

Helpdesk Research Report

Impact of cash and asset transfers on child and forced marriage

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Question

What are the impacts of cash and asset transfers on child and forced marriage? If possible, identify key actors working in this area, lessons from interventions, and any guidance on scale.

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1. Overview

This rapid review identifies literature on the impacts of cash and asset transfer programmes on child and forced marriage. Poverty and educational attainment figure prominently in marriage decisions (Parsons and McCleary-Sills undated; Thompson 2012; World Bank 2014). Girls living in poor households are almost twice as likely to be married before the age of 18, compared to those in higher-income families (World Bank 2014). Cash and asset transfer programmes aimed at tackling early marriage are thus premised on the idea that increasing household income will assist parents who have limited resources to invest, and delay them in marrying their daughters (Thompson 2012).

There are **very few programmes** that have directly tried to tackle forced and early marriage through cash or asset transfers.¹ Of the programmes that have, many are fairly recent or are small-scale, making it difficult to assess long term impacts or draw lessons (Sinha and Young 2009). Some cash and asset transfer programmes have indirectly impacted on child and forced marriage through, for example, increasing girls' participation in schooling.

¹ Expert comments

Of the evidence that is available, some of the programmes and lessons identified include:

- **Zomba cash transfer programme, Malawi:** one of the most widely cited and evaluated programmes, Zomba achieved a significant decrease in incidences of child marriage. Unconditional cash transfers were more successful than conditional cash transfers in delaying marriage (McIntosh and Özler 2011).
- **Female secondary school stipend, Bangladesh:** the receipt of this stipend was conditional on girls remaining unmarried, maintaining school attendance, and achieving a level of academic proficiency (Schurmann 2009). There is a lack of rigorous assessment of this programme, however some studies find that the stipend has helped to delay marriage (Khander, Pitt and Fuwa 2003; Raynor and Wesson 2006).
- **Punjabi Female School Stipend Programme (FSSP), Pakistan:** this female targeted conditional stipend has had a positive impact on delaying early marriage, particularly for girls with more than one year of exposure. Some experts caution, however, that cultural and social norms still persist which make it difficult for girls to resist early marriage (Alam, Baez and Del Carpio 2011; Greene 2014).
- **Berhance Hewan asset transfers, Ethiopia:** asset transfer was one component of this child marriage prevention intervention, alongside the provision of school supplies, community conversations to raise awareness, and girls mentoring groups. The asset transfer involved the provision of a goat to families who did not allow their daughters to marry during the two year period of the intervention. An impact assessment found that girls who benefited from this combined intervention were one tenth as likely to be married and three times more likely to be in school than non-beneficiaries (Population Council 2014; Erulkar and Muthengi 2009).
- **Apni Beti Apna Dhan conditional cash transfers, India:** this initiative provided both an unconditional cash transfer to mothers within 15 days of giving birth, and a conditional government saving bond in the name of the daughter that is redeemable at 18, provided they remain unmarried. Research found that the transfer had a positive impact on delaying marriage; however, it did not alter the norms around the necessity of early marriage in any significant way (Nanda et al. 2015).

Some of the lessons emerging from existing initiatives include:

- There is **more evidence on the impact of conditional cash transfers**, with a number of studies demonstrating the positive impact they have had in delaying marriage (Nanda et al. 2014; Alam, Baez and Del Carpio 2011). There is **less robust evidence on the impact of non-conditional transfers**. Further research is needed to determine whether conditional or non-conditional transfers have more positive effects.
- **Better targeting** is needed to reach the poorest families (Raynor and Wesson 2006);
- There is very little mention of **scale** or **cost-effectiveness** in programme evaluations. There is a need to do further research in this area (Fraser 2011).
- Some programmes use a **combination of approaches** to address the different factors that contribute to child marriage. For instance, the use of cash transfers to address economic factors, combined with awareness raising to address social factors (Population Council 2014; Muthengi and Erulkar 2011).

2. Programmes that impact on child and forced marriage

There are very few cash or asset transfer programmes that have been set up to address age of marriage directly. Evaluative material is therefore fairly limited. Some experts attribute the limited evidence base to the question of time horizon. Social change processes can take years or generations to take root. While some experts highlight the potential sustainability and scalability of cash transfer interventions (Garcia and Moore 2012), others question whether results will be sustainable over the long term (Malhotra et al. 2011). Few national cash and asset transfers programmes have been designed with child marriage in mind or with child marriage indicators, thus making it difficult to undertake viable large-scale evaluations (Malhotra et al. 2011).

