

# HOW CASH TRANSFERS CAN CONTRIBUTE TO ENDING CHILD MARRIAGE

As part of a comprehensive approach, social protection – especially cash transfer programmes – can help mitigate the economic and social drivers of child marriage. This thematic brief offers guidance for policymakers, practitioners and advocates to ensure cash transfer programmes contribute towards ending child marriage around the world.



PICTURED: A girl plays in the park in Livingston, Guatemala. Photo: *Girls Not Brides*/Priscilla Mora Flores/Colectivo Nómada

This brief was written for *Girls Not Brides: The Global Partnership to End Child Marriage* by Nicholas Mathers.

## Key facts

- Cash transfer programmes should be sensitive and responsive to local child marriage practices and drivers. They should include child marriage reduction as a specific objective.
- To reach girls at risk of child marriage, cash transfer programmes should cover high-prevalence communities and have inclusive eligibility criteria and outreach.
- Combined unconditional cash transfers and conditional or labelled transfers for education may be most effective, but complementary investment in education and other social services is also needed. Cash transfers for education should include non-formal and vocational education, and any conditions should support access rather than punish non-compliance.
- Cash is more efficient to deliver at scale than in-kind transfers, and supports girls' and their families' own spending and investment priorities. The size and frequency of payments depends on the programme objectives, which should reflect the local drivers of child marriage.
- Gender analysis should be used to identify and mitigate the gendered social norms that drive child marriage, and the possible negative impacts of cash transfers on violence against girls and women, the unequal distribution of domestic work, and the risk of funding dowry and facilitating early marriage.
- Cash transfer programmes should encourage the active participation of girls and support their holistic needs – that is, their needs as an interconnected whole – for better transitions to adulthood. They should link with national child marriage reduction strategies, laws and policies, and other social and economic services and programmes.

## Introduction

Child marriage<sup>b</sup> is a violation of human rights. It has severe negative consequences for girls and women – including for their health, development, power, participation and safety – and for wider society, including reduced economic growth.<sup>12</sup> Child marriage prevalence has declined globally over the past 30 years, but progress has been uneven and too slow to meet the Sustainable Development Goal of ending the practice by 2030.<sup>3,4</sup> In addition, 10 million more girls are predicted to marry by 2030 due to the social and economic impacts of the COVID-19 pandemic.<sup>5</sup>

Child marriage is rooted in gendered social norms and unequal relationships between women and men. It is made worse by poverty, low levels of education, and social and economic insecurity. Our [Theory of Change](#) emphasises the need for comprehensive and gender-transformative approaches that address unequal gender norms through advancing girls' rights and leadership, mobilising families and communities, providing services, and establishing and implementing laws and policies. Within this comprehensive approach, social protection – especially cash transfer programmes – can play a role in mitigating some of the economic and social drivers of child marriage in both development and humanitarian contexts.

## Poverty, education, and child marriage practices in different contexts

Poverty and economic insecurity are closely linked with child marriage, but create different incentives for marriage depending on local marriage practices and norms.<sup>4,6</sup> These practices and norms affect how a cash transfer may impact on the timing of marriage.<sup>7</sup>

One factor is the level of **autonomy** girls have in relationship and marriage decisions, meaning they can make informed and free decisions. This varies between arranged marriages – common to South Asia and parts of West, Central, Eastern and Southern Africa – and self-initiated marriages or unions, common to Latin America and the Caribbean and parts of West, Central, Eastern and Southern Africa.

However, girls' **agency** – that is, their ability to choose and act on their choices within social and cultural norms – also varies *within* arranged marriages.<sup>8</sup> Decisions about self-initiated child marriage also respond to social norms that girls have adopted – consciously or not – around the value of marriage, social and economic restrictions, and the influence of parents or family members.<sup>9</sup>

**Cash transfers** are one of the most common tools for providing non-contributory social assistance – that is, state benefits that do not depend on how much tax or contributions an individual has made – as part of government social protection systems.

Cash transfers can include poverty-targeted schemes for the working or non-working poor, child grants, social pensions and grants for people with specific characteristics that may put them at risk, such as a disability.

They may be unconditional or have behavioural conditions attached, including children's attendance at school, use of health services and – in some cases – delayed marriage. Cash plus programmes include complementary interventions or links to other services to maximise impacts.

