

# ONLINE SERIES ON WHAT WORKS TO END CHILD MARRIAGE

Session 1:

**How cash transfer programmes can  
contribute to ending child marriage**

**30 June, 7am Mexico City / 1pm London / 2pm Nairobi / 5.30pm New Delhi**

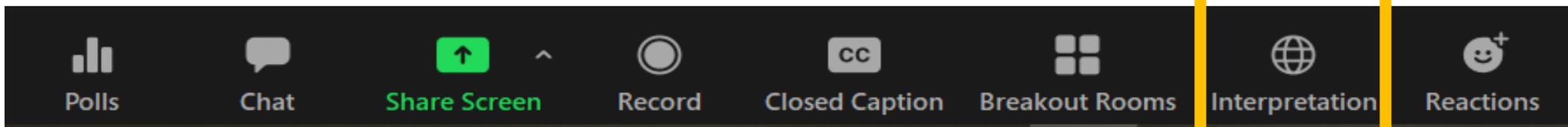
Interpretation in English, French & Spanish

# *Girls Not Brides Learning Series:* How Cash Transfer Programmes can contribute to End Child Marriage

This session will have presentations in **English**. To access simultaneous interpretation, please click on the globe icon at the bottom bar of your screen and **select your preferred language (English, Spanish, French, or no interpretation)**.

Esta sesión tendrá presentaciones en **inglés**. Para acceder a los servicios de interpretación simultánea, por favor haga clic en el icono del globo que encontrará en la barra inferior de su pantalla, y **seleccione su idioma de preferencia (inglés, español, francés o versión original)**.

Cette session comprendra des présentations en **anglais**. Pour accéder aux services d'interprétation simultanée, veuillez cliquer sur l'icône globe que vous trouverez dans la barre inférieure de votre écran, et **sélectionnez votre langue préférée (anglais, espagnol, français ou version originale)**.



# **Launching our Learning Series on Child Marriage**



**PARTNERSHIP STRATEGY  
2022-2025**



**E. EVIDENCE  
& LEARNING**  
Work to address  
child marriage  
is based on  
evidence.

# Learning Series

**Sharing evidence, learning, new tools and experience to support you work to end child marriage**

Monthly webinar  
June-December





## **Session 1: How Cash transfers can contribute to ending child marriage**



**GIRLS NOT BRIDES**

The Global Partnership  
to End Child Marriage

# WHY CASH TRANSFERS?

## SETTING THE SCENE

# The importance of improving household economic security



The *Girls Not Brides* Theory of Change emphasizes the need for comprehensive approaches to address child marriage.

Cash transfers are a form of *social protection*, used to reduce pressure on households

In 2021, *Girls Not Brides* decided to undertake a literature review of cash transfer programmes used to delay marriage because:

- poverty is a key driver of child marriage -> majority of progress on child marriage has happened among the girls from richest backgrounds; child marriage has actually increased among girls from the poorest backgrounds in many regions
- poverty is increasing as a result of the pandemic
- growing number of studies on the impact of cash and in-kind transfers on child marriage and girls' education

# How Cash Transfers Can Contribute to Ending Child Marriage

**A Review and Synthesis of the Evidence**

Nicholas Mathers



BILL & MELINDA  
GATES *foundation*

# Social Protection

## Labour Market Policies

Active LMP, e.g., job search, vocational training.

Passive LMP, e.g., minimum wage, employment protection.

## Social Insurance

*Contributory* insurance for life-cycle risks and unemployment, e.g., pensions, sick pay, maternity cover, health insurance.

## Social Care

*Non-contributory* social services for vulnerable groups, e.g., child protection services, elderly care.