The following cash and asset transfer programmes have been identified as having an impact on early and forced marriage.

Zomba cash transfer programme, Malawi

The Zomba cash transfer programme (ZCTP) was a World Bank funded initiative that provided both unconditional cash transfers (UCTs) and conditional cash transfers (CCTs) to the families of female students aged 13-22 years (Kidd and Calder 2012). The initiative ran over a period of two years (2007-2009). An experimental study of Zomba found that the **unconditional cash transfers were more successful than conditional cash transfers** in reducing the age of marriage (Baird, McIntosh and Özler 2011). Conditional transfers increased enrolment rates and improved regular attendance at school; however, they had little impact on reducing the likelihood of teenage pregnancies or marriage. Unconditional cash transfers, however, were 'very effective' in delaying marriage by 44 per cent and childbearing by 27 per cent after two years (Baird, McIntosh and Özler 2011, p. 1747).

These impacts were almost entirely experienced among those who dropped out of school after the start of the two year intervention. The likelihood of marriage and pregnancy was negligible among those who stayed in school regardless of whether they received a conditional or unconditional transfer (Baird, McIntosh and Özler 2011). The study concludes that UCTs may be more effective than conditional transfers in countries where decisions about the marriage of adolescent girls are influenced by poverty. The unconditional transfer allowed those who dropped out of school to support themselves without relying on a husband or engaging transactional sex.² However, in countries where dowry payments are made, UCTs may have no effect, or perhaps have even the opposite effect on the timing of marriage (Baird, McIntosh and Özler 2011).

Berhance Hewan asset transfers in Ethiopia

The *Berhance Hewan* programme targeted married and unmarried girls (aged 10 to 19) in rural areas of the Amhara province of Ethiopia. The intervention ran from 2004 to 2008 and aimed to address a number of determinants of early marriage, including social norms, economic factors, and lack of status and social capital. It was implemented by the Amhara Regional Bureau of Youth and Sports, the Ethiopian Ministry of Youth and Sports, and Population Council. A conditional asset transfer and the provision of equipment comprised two of the four components of the initiative:

² See: <http://www.povertyactionlab.org/evaluation/impact-cash-transfers-educational-attainment-sexual-behavior-and-hiv-status-adolescent-gi>

- **Conditional asset transfer:** families who did not make their daughters marry during the two year period of the project received a goat at the end of it, which was presented jointly to the girl and her family. The girls had to attend at least 80 per cent of group or school sessions, and families had to pledge not to marry their daughters during the two-year programme period (Muthengi, and Erulkar 2011).
- **Provision of school supplies:** girls who were in school, or wanted to return to school, were supported with school supplies including pens, notebooks and pencils. These aimed to address the economic barriers to schooling and maximise the protective effect that schooling can have against early marriage (Population Council 2014).³

The two remaining components of the programme were community conversations to raise awareness and address cultural and social norms, and girls mentoring groups, including non-formal education (Population Council 2014).

A quasi-experimental research project used population-based surveys before and after implementation in intervention and control sites to identify the impact of the initiative (Erulkar and Muthengi 2009). The research found **notable changes in the status of girls** and improvements in all outcomes of interest, including marriage and reproductive health knowledge. Girls aged 10 to 14 years in the intervention site who received all four components of the initiative were one tenth as likely to be married compared to those in the comparison site, and three times more likely to be in school (Erulkar and Muthengi 2009).

Female secondary school stipend programme, Bangladesh

The female stipend programme was introduced to subsidise girls' secondary school education in rural Bangladesh. A joint initiative of the World Bank and Government of Bangladesh, the primary aim of the programme is to delay marriage and childbearing through increased school enrolment and retention (Schurmann 2009). The stipend was **conditional on girls remaining unmarried**, maintaining school attendance, and achieving a level of academic proficiency. As married girls are excluded from the stipend, there is a clear incentive for parents to delay the marriage of their daughters (Schurmann 2009).

