

# Research Spotlight:

## Economic empowerment interventions to address child marriage



March 2024

To prevent adolescent pregnancy, child marriage and support married girls, the World Health Organisation (WHO) strongly recommends implementing interventions to improve girls' economic empowerment, their financial literacy, access to savings, employment skills and prospects, and to expand alternatives to marriage before age 18. In this brief, we look at the evidence behind this recommendation, and the implications for policy and programmatic work and research. We also offer further evidence, insights and practical tools to implement economic empowerment initiatives.

### The evidence: Where it is from and how we can use it



In 2011, the WHO published a set of [guidelines](#) on preventing early pregnancy and poor reproductive outcomes in adolescents. In 2023, UNFPA and the WHO commissioned a review of the evidence to update these guidelines, including a focus on effective interventions, promising practice and recommendations to prevent child marriage and support married girls. The guidelines are organised around seven core themes: cash transfers, economic empowerment, education, girls' empowerment, the law, meaningful youth engagement and social norms.

In this brief, we look at the evidence drawn from 11 studies focused on **economic empowerment interventions** – that is, those to support girls' and adolescents' ability to make and act on decisions around the control and allocation of resources – and their impact on child marriage prevalence. We then outline the implications of this evidence, identify gaps, and suggest other areas for investigation and resources to support programme and policy work.

The study selection criteria was rigorous, so some valuable sources of evidence – like context-specific work at the national level – were not rated high enough for inclusion. We draw on a broader evidence base to inform the discussion section. The full list of studies and selection criteria are in the upcoming Population Council brief.

### Eleven studies on economic empowerment interventions

#### Most focused on:

- Bangladesh, Ethiopia, India, Liberia, Uganda and Zambia.
- The impact of skills-building programmes, including life skills and livelihoods training components.
- Interventions directly focused on adolescent girls.

#### Some focused on:

- Programmes that provide financial resources in the form of savings accounts.
- Programmes to improve economic opportunities for girls through increasing labour market opportunities and exposure to female leadership.
- Programmes to reduce the financial pressure at the household level.

#### Few or none focused on:

- Programmes with more than one economic empowerment component.
- The impact of multicomponent programmes on child marriage.



## Why focus on economic empowerment and child marriage?

Poverty and a lack of income-generating opportunities for girls and young women drive child marriage in many contexts. Child marriage may be an economic strategy to reduce the cost of caring for or educating daughters, especially where opportunities for labour participation are limited.<sup>1</sup>

Some economic empowerment interventions act at the household level to reduce the financial pressures that drive child marriage. Others directly focus on adolescent girls; they can work through three pathways:

**1.** Enhance girls' knowledge, skills and health through economic education and life skills or vocational training.

**2.** Increase adolescent girls' autonomy and value in the household, making work a viable option.

**3.** Facilitate employment opportunities as an alternative to marriage.



## Key findings: The impact of economic empowerment interventions on child marriage



**Economic empowerment interventions can delay marriage in a relatively short time, but the effects are often stronger or only evident among younger adolescents.** This is shown in evidence from girl-focused interventions in Bangladesh,<sup>2</sup> Liberia<sup>3</sup> and Uganda,<sup>4</sup> and one household-focused intervention in India.<sup>5</sup> A household-level intervention in rural Ethiopia<sup>6</sup> showed delayed marriage among younger adolescents, but increased child marriage prevalence among older adolescent girls aged 15 to 19.



**Livelihood skills – including financial literacy – reduce child marriage and increase adolescent girls' employment, access to and/or control over resources, and/or their economic autonomy.** In Bangladesh, girls in communities exposed to the economic empowerment arm of the BAKILA programme – which offered 144 hours of life-skills and livelihood training – were 23% less likely to marry before age 18 than the control group.<sup>7</sup>



**Access to economic opportunities can lead adolescent girls to stay in school and delay marriage.** In Bangladesh, one study found that girls exposed to the garment sector<sup>a</sup> – which requires workers to have basic literacy and numeracy – stayed in school (especially when younger) and postponed marriage to work in factories. Girls in this group were 0.3 percentage points less likely to marry than girls in the control group.<sup>8</sup>



**The visibility of economic opportunities for adolescent girls and women is important in delaying marriage.** Evidence from girl-focused programming in India shows female leadership influences adolescent girls' educational attainment, and career and marriage aspirations. This seems to be a role model effect, as there was no evidence of changes in young women's labour market opportunities.<sup>9</sup>



## What this means for policy and programming



**Economic empowerment may be a promising approach to reduce child marriage at scale and over relatively short time periods.**



**Economic empowerment interventions may be most effective where there is high prevalence of marriage below age 15.** Such interventions need to begin early – so girls can stay in school, and build networks, skills and knowledge – and be complemented by interventions tailored to the specific drivers of child marriage and opportunity structures for older adolescent girls.<sup>10</sup>



**Success may depend on combining livelihood skills-building with initiatives to increase the availability and visibility of economic opportunities for adolescent girls.**



## Let's discuss! Further insights and priorities to fill the gaps

Due to the rigorous selection criteria, gaps and limitations exist in the evidence above, from the individual to the relational and systems/services levels. There is also limited evidence on the role of economic empowerment in multicomponent programmatic approaches to child marriage, and the link between demand-side programming (that builds skills) and supply-side programming (that increases economic opportunities). Below we offer additional evidence and insights on these themes, drawn from the broader evidence base.