## Social Assistance

*Non-contributory* regular and predictable economic support for poor and vulnerable households:

- **Cash transfers**
- In-kind transfers
- Fee-wavers
- Subsidies

## Social Protection

Labour Market Policies	Active LMP, e.g., job search, vocational training. Passive LMP, e.g., minimum wage, employment protection.
Social Insurance	<i>Contributory</i> insurance for life-cycle risks and unemployment, e.g., pensions, sick pay, maternity cover, health insurance.
Social Care	<i>Non-contributory</i> social services for vulnerable groups, e.g., child protection services, elderly care.
Social Assistance	<i>Non-contributory</i> regular and predictable economic support for poor and vulnerable households: <ul style="list-style-type: none"><li>Cash transfers</li><li>In-kind transfers</li><li>Fee-wavers</li><li>Subsidies</li></ul>

### Cash transfers outside government social protection systems:

- NGO programmes/pilots for livelihoods, adolescent transitions etc.)
- Temporary humanitarian cash transfers

Non-contributory regular and predictable cash payments made to individuals or households through cash-in-hand, bank transfers or other e-payment systems.

### Life-cycle programmes:

Unconditional cash transfers (UCT) for vulnerable groups, such as social pensions, child grants, disability grants (*e.g. in Nepal, Mongolia, South Africa, Kenya, Brazil, Mexico, UK, Japan*)

### Poverty targeted programmes:

- Unconditional cash transfers (**UCT**) such as Pakistan BISP, Kenya HSNP, Malawi SCTS
- Public works programmes (PWP) such as Ethiopia PSNP, India NREGA
- Conditional cash transfers (**CCT**) for education, health, nutrition or delayed marriage, such as Tanzania PSSN, Mexico *Oportunidades*, Pakistan FSSP

**Cash Plus Programmes** (UCT or CCT): Cash linked to, or integrated with, other programmes or services (*Chile Solidaro, Ghana LEAP*)



# Poverty and Child Marriage

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- In both arranged and self-initiated marriage contexts, **economic pressures** at home may push parents to directly or indirectly expedite a girl's marriage to relieve the perceived burden of raising her and paying for her education.
- Where relationships are self-initiated, girls themselves may seek more economic security through pre-marital relationships or forming a union, especially in response to economic shocks.
- At the same time, child marriage sometimes persists among wealthier households that are less vulnerable to economic insecurity, due to cultural or religious beliefs or as a form of social prestige.

# Marriage Transfers

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- In arranged marriage contexts, **marriage transfers** create different economic incentives for marriage depending on their direction.
- Where bride price is practiced, families that face economic insecurity may arrange a girl's marriage sooner to benefit from the incoming marriage transfer.
- In a dowry context, financially constrained households can find it difficult to raise sufficient money to pay the dowry.



# Conceptual Framework

Six main pathways through which cash transfers can affect the risk of child marriage depending on the **use of conditions** and the **marriage context**:

**Pathway 1** Household economic security

**Pathway 2** Investment in education

**Pathway 3** Changes in adolescent labour

**Pathway 4** Investment in marriage

**Pathway 5** Marriage disincentives

**Pathway 6** Complementary interventions

Evidence from 19 cash transfer programmes across SA, SSA, LAC; 10 UCT, 9 CCT, coverage ranging from 800 to 8 million.



# Pathway 1: Household Economic Security

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*In theory: A consumption effect.*

*What does the evidence say?*

- Most UCTs in the review increased household economic security but had *no effect* on the risk of child marriage.
- However, evidence from one UCT and one CCT show that increased economic security can reduce the risk of child marriage *in certain circumstances* - where social norms for child marriage are weaker, poverty is a predominant driver, and transfers are well-targeted, regular and predictable.

# Pathway 2: Education

*In theory: A school effect and an empowerment effect*

*What does the evidence say?*

- Both UCTs and CCTs increase school attendance; however, *only CCTs for education* are consistently effective in translating this into reduced risk of child marriage across all marriage contexts.
- Conditions appear to be important for incentivising school attendance among girls who are at *higher risk* of child marriage, while UCTs support education of girls who are at *lower risk* of marriage.
- Evidence from both arranged and self-initiated marriage contexts shows that by supporting girls to *accumulate knowledge* and to *raise their aspirations*, cash transfers that increase educational attainment can empower them to make (or to influence) decisions to delay marriage.



# Impacts on Sexual Behaviours

## (Pathways 1 and 2)

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*In theory: A consumption effect and a school effect.*

*What does the evidence say?*

- Consistent evidence that *both UCTs and CCTs* can delay girls' sexual debut and pregnancy, protect against high risk-sex, and in some cases increase condom use and reduce family size.
- Simply *being in school* appears to be the strongest driver of changes in sexual behaviour; however, there is evidence that girls are *empowered to engage in safer sex*, and that *increased economic security* is important in mitigating the drivers of high-risk sexual relationships.