In both arranged and self-initiated marriage contexts, **economic pressures** may push parents to accelerate – directly or indirectly – a girl's marriage to reduce the perceived burden of raising her and paying for her education.<sup>10</sup> Where relationships are self-initiated, girls may seek more economic security through unions or pre-marital relationships, especially in response to economic shocks.<sup>11,12</sup> In both contexts, these economic pressures can be made worse during [humanitarian crises](#). At the same time, child marriage may still persist in wealthier households due to cultural or religious beliefs or as a form of social prestige.<sup>13</sup>

In arranged marriage contexts, **marriage transactions** – that is, when goods or cash is passed between the bride and the groom's families at the time of marriage – create different economic incentives for marriage, depending on their direction.<sup>14</sup> Where bride price is practiced, families that face economic insecurity may arrange a girl's marriage sooner to benefit from an incoming marriage transaction. In a dowry context, families facing economic hardship can find it difficult to raise the money to pay a dowry.<sup>15</sup> So, raising incomes of poor households in a bride price context may reduce incentives to marry, while doing so in a dowry context may facilitate them.<sup>16</sup>

**Child marriage and education** are also closely linked and keeping girls in school is one of the best ways of delaying marriage. On average, the likelihood of a girl marrying as a child is six percentage points less for every additional year she stays in secondary education.<sup>17</sup> Higher levels of education also offer girls greater opportunities and aspirations, and can increase their agency in marriage decisions.

However, where arranged marriage is common, social expectations about age at marriage may determine investment in girls' education.<sup>18</sup> Where relationships are self-initiated, girls who become pregnant often drop out of or are excluded from school. However, many girls drop out for other reasons and are then more likely to engage in sexual relationships that lead to pregnancy and the formation of a union.<sup>19</sup>

<sup>b</sup>This thematic brief uses the term "child marriage" to refer to all forms of child, early, and forced marriage and unions where at least one party is under the age of 18. This brief focuses on child marriage among girls, whilst acknowledging that boys are also affected by the practice, but to a much lesser degree.



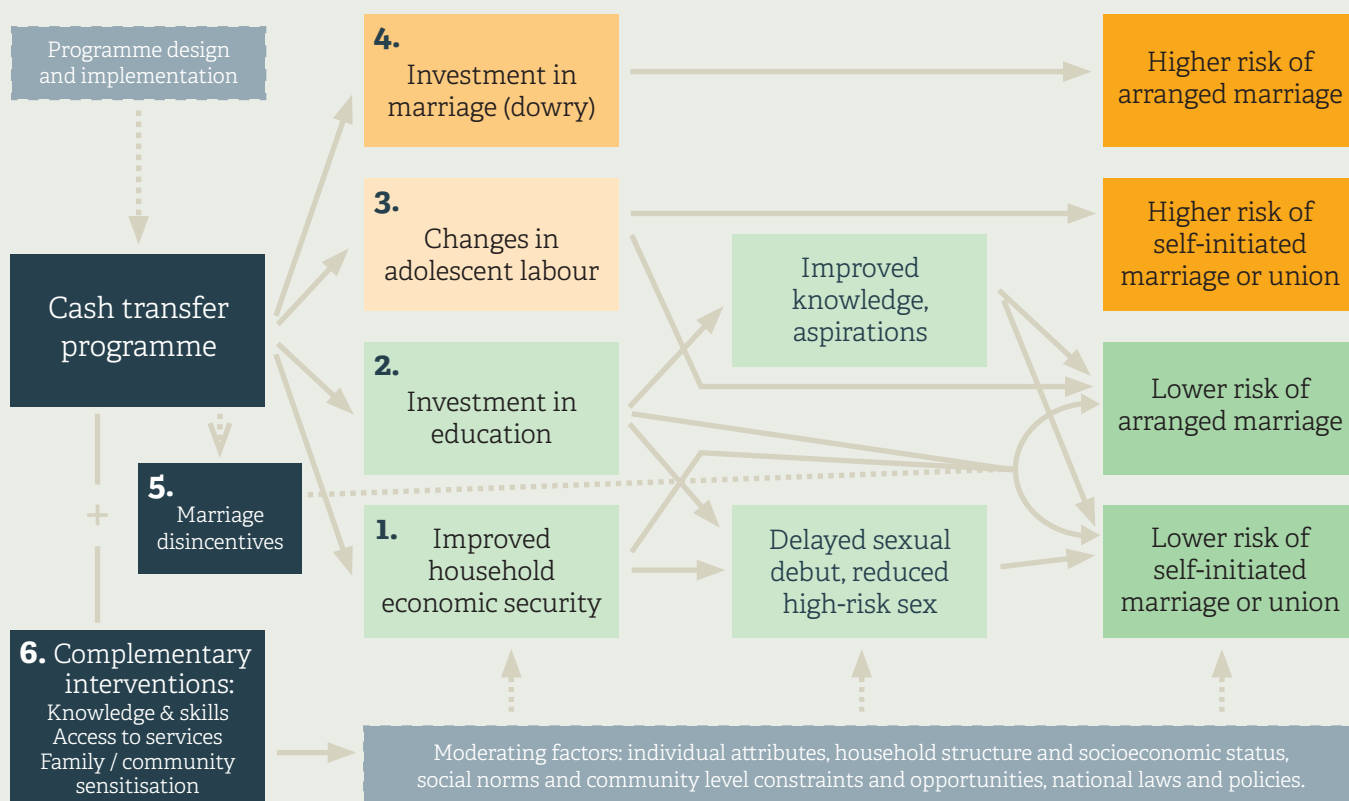
PICTURED: Thandiwe attends catch-up classes in Zimbabwe. Investing in girls' education is one of the best ways of delaying marriage. Photo: "[4th grade student Thandiwe, 10, using a computer at school, Zimbabwe](#)" by Global Partnership for Education - GPE is licensed under [CC BY-NC-ND 2.0](#)

