater a challenge than their enrollment in school.

### **Objectives**

- To assess how Conditional Cash Transfer (CCT) programs affect underprivileged girl children's enrollment, attendance, and academic achievement in certain regions of India.
- To evaluate how well other elements included in CCT programs—like community service and parental education—affect girl childrens' academic performance.
- To determine the obstacles and constraints related to the execution of CCT schemes and suggest solutions for them.
- To offer evidence-based suggestions to stakeholders, practitioners, and policymakers involved in efforts to reduce poverty and improve education.

### **Methodology**

- Using primary sources which include surveys of households and administrative records, quantitative data on educational outcomes, such as rates of admission to school, records of attendance, and academic achievement of girl children, were gathered.

- Beneficiary and non beneficiary underprivileged girl children for survey were selected by means of simple random sampling.
- Regression analysis and matching of propensity scores were two statistical analytic techniques used to evaluate the causal relationship between CCT participation and educational outcomes while accounting for possible confounding variables.
- Thematic analysis was used to uncover contextual elements influencing program efficacy by examining qualitative data, which included focus group discussions and interviews with stakeholders and program beneficiaries.
- To comprehend differences in programme design, implementation, and effects, several case studies of CCT programs from various nations and regions were looked at.
- To find similarities and distinctions in programming elements and their influence on learning outcomes, a comparative analysis was carried out.
- In order to develop best practices and suggestions for practitioners and policymakers, lessons gathered from effective CCT interventions were distilled.
- To gain insight into program design, implementation issues, and possibilities for improvement, consultations were held with policymakers, program implementers, and community members.
- Stakeholder input was incorporated into the study in order to guarantee a comprehensive comprehension of the elements influencing the educational influence of CCT programs.

### Results and Analysis

A number of significant conclusions on the influence of Conditional Cash Transfer (CCT) programs on the education of underprivileged girl children in India may be drawn from the thorough assessment and analysis carried out using the previously described methodology: Higher Enrollment Rates: Girl children from disadvantaged backgrounds in India are more likely to enrol in schools when they participate in CCT programs. By offering financial incentives to families to send their kids to school, conditional cash transfers help remove the economic obstacles to education and raise enrollment rates overall.

Better Attendance: After the beneficiary girl children are initially enrolled, CCT interventions support consistent school attendance. These programs encourage

regular attendance at school, which improves attendance records and lowers absenteeism. They do this by tying monetary transfers to attendance. criteria. **Decreased Dropout Rates:** Among underprivileged girl children in India, CCT programs help to reduce dropout rates. Cash transfers give families the financial support they need to pay for their children's education, which lowers the risk of youngsters dropping out of school because of lack of funds or the necessity to support the family.

**Improved Educational Achievement:** Participation in CCT is linked to better outcomes in terms of educational achievement, such as increased rates of both elementary and secondary school completion amongst the beneficiary girls. These initiatives encourage such students to stay enrolled and attend classes which help them in advancing through the educational system and raise their chances of finishing higher education.

**Deferred Marriages:** By imposing such conditions as education up to a certain age and certain level while remaining unmarried, CCT schemes often help in achieving higher education and deferring the age of marriage of girls and thus prevents their early marriage and early motherhood. **Beneficial Crossover Effects:** CCT programs have a beneficial impact on a number of facets of a child's well-being, including physical wellness and dietary habits, in addition to direct educational benefits. CCT programs boost recipient girl children's

overall health outcomes by mandating routine checkups and adherence to immunisation regimens, which tangentially improves their ability to study and do well in school.

**Additional Interventions:** Incorporating community involvement programs and parent education sessions into CCT schemes are examples of supplemental elements that are essential for promoting a positive learning environment and reinforcing positive educational behaviours. When it comes to improving educational outcomes for underprivileged children, these supplementary measures increase the efficacy of CCT programs. **Contextual Variants:** Depending on contextual elements such program design, targeting strategies, and socioeconomic circumstances, the efficacy of CCT interventions in enhancing educational results may differ. In order to optimise the effect of CCT programs on educational attainment, context-specific factors are important.

**Risks and Constraints:** Although CCT programs have the potential to be beneficial, they are not without problems. These include issues with targeting precision, program viability, and unintended consequences including reliance. It takes careful program design, execution, and monitoring to address these issues.

All things considered, the results indicate that Conditional Cash Transfer programs significantly and favourably affect the education of underprivileged girl children, resulting in more enrollment, better atten-

dance, lower dropout rates, and higher educational attainment. CCT interventions offer possibilities as an impetus for profound change, promoting fair and equitable growth for future generations, by releasing the academic potential of such people who are marginalised. However, to maximise the efficacy and long-term viability of CCT programs in increasing educational results and ending the cycle of poverty, obstacles must be addressed and program design must be optimised.

## **Conclusion**

Conclusively, the data exhibited in this exhaustive analysis highlights the revolutionary capacity of Conditional Cash Transfer (CCT) programs to open the educational prospects of underprivileged youth. Admission in educational institutions, participation, and accomplishment among underprivileged girl children have been shown to be significantly and positively impacted by CCT programs, which use a multidimensional approach that includes targeted financial aid, conditionalities, and other interventions.

The implementation of CCT interventions has demonstrated potential in mitigating the systemic obstacles that sustain educational disparities, as evidenced by the rise in school admission rates, enhancement of academic achievement, and decrease in dropout rates amongst beneficiary girl children. Through the provision of educational incentives and the establishment of a nurturing learning atmosphere,

these initiatives enable marginalised children to transcend the cycle of destitution and achieve their maximum capabilities. The results further emphasise the significance of implementation reliability and context-specific program design in optimising the efficacy of CCT schemes. The resolution of issues including precise targeting, long-term program viability, and possible unforeseen outcomes necessitates ongoing observation, assessment, and modification.

Policymakers, stakeholders and practitioners must continue to be dedicated to improving and expanding CCT interventions in the future, led by best practices and evidence-based insights. Through the utilisation of the interrelationships between the reduction of poverty and the investment in human capital, CCT initiatives has the capacity to act as a stimulant for wider socio-economic advancement, propelling the direction of inclusive and sustainable communities.

In keeping with this, let's step up our efforts to guarantee that every child, irrespective of socioeconomic status, has access to a top-notch education and the chance to succeed. By making educational investments in today's kids, we create the groundwork for a more just and prosperous future in which each person can make a significant contribution to the growth of society as a whole.



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#### **Web Links**

- <http://www.censusindia.gov.in/>
- [http://www.censusindia.gov.in/2011-prov-results/paper2/data\\_files/wb/3-fig-wb-6.pdf](http://www.censusindia.gov.in/2011-prov-results/paper2/data_files/wb/3-fig-wb-6.pdf)
- [http://www.censusindia.gov.in/2011-prov-results/paper2/data\\_files/wb/4-pop-7-16.pdf](http://www.censusindia.gov.in/2011-prov-results/paper2/data_files/wb/4-pop-7-16.pdf)
- [http://www.censusindia.gov.in/2011-prov-results/paper2/data\\_files/wb/5-child-17-30.pdf](http://www.censusindia.gov.in/2011-prov-results/paper2/data_files/wb/5-child-17-30.pdf)
- [http://www.censusindia.gov.in/2011-prov-results/paper2/data\\_files/wb/5-literates-31-44.pdf](http://www.censusindia.gov.in/2011-prov-results/paper2/data_files/wb/5-literates-31-44.pdf)
- <http://en.m.wikipedia.org/wiki>