# Pathway 3: Adolescent Labour

*In theory: An intra-household distribution of labour effect*

*What does the evidence say?*

- Evidence from one public works programme (Ethiopia's PSNP) suggests that *arranged marriages may be delayed* when cash transfers increase adult economic work which then requires girls to engage in more work within the home.
- There is currently no evidence that an increase in domestic work, potentially at the cost of schooling, may induce girls to self-initiate a marriage or union.

# Pathway 4: Marriage Investment

*In theory: A dowry investment effect*

*What does the evidence say?*

- Evidence from two UCTs and one CCT confirm that cash transfers can be used to *expedite arranged marriages*.
- Studies on Nepal's OAA and India's ABAD show that cash transfers are used by some households to *pay for dowry* (or to access credit for the dowry).



# Pathway 5: Marriage Disincentives

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*In theory: An incentivised delay effect*

*What does the evidence say?*

- Out of three CCTs from South Asia that aimed to disincentivise child marriage, India's *Kanyashree Prakalpa* and Bangladesh's FSSP decreased the risk of child marriage, but India's ABAD had no impact on marriage under 18 years.
- The successful schemes employed *effective communications* about the programme objectives and *engaged girls as active participants*.



## Pathway 6: Complementary Interventions

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*In theory: A contextual constraints effect*

*What does the evidence say?*

- Evidence on large scale cash plus interventions and child marriage is limited.
- Among the few multi-component pilot schemes that aim to improve adolescent transitions and include economic transfers, the transfers reduced the risk of child marriage, but the *complementary interventions had no individual or value-added impact* on the risk of child marriage.

# Conclusions

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- **Conditional Cash Transfers (CCT)** consistently effective at keeping girls in school, reducing the risk of child marriage, unions and risky sexual behaviours across all contexts. However, CCTs may exclude the most at-risk girls and conditions are difficult to implement well.
- **Unconditional cash transfers (UCT)** increase access to school and protect against early and high-risk sex. However, this does not translate into a reduction in child marriage, and UCTs may expedite child marriage in a dowry context.
- Cash transfers will not change social norms related to girls and women's work, marriage, and sexuality in the short term. However, combined with other policies (especially education) they can **equip girls to resist unequal and harmful social practices**.
- A variety of schemes of different size and design can mitigate child marriage. However, with the right design, *state-run cash transfers* that are part of *social protection systems* offer the greatest potential for addressing some of the key drivers of child marriage **sustainably** and at **scale**.



# Recommendations to Policy Makers

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- Develop national child marriage strategies that promote policy coherence and cross-sectoral linkages to maximise the concentration of resources and enhance the effectiveness of cash transfers towards ending child marriage.
- Ensure the right balance of social sector investment in availability and quality of education and increasing demand through an appropriate mix of cash transfer programmes.
- Allocate adequate financing to ensure that cash transfers and other social protection measures cover areas of high child marriage prevalence.
- Provide strong national and sub-national leadership of cash transfer programmes.

# Recommendations to Designers and Implementers

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- Design cash transfer programmes that are sensitive and responsive to local marriage practices and drivers.
- Adopt targeting and enrolment strategies that ensure the most at-risk girls have access to cash transfers.
- Incorporate design features into cash transfers that enhance adolescent girls' agency to delay marriage through pathways that are relevant to the local context.
- Ensure behavioural conditions are enabling and inclusive.
- Identify and employ strategies to mitigate gendered risks and vulnerabilities.
- Ensure that programme monitoring and evaluation collects and analyses data on child marriage status.



# Recommendations to Civil Society

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- 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 the underlying causes and drivers.
- Design and implement pilot schemes with strong evaluation components that can test cutting edge approaches to inform development of better 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.

# Recommendations to Researchers

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- Focus research on cash transfers in neglected contexts where child marriage rates are high, or girls are at heightened risk.
- Develop focused research on the less understood effect pathways.
- Better understand the impacts of cash transfers on marriage quality and intra-household relations of child brides.
- Ensure that research on the effects of cash transfers on child marriage is measuring the right thing.