## Conceptual framework on the effects of cash transfers on child marriage

Figure 1 shows a conceptual framework identifying the pathways through which common types of cash transfer programme can affect the risk of child marriage in different marriage contexts. Cash transfers affect the timing of marriage through changes in household spending and investment and – in the case of

conditional cash transfers – through incentivised behavioural change. The framework identifies six pathways through which cash transfers affect child marriage either directly or through intermediate effects on sexual behaviours and girls' empowerment.

**Figure 1: Conceptual framework on the effects of cash transfers on the risk of child marriage in different marriage contexts**



### Pathway 1: Improved household economic security.

By increasing a household's ability to meet their basic needs, cash transfers can reduce pressure on families to shift economic responsibility for a girl to her husband's household, especially when a bride price is expected. They can also reduce girls' own motivation to seek economic security through marriage or high-risk sexual relationships.<sup>20</sup>

**Pathway 2: Investment in education.** Cash transfers can reduce the risk of child marriage and early sexual debut by keeping girls in school for longer, especially where married girls are excluded from school. In addition, girls who spend longer in school can gain more knowledge and skills, and raise aspirations, empowering them to make (or to influence) decisions to marry later and support later marriage for their own children.

**Pathway 3: Changes in adolescent labour.** Where cash transfers are invested in a family business, or adult household members participate in public works programmes,<sup>24</sup> adolescents may have to increase time spent in economic or domestic work. This may cause families to delay an arranged marriage, but may encourage girls who have more autonomy to form a marriage or union to gain independence and opportunity, especially where the increase in work has led them to drop out of school.

**Pathway 4: Investment in marriage.** In a dowry context, economically insecure households may use a cash transfer to save or to access credit to pay for the dowry and other marriage costs, allowing marriage to take place sooner.

**Pathway 5: Marriage disincentives.** Cash transfers that are conditional on delaying marriage have a direct effect on reducing the risk of child marriage, independent of other effect pathways.

**Pathway 6: Complementary interventions.** Complementary interventions and access to services may enhance the effects of cash transfers on child marriage by mitigating other drivers of child marriage. These can include interventions to support girls' knowledge and skills, provide greater access to education, health or financial services, and engage with families and communities to transform social norms.

The effects of cash transfers on child marriage are also dependent on factors like girls' age and level of education, household structure and socioeconomic status, social norms, the availability and quality of services, and national laws and policies. Programme design and implementation also affect outcomes, especially through targeting criteria and coverage, behavioural conditions – that is, conditions for receiving the transfer based on fulfilling certain behaviours – and the size, frequency and main recipient of transfers.

