

HOW CASH TRANSFERS CAN CONTRIBUTE TO ENDING CHILD MARRIAGE

Review and synthesis of the evidence

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Written for *Girls Not Brides: The Global Partnership to End Child Marriage* by Nicholas Mathers

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

ABBREVIATIONS AND ACRONYMS

| | |
|--------|--|
| 4P | <i>Pantawid Pamilyang Pilipino</i> Programme |
| ABAD | <i>Apni Beti Apna Dhan</i> |
| AGI | Adolescent Girls' Initiative |
| CCT | Conditional cash transfer |
| CEFMU | Child, early and forced marriage and unions |
| CT-OVC | Cash Transfer for Orphans and Vulnerable Children |
| FSSP | Female School Stipend Program |
| HSCT | Harmonized Social Cash Transfer programme |
| LEAP | Livelihood Empowerment Against Poverty |
| MCTG | Multiple Category Targeting Grant |
| NGO | Non-governmental organisation |
| OCHA | United Nations Office for the Coordination of Humanitarian Affairs |
| PRAF | <i>Programa de Asignación Familiar</i> |
| PSNP | Productive Safety Net Programme |
| PSSN | Productive Social Safety Net |
| SCTP | Social Cash Transfer Programme |
| SRH | Sexual and reproductive health |
| UCT | Unconditional cash transfer |
| UNCRC | United Nations Convention on the Rights of the Child |
| UNFPA | United Nations Population Fund |
| UNICEF | United Nations Children's Fund |

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EXECUTIVE SUMMARY

Child marriage, meaning all forms of child, early and forced marriage and unions (CEFMUs) where at least one party is under the age of 18, is a violation of human rights. Child marriage has severe negative consequences for girls and women's health, development, empowerment and safety, and for wider society including reduced economic growth. Although child marriage has reduced globally over the past three decades, progress has been uneven and insufficient to meet the Sustainable Development Goal of eliminating child marriage by 2030. Moreover, 10 million more girls are predicted to be married over the coming decade due to the social and economic impacts of the COVID-19 pandemic.

Those working to end child marriage emphasise the need for holistic and gender-transformative approaches that aim to tackle unequal gender norms through empowering girls, mobilising families and communities, providing services, and establishing and implementing laws and policies. Within this holistic 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. This report provides a review of the available evidence on the effects of cash transfers on child marriage and provides policy makers, practitioners and advocates with the knowledge to maximise the potential of cash transfer programmes to contribute towards ending child marriage around the world.

Poverty, education, and child marriage practices and drivers

Poverty and economic insecurity are closely correlated with child marriage but create different incentives for the timing of marriage depending on prevailing marriage practices and norms. This has implications for how a cash transfers may affect the timing of marriage. One of the key distinctions in marriage practices is the extent of girls' autonomy in relationship and marriage decisions, which vary between arranged marriages, common to South Asia and parts of sub-Saharan Africa, and self-initiated marriages or unions, common to Latin America and the Caribbean and other parts of sub-Saharan Africa. However, within arranged marriages, girls exercise varying degrees of agency, and decisions about self-initiated marriage are subject to internalised social norms about the value of marriage, social and economic constraints, and the influence of parents or other family members.

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. In both contexts, these economic pressures can be exacerbated during humanitarian crises. 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.

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. Thus, raising incomes of poor households in a bride price context may reduce incentives to marry, while doing so in a dowry context may expedite girls' marriage.

Child marriage and education are also closely linked. Keeping girls in school is one of the best ways of delaying marriage. Higher levels of education also provide girls with greater opportunities and aspirations and can increase their agency in marriage decisions. However, where arranged marriage is common, predetermined expectations about age at marriage tend to determine levels of investment in girls' education. 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 may be at greater risk of engaging in sexual relationships that lead to pregnancy and formation of a union.