Country	Programme	Approx. coverage '000s	Type	Impact on child marriage
Malawi	Zomba Pilot Cash Transfer	800 girls	UCT	↓
South Africa	Old Age Pension (OAP)	3 million elders	UCT	↓↑
Kenya	CT for Orphans and Vulnerable Children (CT-OVC)	250,000 OVCs	UCT	↔
Malawi	Social Cash Transfer Programme (SCTP)	175,000 HHs	UCT	↔
Zambia	Multi-Categorical Targeted Grant (MCTG)	240,000 HHs	UCT	↔
Zimbabwe	Harmonized Social Cash Transfer (HSCT)	55,000 HHs	UCT	↓
Ghana	LEAP 1000	213,000 people	UCT	↔
Ethiopia	Productive Safety Nets Programme (PSNP)	8 million people	UCT	↓
Nepal	Old Age Allowance (OAA)	2.2 million elders	UCT	↑
Tanzania	Productive Social Safety-Net (PSSN)	5 million people	UCT/ CCTE	↔
Malawi	Zomba Pilot Cash Transfer	800 girls	CCTE	↓
Kenya	Adolescent Girls Initiative (AGI)	3,500 girls	CCTE	↓
Honduras	Programa de Asignación Familiar (PRAF)	640,000 people	CCTE	↔
Mexico	Progres/Oportunidades	6 million HHs	CCTE	↓
Pakistan	Female Secondary School Stipend (FSSP)	250,000 girls	CCTE	↓
Philippines	Pantawid Pamilyang Pilipino Programme (4Ps)	4.4 million people	CCTE	↓
Bangladesh	Female Secondary School Stipend (FSSP)	2 million girls	CCTE/M	↓
India	<i>Kanyshree Prakalpa</i>	800,000 girls	CCTE/M	↓
India	Apni Beti Apna Dhan (ABAD)	9,000 girls	CCTM	↔



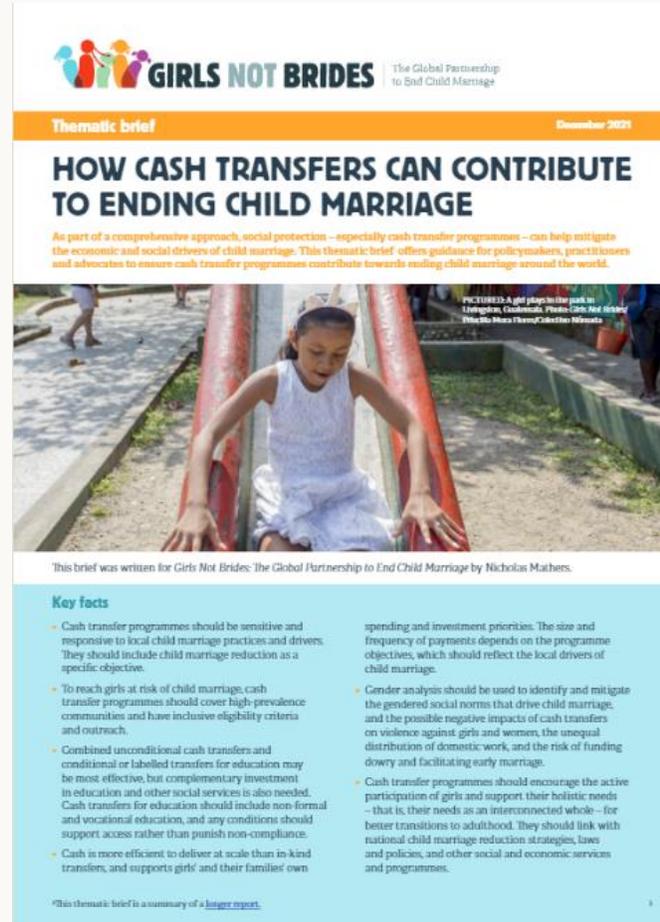
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**THANK YOU!**

# Questions and discussion

# Find out more on our website



**GIRLS NOT BRIDES** The Global Partnership to End Child Marriage

Thematic brief December 2021

## 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.



UNICEF/UNFPA. A girl plays on the park in Lindagha, East Africa. Photo: UNICEF/UNFPA. Photo: UNICEF/UNFPA.