### The effects of cash transfers on child marriage pathways and outcomes

The findings below are primarily based on 21 studies covering 19 cash transfer programmes across Africa, Latin America and South Asia. They provide credible estimates of the effects of cash transfers – including those that are unconditional, conditional for education and conditional for delayed marriage – on the risk of child marriage or age-at-marriage among adolescent girls.<sup>22, 34-53</sup>

The findings also draw on evidence from programmes with non-cash economic transfers,<sup>54-58</sup> studies that measure effects on intermediate outcomes related to sexual debut, high-risk sex, and pregnancy or fertility among teenage girls,<sup>59-66</sup> studies on the effects of education on child marriage and sexual behaviours,<sup>67-76</sup> and several multi-component adolescent girls' programmes.<sup>27,77</sup> For further information on the methodology and programmes reviewed, see the [full report](#).

**Table 1: Summary of studies on the effects cash transfer programmes on child marriage**

Country	Programme	Type	Impact on child marriage
Malawi	Zomba Pilot Cash Transfer <sup>35, 36</sup>	UCT <sup>c</sup>	↓
South Africa	Old Age Pension (OAP) <sup>37</sup>	UCT	↓↑
Kenya	CT for Orphans and Vulnerable Children (CT-OVC) <sup>38</sup>	UCT	↔
Malawi	Social Cash Transfer Programme (SCTP) <sup>39</sup>	UCT	↔
Zambia	Multi-Categorical Targeted Grant (MCTG) <sup>40</sup>	UCT	↔
Zimbabwe	Harmonized Social Cash Transfer (HSCT) <sup>a 40</sup>	UCT	↓
Ghana	LEAP 1000 <sup>41</sup>	UCT	↔
Ethiopia	Productive Safety Nets Programme (PSNP) <sup>42</sup>	UCT	↓
Nepal	Old Age Allowance (OAA) <sup>43</sup>	UCT	↑
Tanzania	Productive Social Safety-Net (PSSN) <sup>a 44</sup>	UCT/ CCTE <sup>d</sup>	↔
Malawi	Zomba Pilot Cash Transfer <sup>35, 36</sup>	CCTE	↓
Kenya	Adolescent Girls Initiative (AGI) <sup>45</sup>	CCTE	↓
Honduras	Programa de Asignación Familiar (PRAF) <sup>b 46</sup>	CCTE	↔
Mexico	Progreso/Oportunidades <sup>47, 48</sup>	CCTE	↓
Pakistan	Female Secondary School Stipend (FSSP) <sup>49, 50</sup>	CCTE	↓
Philippines	Pantawid Pamilyang Pilipino Programme (4Ps) <sup>51</sup>	CCTE	↓
Bangladesh	Female Secondary School Stipend (FSSP) <sup>23</sup>	CCTE/ M	↓
India	Kanyashree Prakalpa <sup>52</sup>	CCTE/ M	↓
India	Apni Beti Apna Dhan (ABAD) <sup>53, 54</sup>	CCTM <sup>e</sup>	↓

<sup>a</sup> Study population is adolescent girls and young women up to age 24 or 28 years.  
<sup>b</sup> Study population is women aged 14-49.  
<sup>c</sup> UCT: Unconditional cash transfer.  
<sup>d</sup> CCTE: Conditional cash transfer (education).  
<sup>e</sup> CCTM: Conditional cash transfer (marriage).

Table 1 Key	↑	Child marriage increase
	↓	Child marriage decrease
	↔	No measurable change

## Overall findings

Cash transfers can mitigate several of the economic and social drivers of child marriage through different pathways.

- **Conditional cash transfers (CCT) play an important role in keeping girls in school and are most consistent at reducing the risk of child marriage across marriage contexts.** They counteract family and social pressures to marry, and reduce the risk of self-initiated unions and pre-marital sexual relationships that may lead to pregnancy and marriage.
- **Unconditional cash transfers (UCT) are often effective at increasing access to school and in protecting against early and high-risk sex, but this does not generally reduce child marriage.** This is partly because the girls whose families choose to use UCTs to help them stay in school are already at lower risk of child marriage. However, cash transfers can alleviate the economic pressures to marry or form a union in some circumstances.
- **Cash transfers will not change social norms related to girls' and women's work, marriage and sexuality in the short term.** This is why – in a dowry context – those receiving cash transfers have used them to fund dowry and facilitate girls' marriage. However, in combination with other policies and programmes – especially education – cash transfers can equip girls to resist unequal and harmful social practices and promote inter-generational change. In the long term, better educated girls are more likely to favour later marriage for their own children, and to be in a stronger position to influence these decisions.