**1. Economic empowerment should be one part of girls' empowerment interventions, linked with education, safe spaces and gender norms elements to ensure girls can gain the skills they need to transition into safe, secure, paid work.**

Some demand-side areas to consider include:

- Linking livelihood and economic empowerment programmes with support for girls' formal and non-formal educational opportunities – including through safe space programming alongside or beyond school – to build their foundational (numeracy, literacy), transferable (critical thinking, communication) and technical skills.<sup>11</sup> Where existing jobs do not provide stability and security, it may be better to focus on girls' and adolescents' entrepreneurial skills and opportunities for self-employment, if the correct structures and legislation are in place (see below).<sup>12</sup>
- Using gender-transformative approaches to engage students, parents, spouses and community members – including teachers and business owners – in critically reflecting on and transforming the gender norms and stereotypes that determine what subjects, vocational training and economic opportunities girls can access.<sup>13</sup> Such interventions should assess the risks and potential of new, different or non-traditional vocational training for girls; encourage girls to study science, engineering, technology and maths subjects;<sup>14</sup> offer access to youth savings and loan associations;<sup>15</sup> provide small grants and tailored start-up kits; and promote referrals and partnerships with livelihood opportunities.<sup>16</sup> Consider doing this through girls' networks, not just at the individual level.<sup>17</sup>

<sup>a</sup>Exposure is understood as having a garment factory within commuting distance from where the girls lived.

- Considering the additional unpaid domestic, care and agricultural work done by married and parenting girls, and how this impacts on their access to educational and economic opportunities.<sup>18</sup> Their movement and financial independence may also be restricted by their partners and/or families.<sup>19</sup>
- Using age-appropriate indicators of success beyond increased employment and income – like school retention, critical awareness, self-efficacy, group solidarity and supportive networks, saving and girls’ decision-making power – acknowledging girls’ evolving capacities and needs into adulthood, and preventing the promotion of child labour or gender-based violence (GBV).<sup>20</sup>

## 2. Economic strengthening initiatives should be sensitive and responsive to local child marriage practices and drivers, using gender analysis to identify and mitigate risks,<sup>21</sup> and gender-transformative approaches to shift underlying gender norms and power dynamics. Areas to consider include:

- Where social and gender norms drive child marriage and/or in contexts where a dowry is paid, cash support and income-generating initiatives may increase risks for girls. Newly financially secure households may receive more marriage proposals, be able to cover wedding or dowry costs,<sup>22</sup> or only delay marriage until after cash support is received or a suitable partner is found.<sup>23</sup> If adults go out to work, girls may face more unpaid domestic and care work, affecting their own education and/or employment opportunities.<sup>24</sup>

## 3. Economic empowerment interventions need to address the gender norms and stereotypes that influence the type and quality of economic opportunities available to girls and women: Some supply-side areas to consider include:

- Favourable job markets can have a positive impact on keeping girls in school, but the majority of girls and women are employed in insecure, low-paid roles where they are vulnerable to external shocks, economic insecurity, violence and abuse. Supporting adolescent girls and women to become self-employed may help to mitigate these risks in the short- to medium-term.<sup>25</sup>
- Addressing the workplace discrimination faced by adolescent girls, especially those who are married or parenting, LGBTQIA+ and/or have disabilities. Low-paid and insecure roles are often dominated by women, and may carry greater risk of violence and exploitation.<sup>26</sup> Adolescent girls who are parenting may require childcare support, while girls who are displaced or refugees – and their families – may also face legal barriers to paid employment.
- There is a two-way link between promoting girls’ enrolment and graduation from secondary education, and the increase in economic opportunities for women with secondary education.<sup>27</sup> A critical mass of girls going to school can transform gender norms and stereotypes in families and communities to expand opportunities for girls.<sup>28</sup>

## 4. State-driven efforts to improve women’s economic security, independence and equality in the world of work are likely needed to sustain change driven by demand, and to transform gender norms, stereotypes and discrimination in the long term. Some systems-level areas to consider include:

- Large-scale social protection programmes can delay marriage, but may be more effective if they engage with underlying gender norms in supporting girls’ economic security and independence. Social protection could be more inclusive of newly married adult couples to avoid incentivising child marriage and to reduce household tensions/violence and anxiety. It can be provided to the female head of household to promote financial inclusion and more equitable decision-making.<sup>29</sup> Social protection should protect against crisis-driven economic shocks, include displaced and refugee girls<sup>30</sup> and rebuild resilience to future crises.<sup>31</sup>
- State-run cash transfers that are part of social protection systems – with long-term funding (taxes) and national reach – have potential to address the key drivers of child marriage sustainably and at scale.<sup>32</sup> Those conditional on schooling may be most effective, but should link with gender-transformative components and be supported by investment in education and social services. More details in the upcoming cash transfers brief.
- Legislative and policy safeguards – like paid statutory and parental leave – should support girls and women to recover from childbirth, promote more equal approaches to parenting and access to affordable child and elderly care. Such provisions are essential to ensure adolescent girls can access roles that do not put them at risk of harm.<sup>33</sup>
- Economic growth can promote large-scale reductions in child marriage, but this depends on social and gender norms,<sup>34</sup> the quality of that growth and its connection to social goals.<sup>35</sup> Greener, more equitable economies should support girls and women to access more secure paid work. Governments should in turn invest in poverty alleviation, social justice and climate and crisis resilience to ensure the most marginalised girls are protected from shocks.<sup>36</sup> Increased government and donor investments in green growth initiatives could build women’s skills and inclusion in areas like green entrepreneurship, waste management and circular economy interventions, green energy and infrastructure, and eco-tourism.<sup>37</sup>
- The gendered division of care work – with a focus on married and parenting adolescent girls – workplace inequality and macro-economic policies that have disproportionately negative impacts for girls and women drives a “feminisation of poverty”<sup>38</sup> at the household, national and global level. In addition to transforming economies where female workers are overrepresented in low-paid, insecure work, governments need to invest in training for them to adapt to changes in the economic landscape.<sup>39</sup>

**5. Progress on child marriage has been uneven, with the greatest gains made among girls from the richest families.<sup>40</sup> Economic empowerment interventions should support the girls who have been most marginalised – including those affected by conflict and crisis – employing intersectional and gender-transformative approaches that address the root causes of marginalisation and child marriage. Areas to consider include:**

- How crisis and conflict intensify existing drivers of child marriage like poverty, and create new ones like food insecurity. When resources are scarce, families – and girls – may seek marriage to reduce pressure and gain access to additional humanitarian assistance by forming a new family unit. Addressing these new drivers may not shift underlying social and gender norms, but attending to them in humanitarian assistance – by reviewing registration processes for households where one spouse is under age 18 – can disincentivise child marriage<sup>41</sup> and avoid putting girls at risk.<sup>42</sup>
- The role of climate-related disruptions to income and food security at the household and communal level, and how this puts girls at risk of child marriage and other forms of GBV. Shifts in weather patterns may disrupt the means and spaces through which wives can negotiate some economic power, like if their portion of livestock has to be sold, as among pastoralist Maasai communities in Kenya.<sup>43</sup>
- Displaced and refugee girls face legal and structural barriers to accessing education and economic opportunities, including laws and policies that exclude them and their families, lack of civil registration systems, language in host schools and workplaces, and lack of vocational opportunities.<sup>44</sup> Interventions that clarify and support girls to navigate such systems may help prevent child marriage and support ever-married girls and their children.<sup>45</sup>
- The demand for vocational training and economic support by girls and women in conflict- and crisis-affected settings where girls lack formal educational opportunities and/or there are high levels of unemployment and economic hardship experienced by communities and refugees.<sup>46</sup> This could be an important area of focus for safe space programming in such contexts.

**6. The way research is done and valued shapes what evidence is available and used. Some areas to consider include:**

- The difficulty of measuring the effect of specific arms of multicomponent interventions, and the gendered role of migration, where girls tend to marry while boys migrate to find work.
- The impact of a knowledge system that privileges research and researchers based in academic institutions in the Global North. This may exclude context-specific, girl-centred, youth-led work<sup>47</sup> and evidence from regions that don't speak English and from locations facing infrastructural and/or security constraints.
- The potential for learning from smaller-scale pilots, natural experiments and observational studies in areas where there is promising but nascent evidence of impact; adaptations of promising programmes and frameworks in different contexts; efforts to scale up promising interventions; and larger-scale or state-run interventions.
- The need to pilot and evaluate new approaches to child marriage programming, allowing for the testing of different approaches and with room for a degree of failure.



## Practical tools to support policy and programmatic work on child marriage and girls' economic empowerment

- BRAC and UNFPA, 2023, [\*Adolescent empowerment at scale: Successes and challenges of an evidence-based approach to young women's programming in Africa\*](#)
- African Women's Development and Communication Network (FEMNET) and Gender and Development Network, 2020, [\*The audacity to disrupt: An introduction to feminist macro-level economics\*](#).
- IREX, n.d., [\*Youth-led labor market assessment framework and guide\*](#).
- Oxfam, 2021, [\*The care-responsiveness barometer\*](#).
- Oxfam, 2022, [\*How can we bring about meaningful change for women by investing differently in small enterprises?\*](#)
- UN Women, 2022, [\*A toolkit on paid and unpaid care work: From 3Rs to 5rs\*](#).



## Help us build a more inclusive evidence base

We are committed to building a more diverse, inclusive evidence base on what works to address child marriage and advance girls' rights. To be a part of it, you can:

- [Submit your research to the Child Marriage Research to Action Network \(the CRANK\) for inclusion in an online research tracker.](#)
- [Sign up to the CRANK for resources and opportunities to participate in quarterly research meetings.](#)

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