There is some evidence that the programme has had **positive impacts** on reducing incidences of early marriage. Using two different datasets, Khandker, Pitt and Fuwa (2003) find that the conditional transfer has reduced the incidences of child marriage and child bearing, and has been effective in closing the gender schooling gap. However, other authors caution that there is a **lack of rigorous impact assessment**, making it difficult to identify impact beyond school attendance (Raynor and Wesson 2006). One study finds that there is not yet sufficient data to assess the impact on early marriage (Raynor and Wesson 2006).

School uniform transfer, Kenya

In a randomised evaluation, Duflo et al. (2006) compared three school-based HIV/AIDS interventions in Kenya: training teachers in HIV/AIDS curriculum; encouraging students to debate the role of condoms in HIV/AIDS prevention; and reducing the cost of education through **providing money for school uniforms**. Since the abolition of school fees in Kenya, the price of uniforms is the main direct financial barrier to accessing education at the primary level. The initiative distributed a free school uniform to each student at the beginning of the intervention, and a second uniform one year later if they were still enrolled in school. The evaluation found that while teacher training had no impact on retention rates, girls who

³ The report does not provide any details on costing.

received the uniform were 2.5 percentage points less likely to have dropped out of school. This consequently decreased the likelihood that girls were married or had children. Girls who received the school uniform were 1.5 percentage points less likely to have started childbearing and 1.4 percentage points less likely to be married (Duflo et al. 2006, p. 20).

Punjabi Female School Stipend Programme, Pakistan

The Punjabi Female School Stipend Programme (FSSP) is a female-targeted **conditional cash programme** that was implemented in response to gender gaps in education, and within the context of larger education sector reform (Alam, Baez and Del Carpio 2011). The stipend comprised a quarterly subsidy equivalent to US \$10 and was conditional on a minimum school attendance rate of 80 per cent.

Using regression discontinuity and difference-in-difference analysis, one study identifies **positive impacts** five years into the programme (Alam, Baez and Del Carpio 2011). There is evidence that participating girls delay marriage and have fewer births by the time they are 19 years old. The analysis finds that girls with more than one year exposure to the programme are less likely to be married than other beneficiaries – suggesting **positive marginal effects of treatment length**. There is also suggestive evidence that participant girls in the poorest households are more likely to delay marriage (Alam, Baez and Del Carpio 2011).

Some authors caution that the programme fails to tackle the **cultural and social norms** in Pakistan, which can make it difficult for girls to avoid the pressures of marriage and childbearing no matter how much they wish to (Greene 2014).

Apni Beti Apna Dhan conditional cash transfers, India

The Government of India has launched several large-scale conditional cash transfer initiatives to incentivise families to delay their daughters' marriages.⁴ One of the first Indian CCT initiatives was the *Apni Beti Apna Dhan* programme, which began in 1994 (Sinha and Young 2009). The scheme targeted poor households and disadvantaged caste groups and offered two points of transfer: a small cash transfer to mothers within 15 days of giving birth to a girl; and a government purchased savings bond in the name of the daughter that is redeemable at 18, provided she is not married (Nanda, Datta and Das 2014; Sinha and Young 2009).

The first participant girls turned 18 in 2012-2013, making it an opportune time to assess impact. A quasi-experimental analysis identified the impact of the initiative using data from 1500 beneficiary and 1500 non-beneficiary households (Nanda et al. 2014). The research found that the initiative had a **positive impact on delaying marriage**. Girls in the beneficiary group were less likely to be married early than those in the non-beneficiary group (Nanda et al. 2014). However, though the transfer delayed marriage and extended girls' schooling, it **did not alter the norms** around the necessity of early marriage in any significant way.⁵

The International Centre for Research on Women has conducted a rigorous evaluation of the educational impact of the programme. An analysis of the impact it has had on child marriage is currently underway and the report is anticipated in 2015 (Nanda, Datta and Das 2014).

⁴ See: <http://www.icrw.org/where-we-work/evaluating-power-conditional-cash-transfers-ccts-delay-marriage-india>

⁵ Expert comments

PACES education fee waiver programme, Colombia

The PACES programme is an education fee waiver initiative that uses a lottery system to distribute vouchers to school students in Colombia (Angrist et al. 2002). The programme specifically aims to increase educational attainment, however some indirect impacts on rates of child marriage have been observed. One analysis uses a quasi-experimental research design by comparing those who received the vouchers with those who did not. It finds that beneficiaries were less likely to be married or cohabitating than non-beneficiaries (Angrist et al. 2002, p. 1536).