## Evidence for specific pathways

- 1. Household economic security.** Most of the UCTs in this review increased household economic security but had no effect on the risk of child marriage. However, programmes in Malawi and the Philippines show that the impact of both UCTs and CCTs on household economic security can reduce the risk of child marriage, especially where social norms for child marriage are weaker, poverty is a main driver, and transfers are regular and predictable.
- 2. a) Education and empowerment.** The evidence suggests that increasing access to education reduces child marriage. Both UCTs and CCTs can help increase school attendance, but only CCTs for education are consistently effective in reducing risk of child marriage across all marriage contexts. This is likely because CCTs incentivise school attendance among girls who are at risk of child marriage, while UCTs may only support attendance among girls who are already at lower risk of marriage. There is also evidence – from Bangladesh and Malawi – that by supporting girls to gain knowledge and raise their aspirations, cash transfers that increase educational attainment can empower them to make (or to influence) decisions to delay marriage.

**b) Effects of education and economic security on early and high-risk sexual relations.** There is consistent evidence that both UCTs and CCTs can delay girls' sexual debut and pregnancy and protect against high-risk sex. In some cases, they can increase condom use and reduce family size. Cash transfers' role in keeping girls in school appears to be the strongest driver of changes in sexual behaviour. There is also evidence that increased knowledge, skills and aspirations empower girls to engage in safer sex, and that increased economic security can mitigate the drivers of sexual exchange relationships.

- 3. Adolescent labour.** There is evidence from one public works programme in Ethiopia that arranged marriages may be delayed when cash transfers increase adult economic work which then increases girls' domestic work. There is currently no evidence that an increase in domestic work – potentially at the cost of schooling – may lead girls to self-initiate a marriage or union.
- 4. Marriage investment.** Evidence from Nepal, India and South Africa confirm that cash transfers can be used to facilitate arranged marriages, especially where households struggle to pay a dowry. While this can happen with CCTs once girls have exited the programme, UCTs can speed marriage at any age, depending on family expectations.
- 5. Marriage disincentives.** CCT schemes to disincentivise child marriage in India and Bangladesh were successful when they communicated effectively about the programme objectives and engaged girls as active participants.
- 6. Cash plus and complementary interventions.** Among the few multi-component schemes that include economic transfers, the transfers reduced the risk of child marriage, but the complementary interventions had little individual or value-added impact on child marriage.

A variety of schemes of different sizes and designs can mitigate child marriage, but only state-run cash transfers that are part of social protection systems – and so have sustainable funding (taxes) and national reach – have the potential to address the key drivers of child marriage sustainably and at scale. However, state social protection programmes rarely have specific objectives to reduce the risk of child marriage.

Policymakers, programme designers and implementers need to maximise the potential of these cash transfer programmes to contribute to ending child marriage. This means designing schemes that have a holistic vision of girls' and women's lives, that are inclusive of those most at risk of child marriage, recognise girls' agency, promote educational and economic opportunities, and do not reinforce or worsen gender inequalities at home and in the community.

# Recommendations

## For policymakers

- **Develop national child marriage strategies that promote policy coherence and cross-sectoral links,** maximising resources for – and effectiveness of – cash transfers oriented towards ending child marriage. Incorporate cash transfers into national strategies to end child marriage; include child marriage reduction as a specific (secondary) objective of cash transfer programmes; and promote inter-sectoral links between policies and programmes.
- **Ensure social sector investment in availability and quality of education is balanced with increasing demand through an appropriate combination of cash transfer programmes.** Prioritise investment in quality local primary and secondary education and remove user fees; consider combinations of unconditional cash transfers to address material poverty, conditional (or labelled) cash transfers to promote access to education, and cash transfers conditional on delayed marriage in child marriage hotspots.
- **Finance cash transfers and other social protection measures to ensure they cover areas of high child marriage prevalence,** including in humanitarian contexts and for migrant and stateless populations.
- **Provide strong national and sub-national leadership of cash transfer programmes** that address child marriage and actively promote their objectives.