Conceptual framework

This evidence review is based on a conceptual framework that identifies the pathways through which the most common types of cash transfer programme can affect the risk of child marriage, accounting for different marriage contexts. Cash transfers affect the timing of marriage through changes in household expenditure and investment and, in the case of conditional cash transfers, through incentivised behavioural change. The framework identifies six pathways through which cash transfers affect the risk of child marriage either directly or through intermediate effects on sexual behaviours and girls' empowerment, including: (1) improved household economic security, (2) investment in education, (3) changes in adolescent labour, (4) investment in marriage, (5) marriage disincentives, and (6) complementary interventions. The effects of cash transfers on child marriage are also dependent on various moderating factors including the characteristics of the girl, her household, the local community, national laws and policies, and programme design and implementation features.

Methods and snapshot of the evidence

The review built on several systematic reviews on relevant topics including interventions to prevent child marriage, adolescent sexual and reproductive health and pregnancy, education, and girls and women's empowerment, while drawing on the latest evidence through a rigorous review process of subsequent studies. A total of 21 studies were identified investigating 19 programmes that provide credible estimates of the effects of cash transfers on the risk of child marriage or union or age-at-marriage among adolescent girls. There is an even balance of unconditional cash transfers (UCTs) and conditional cash transfers (CCTs) for education, and three CCTs conditional on delaying marriage. While CCTs conditional on education are represented across all marriage contexts, UCTs are mainly from sub-Saharan Africa, and CCTs conditional on delaying marriage are limited to South Asia. There are no studies from the Sahel, the region with the highest prevalence of child marriage. The review also drew on 36 studies that measure effects on intermediate outcomes related to sexual debut, high-risk sex, and pregnancy or fertility among teenage girls.

Findings

The findings of the evidence review show that cash transfers can mitigate several of the economic and social drivers of child marriage through different pathways. The most

consistent evidence, across all marriage contexts, points to the role that conditional cash transfers (CCTs) play in keeping girls in school, counteracting family and social pressures to marry, and reducing the risk of self-initiated unions and pre-marital sexual relationships that may lead to pregnancy and marriage. In contrast, while UCTs are often effective at increasing access to school and in protecting against early and high-risk sex, this does not generally translate into a reduction in child marriage. In part, this is because the girls of families that choose to use UCTs to help them stay in school are already at lower risk of marriage. However, there is some evidence that cash transfers can alleviate the economic pressures to marry or form a union in certain circumstances, and UCTs are more consistently effective in protecting against early and high-risk sex, which itself can be a driver of child marriage.

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 dowry contexts, cash transfer recipients have used the transfer to fund the costs of dowry and thus expedite girls' marriage. However, the evidence provides promising signs that, in combination with other policies and programmes (especially education), cash transfers can empower girls to resist unequal and harmful social practices and sow the seed for 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.

The review has also identified several notable gaps in the evidence, especially the lack of data from the Sahel, and on UCTs in South Asia; impacts on marriage quality, including spousal choice and inter-partner relations and decision-making; effect pathways related to changes in adolescent labour, and expenditure on the costs of marriage; the role of cash plus and complementary interventions; and community-level moderating factors such as school quality and labour markets.

Conclusions

While the findings show that a variety of schemes of different size and design can mitigate the risk of child marriage, state-run cash transfer programmes 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. However, state social protection programmes rarely have specific objectives to reduce the risk of child marriage. For policy makers, programme designers and implementers, the question is how to maximise the potential of these cash transfer programmes to contribute to ending child marriage.

The answer lies in 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. To this end, the evidence provides a range of insights into the policy approaches and design and implementation features that are most effective in mitigating the risks of child marriage.

Key recommendations

- Cash transfer programmes should be designed in a way that is sensitive and responsive to local child marriage practices and drivers and include child marriage reduction as a specific objective.