***Oportunidades* conditional cash transfer programme, Mexico**

The *Oportunidades* programme has been operating in rural Mexico since 1997, providing cash grants to poor families in exchange for attendance at school or visits to health clinics. The programme does not specifically target child and early marriage; however, there is some evidence of indirect positive impacts. One empirical analysis finds that beneficiaries with **early exposure** to the programme have delayed marriage (Behrman, Parker and Todd 2008). Girls and boys who entered the programme were 12 and 25 per cent less likely to be married six years later (IEG 2011).

South African Child Support Grant

The South African Child Support Grant (CSG) is one of the most comprehensive social protection systems in the developing world. Though the programme does not specifically target child marriage, evaluations have identified some indirect impacts on 'risky sexual behaviour'. A comprehensive evaluation found that the CSG **significantly reduced six main risky sexual behaviours** – sexual activity, pregnancy, alcohol and drug use, criminal activity and gang membership (DSD, SASSA and UNICEF 2012). In particular, the evaluation found that when the adolescents **received the grant in early childhood**, they had reduced sexual activity, fewer sexual partnerships and a reduced risk of pregnancy (DSD, SASSA and UNICEF 2012).

3. Lessons and guidance

There are very **limited** lessons and guidance emerging from the literature on the use of cash and asset transfers to prevent child and forced marriage.

Conditional versus unconditional cash transfers

Evidence indicates that conditional transfers have been particularly effective in increasing the age of marriage (Nanda et al. 2014; Alam, Baez and Del Carpio 2011; McQueston, Silverman and Glassman 2012). There is less robust evidence about the impact of unconditional transfers (Baird, McIntosh and Özler 2011). Some experts caution that in situations where a dowry is paid by the bride's family, the use of unconditional transfers can contribute to early marriage (Baird, McIntosh and Özler 2011).

Targeting

Some evaluation and impact assessment studies argue that better targeting is needed to reach poorer families. An independent desk study of the Bangladeshi girls' stipend programme, for instance, finds that the programme failed to reach poorer families because it targeted those whose daughters had finished primary education – and therefore could afford to pay for schooling (Raynor and Wesson 2006).

Guidance on scale

Child marriage interventions typically start small before scaling up (Fraser 2011). As many of the cash and asset transfers programmes are small-scale pilot initiatives, there is **a need for further research on scaling**. Building on the work of the *Berhance Hewan* programme, the Population Council and its partners are currently in the process of identifying lessons on cost-effective and scalable models to prevent child marriage in Africa (Population Council 2014). Results are anticipated in 2015.

Tackling different factors

Child and forced marriage are an outcome of complex and intersecting factors, including cultural, social, and economic reasons. To address these multidimensional influences, some child and forced marriage prevention programmes utilise a combination of different approaches, of which cash or asset transfers are one component. The *Berhance Hewan* programme in Ethiopia, for instance, simultaneously addresses economic and social factors that promote early marriage through the use of transfers, combined with awareness raising and girls mentoring (Population Council 2014; Muthengi and Erulkar 2011).

4. Mapping actors

The table below identifies some of the international actors working with cash and asset transfer programmes to prevent early and forced marriage.

Organisation	Role/programmes	Further information
World Bank	Involved in financing cash transfer programmes to prevent child and forced marriage, including the Zomba cash transfer programme (2007-2009)	http://www.worldbank.org/en/topic/gender
Population Council	Conducts research into the causes of child marriage and support projects on effective prevention	http://www.popcouncil.org/research/child-marriage-prevention-and-supporting-married-girls
International Centre for Research on Women (ICRW)	Conducts research on the scope, causes and consequences of child marriage, as well as how to prevent their practice	http://www.icrw.org/what-we-do/adolescents/child-marriage
Innovations for Poverty Action (IPA)	Conducts research and works on interventions that support girls' empowerment in rural Bangladesh, including delaying marriage through the use of incentives.	http://www.povertyactionlab.org/evaluation/empowering-girls-rural-bangladesh

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Key websites

- International Centre for Research on Women – Child marriage: <http://www.icrw.org/what-we-do/adolescents/child-marriage>
- Population Council – Child marriage: <http://www.popcouncil.org/research/child-marriage-prevention-and-supporting-married-girls>

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