## For programme designers and implementers

- **Design cash transfer programmes that are sensitive and responsive to local marriage practices and drivers.** Ground programme design in an analysis of the kind of autonomy girls have in decisions about relationships and marriage, local social and economic drivers, and – where appropriate – the direction of marriage transactions.
- **Adopt targeting and enrolment strategies that ensure the most at-risk girls can access cash transfers.** Expand coverage to areas with high prevalence of child marriage; define eligibility criteria that are inclusive of adolescent girls, whether in or out of school; provide outreach services and promote collaboration with education, health and child protection services.
- **Design cash transfer programmes that support adolescent girls' agency to delay marriage.** Ensure size and frequency of transfers are appropriate to their objectives; provide transfers direct to adolescent girls, where feasible, and include girls as active programme participants; communicate programme objectives to girls, families and communities.

- **Ensure behavioural conditions are enabling and inclusive.** Where state capacity is low, consider simple labelled transfers<sup>f</sup> – rather than conditional cash transfers – to promote access to education; apply conditions on school attendance only where adequate services are available; include options for catch-up, informal and vocational education; support inclusion of girls who are pregnant, mothers or are married; avoid punitive sanctions for non-compliance; monitor conditions to identify vulnerable girls and provide additional support or services.
- **Identify and use strategies to mitigate gendered risks and address wider gender and social norms.** Use gender and power analysis to inform decisions about targeting, who the cash transfer is paid to – the girl or her mother or father, for example – registration, enrolment and distribution processes, and service links to minimise exposure to violence and abuse; implement targeted measures alongside cash transfers to mitigate possible increased risk of earlier marriage in dowry contexts.
- **Ensure that programme monitoring and evaluation collects and analyses data on child marriage status,** even when reducing child marriage is not a primary objective. Collect data on locally-relevant pathways and longer-term outcomes related to girls' empowerment and marriage quality.

## For civil society organisations

- **Use evidence to advocate with governments for increased financing and extended coverage of cash transfers to girls who are at risk of child marriage** and to design schemes that are responsive to its underlying causes and drivers.
- **Design and implement pilot schemes with strong evaluation components that can test cutting-edge approaches** to inform national policies and programmes.
- **Provide outreach to identify and support girls who are at risk of child marriage** to access state cash transfer programmes and other services.

## For researchers

- **Focus research on cash transfers in regions and contexts where child marriage rates are high, girls are at higher risk and/or there is limited existing evidence.** Priority areas include the Sahel, where child marriage rates are highest; better understanding the potential for UCTs to facilitate early marriage in dowry contexts; and the impacts of cash transfers on child marriage in humanitarian contexts.
- **Develop focused research on the less-understood pathways through which cash transfers can affect child marriage risk,** including the relationship between cash transfers, girls' empowerment and school quality; how the impact of cash transfers on adolescent girls' work within the household affect decisions about

<sup>f</sup>Like conditional cash transfers, labelled transfers are provided to promote certain behaviours (like attending school). Unlike conditional cash transfers, they do not have active monitoring and follow up on compliance, and therefore do not include responses – punitive or supportive – for non-compliance.

There is evidence that they are more effective at increasing school attendance than unconditional cash transfers.

marriage timing; and how to use service links and complementary interventions to maximise the impacts of state cash transfer programmes.

- **Better understand the impacts of cash transfers on marriage quality and intra-household relations of girls who marry as children**, including choice around who to marry and differences in the age and education of girls and their partners; empowerment in decision-making about family planning and household expenditure; and inter-partner violence.
- **Ensure that research on the effects of cash transfers on child marriage measures the right thing** and reflects changes in the full adolescent girl population, by collecting data on both marriage and cohabitation status and on adolescent girls who have already left their parental or family home.



PICTURED: Adolescent girls at school in Bangladesh, where they learn technical skills and are linked with jobs that match their expertise. Photo: "Schoolgirls with life skills in Bangladesh" by DFID - UK Department for International Development is licensed under CC BY 2.0

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