- Cash transfers need to reach girls who are at risk of child marriage through expanding coverage to high-prevalence communities and ensuring inclusive eligibility criteria and outreach.
- In many cases, a combination of unconditional cash transfers and conditional (or labelled) transfers for education may be most effective, but they must be balanced with adequate investment in education and other social services. If conditions are applied to the cash transfer, they must include non-formal and vocational education and support access rather than punish non-compliance.
- Compared with in-kind transfers, cash is more efficient to deliver at scale and empowers girls and their families to fulfil their own expenditure and investment priorities. The appropriate size and frequency of payments will depend 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, as well as any potential negative impacts of cash transfers on violence and abuse of girls and women, the unequal distribution of domestic work, and the risk of expediting child marriage through funding the costs of dowry.
- Cash transfer programmes should be designed to encourage the active participation of girls and support their holistic needs for better transitions to adulthood through linkages with national child marriage reduction strategies, laws and policies, and other social and economic services and programmes.

Section 6 of this report provides specific recommendations for policy makers, programme designers and implementers, civil society, and researchers.

1. INTRODUCTION

Child marriage is a violation of human rights and has severe negative consequences for girls and women's health, development, empowerment and safety (Jensen & Thornton, 2003; Malhotra & Elnakib, 2021).^a Child marriages also have implications for wider society including substantially lower economic growth (Wodon et al., 2017). The root causes of child marriage lie in gendered social norms and unequal relationships between women and men (Malhotra & Elnakib, 2021). In many contexts, it is made worse by poverty, low levels of education, and social and economic insecurity (Loaiza & Wong, 2012; UNICEF & UNFPA, 2019). Moreover, the children of child brides tend to experience poor growth and development, contributing to the inter-generational transmission of poverty (Efevbera et al., 2017).

BOX 1

What is child marriage?

Child marriage comes under the broader definition of child, early and forced marriage and unions (CEFMU), and includes any marriage or union between a child under the age of 18 and another child or adult. It refers to both formal marriages and informal unions in which children live with a partner as if married. Child marriage or union is a violation of children's rights as enshrined in the United Nations Convention on the Rights of the Child (UNCRC). It is classified by some as a form of forced marriage because children are considered unable to express full, free and informed consent.

Source: OHCHR (2014).

In the past 20 years, child marriage has declined globally, with recent estimates showing that 19% of women aged 20–24 were married before age 18 and 5% before age 15 (UNICEF, 2018, 2021a). South Asia, the region with the largest number of child brides, has seen the most rapid decline, especially for girls married under the age of 15 (UNICEF & UNFPA, 2019). Sub-Saharan Africa has the highest rate of child marriage, with the greatest concentration in the Sahel in West Africa. Rates have declined more slowly, mostly among older adolescents, and have stagnated in some countries (Koski et al., 2017). Latin America and the Caribbean has the third highest proportion of child brides in the world. Rates saw little change over the past two decades but may have declined slightly in the past few years (UNICEF, 2018, 2021a).

At the same time, the last decade has witnessed a growing global movement to bring an end to child marriage and unions. Commitments have been made by the United Nations General Assembly and the Human Rights Council, and the Sustainable Development Goals include targets to eliminate all harmful practices, including child marriage by 2030. Efforts to tackle

^a The focus of this evidence review is on child marriage among girls, which includes both formal marriages and informal unions in which girls live with a partner as if married. Child marriage is a subset of the broader term child, early and forced marriage and unions (CEFMU). It is recognised that child marriage also affects boys but to a much lesser degree and, due to biological and social differences, the risks and consequences are lower than with girls. Nevertheless, it is still a violation of their rights (Gastón et al., 2019).

the problem of child marriage and unions have become increasingly concerted and better coordinated through initiatives such as the UNFPA–UNICEF Global Programme to Accelerate Action to End Child Marriage, the *Girls Not Brides Global Partnership to End Child Marriage*, and the work of national governments, non-governmental organisations (NGOs) and many others. However, while the marriages of an estimated 25 million girls have been averted in the past decade, the rate of decline is insufficient to reach the 2030 targets (UNICEF, 2021b). Moreover, there is a threat of gains being lost over the coming decade due to the social and economic consequences of the COVID-19 pandemic, especially school closures. As a result, 10 million additional child marriages are estimated to occur by 2030 (UNICEF, 2021b). Other humanitarian crises around the world continue to exacerbate the existing drivers of child marriage and create new drivers related to insecurity, violence and displacement (*Girls Not Brides*, 2020b).