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

### 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 more 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.

\*This thematic brief is a summary of a [longer report](#).



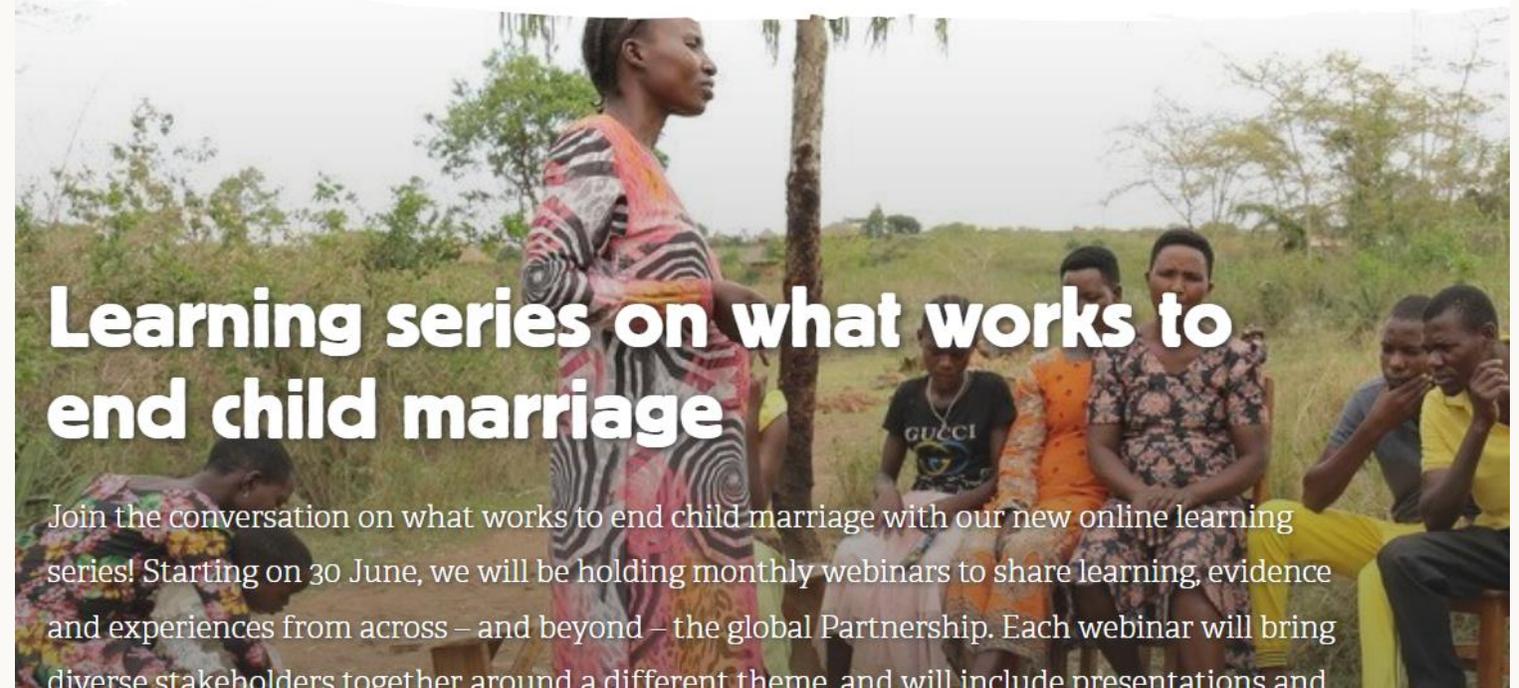
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About child marriage About us

## Learning series on what works to end child marriage

Join the conversation on what works to end child marriage with our new online learning series! Starting on 30 June, we will be holding monthly webinars to share learning, evidence and experiences from across – and beyond – the global Partnership. Each webinar will bring diverse stakeholders together around a different theme, and will include presentations and





**THANK YOU**



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