

## Morocco: Conditional Cash Transfers and Education

**KEEPING KIDS AT SCHOOL**

Success measured closely as incentives reach families

**Overview**

Getting — and keeping — boys and girls in school, particularly in underprivileged areas, is a key development priority for the Government of Morocco. The World Bank is assisting in this effort advising on the design and implementation of targeted cash transfer programs, as well as by evaluating results to facilitate optimal scale-up in the future. The conditional cash transfer (CCT) pilot program now reaches more than 160,000 households and nearly 300,000 students.

**Challenge**

Morocco recently achieved close to universal primary enrollment rates. However, in rural areas only 40 to 50 percent of first graders actually complete the six years of primary school, with significantly smaller rates for girls. The baseline value of school drop-out was 23 percent per school sector on average in school years 1-5. The government's CCT pilot program target value is 16 percent or lower in beneficiary school sectors.

**MULTIMEDIA****Approach**

The pilot provides a comparative test of different ways of administering the transfer. A first treatment group receiving cash transfers of about 60 school districts benefits from unconditional transfers to parents for each primary school-age child, whether registered in school or not. In three other treatment groups of another 60 schools each, the government administers conditional cash transfers to the parents of children in grades 3-to-6, provided the child is attending school.

In order to experiment with various levels of monitoring school attendance, three treatment sub-groups have been created: In the first group, 'Light-handed' monitoring will confirm attendance from the teacher's presence register, which is the current information system in place in Morocco. Above a certain number of days of absence in a given month, the corresponding transfer will not be disbursed.

The second group will undergo 'Intensive Monitoring', in addition to the register verification, with inspectors conducting monthly surprise visits to verify attendance.

[More Results](#)**160,000**

households are reached by the resulting conditional cash transfer pilot program

**300,000**

students are reached by the resulting conditional cash transfer pilot program

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The final 'Full monitoring' group has a sophisticated system of continuous monitoring through biometric fingerprint machines.. The rationale of testing different monitoring mechanisms is to find the most effective one. Similar programs in other countries (e.g. in Eastern Europe and Africa) had found that relying on teacher monitoring of attendance alone could lead to collusion between teachers and pupils and therefore low effectiveness. We consciously test two external supervision methods (inspectors and biometric machines) to take care of this issue.

Moreover, in order to identify who in the family would be the most appropriate recipient of the transfers is randomly administered, in each treated classroom, to either the mother or the father. Under this approach, the Government of Morocco finances and organizes the benefits, while the World Bank advises on the design of the activities and carries out their rigorous impact evaluation.

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## Results

The Conditional Cash Transfer (CCT) pilot got underway in the final semester of 2007 and covers 53,288 households and 93,536 primary pupils, randomly selected for evaluation purposes in poor regions with high school drop-out rates. The government has already expanded this program (into non-control areas), covering an additional group of 109,908 households and 206,434 primary pupils. Results from the baseline show that the program reaches indeed those most in need.

The baseline value of household annual per capita consumption is 5208 Moroccan Dirham (US\$590), indicating the poverty of the target regions. This is projected to increase to at least 5720 Moroccan Dirham (US\$657) by the end of 2010 with the help of the CCT program. The program also benefits families with currently extremely low education: 73% of the sampled household heads cannot read or write, as well as 95% of their spouses.

## Bank Contribution

An initial grant from the Spanish Impact Evaluation Trust Fund (US\$500,000) financed the baseline quantitative survey of schools and families. The grant was completed with Bank resources to allow for staff time. The team subsequently won a US\$93,500 allocation from the Gender Action Plan, and a share of a US\$386,000 Korean Trust Fund grant for Information Technology-based projects. It also received a share of a US\$750,000 grant from the Governance Partnership Facility. The trust funds have jointly financed the substantial data collection work of this pilot activity, as well as the Bank's own and facilitated technical assistance. They have also directly financed the pilot program when government procurement could not move fast enough. The Bank has also secured a 50 percent share of US\$2.2 million of a Japanese Social Development Fund grant, to ensure the sustainability and continuation of the pilot, its evaluation and scale-up preparation.

## Partners

The Tayssir program is fully financed and managed by the Moroccan Ministry of National Education. The Conseil Supérieur de l'Enseignement was involved in the original design and the set-up of the program, with support from the World Bank and the Abdul Lateef Jameel Poverty Action Lab of MIT (J-PAL, [www.povertyactionlab.org](http://www.povertyactionlab.org)). The transfers are channeled through the postal branches of La Poste Bank, which organized mobile visits to manage the payments in remote areas that are too far from a post office. The World Bank has financed the impact evaluation of the program and supported its design, in collaboration with J-PAL and its partner NGO, Innovations for Poverty Action (IPA) which has an office in Morocco. IPA and J-PAL have developed the design of a randomized impact evaluation for Tayssir and its implementation, and have conducted all the field work related to the evaluation between 2008

and 2010. The work was led by Professor Esther Dulfo of MIT and J-PAL Director, and J-PAL associate researcher Prof. Pascaline Dupas from UCLA and IPA head in Morocco Florencia Devot.

## Moving Forward

The final impact evaluation of the pilot is underway and will be completed towards the end of the 2010 calendar year. In addition, the Government of Morocco has requested the Bank technical assistance to expand the activity throughout the education sector, and possibly into other sectors such as health.

## Beneficiaries

The direct transfers to households address poverty directly, and are conditioned on the children regularly attending primary school. Anecdotal evidence has been overwhelmingly positive, but needs to be confirmed by the rigorous impact evaluation expected end of 2010. The team witnessed a distribution session at a post office, and interviewed mothers and fathers, and teachers at neighboring schools.

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*“We can see the impact of the program: in my class, three pupils who had dropped out came back.”*

*A teacher in Meknes region.*

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*“Many parents have sent their kids back to school in reaction to the program, especially girls.”*

*A father from the Meknes region.*

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