Those working to end child marriage emphasise the need for holistic and gender-transformative approaches that aim to tackle unequal gender norms through empowering girls, mobilising families and communities, providing services, and establishing and implementing laws and policies (*Girls Not Brides*, 2015; UNFPA & UNICEF, 2019, 2021). At the same time, growing levels of investment in social protection in developing countries, especially cash transfer programmes that aim to tackle poverty and invest in human capital (see Box 2), provide opportunities to address some of the key drivers of child marriage including in humanitarian crises. Compared with child marriage interventions, social protection programmes tend to have much higher coverage, with the potential for population-level impacts. Whether cash transfers are part of wider social protection systems, components of child marriage prevention programmes, or part of short-term humanitarian interventions, it is important to understand the ways in which they can affect the risk of child marriage. A growing body of evidence suggests that, while cash transfers can contribute to ending child marriage, they come with risks and shortcomings as well as opportunities, and how they affect marriage timing is highly dependent on programme design and local marriage contexts. This evidence review aims to provide advocates, policy makers and practitioners with the knowledge to maximise the potential of cash transfer programmes to contribute towards ending child marriage around the world.

The next section describes the relationship between poverty, education and child marriage practices, norms and drivers in different contexts. Section 3 presents a conceptual framework for understanding the theoretical links between cash transfer programmes of various designs and child marriage within different marriage contexts. Section 4 provides a synthesis of the latest evidence on the effects of cash transfer programmes on child marriage, the intervening pathways, and the contextual factors that moderate effects. Section 5 summarises the main gaps in the evidence. Section 6 concludes with a summary of the key findings and their implications for cash transfer policy and programme design and implementation, and recommendations for governments, civil society and researchers.

BOX 2

What do we mean by cash transfers?

In many developing countries around the world, cash transfers have become a central part of government social policy under the broader umbrella of social protection. Social protection systems typically include contributory social insurance, non-contributory social assistance and labour market interventions. Cash transfers are one of the common tools for providing social assistance alongside in-kind transfers and vouchers, fee-waivers for social services, subsidies for common commodities, and social care.

While all cash transfer programmes aim to raise household income, they come in many forms and with a range of different objectives. They are generally characterised by who they aim to reach, for instance poverty-targeted schemes for the working or non-working poor, child grants for children and adolescents, social pensions for elders, and grants for people with specific vulnerabilities such as a disability. Because of the way that households tend to share resources, cash transfers that target one group, such as an elder pension, can affect other household members including co-resident children. Cash transfers can be provided unconditionally to all who meet the eligibility criteria or have behavioural conditions attached typically requiring children's attendance at school, use of health services, or a contribution of labour in the case of public works programmes. Cash plus programmes provide complementary interventions or linkages to other services. For example, Chile's *Solidario* scheme included cash transfers, additional monetary subsidies, psychosocial support, and preferential access to social programmes, and they provided intensive engagement of social workers with participating families.

Alongside formal social protection systems are smaller scale or pilot cash transfer programmes with more specific and time-bound objectives, which may be run by the state or NGOs. Among others, these include marriage disincentive schemes (payments made to families or girls on the condition that she remains unmarried), cash transfers that are part of multi-component programmes designed to empower adolescents and improve their life-course transitions, and short-term humanitarian cash transfers.

2. POVERTY, EDUCATION AND CHILD MARRIAGE PRACTICES AND DRIVERS IN DIFFERENT CONTEXTS

In combination with gendered norms and inequalities, poverty and lack of education are two of the key drivers of child marriage across the world. At the macro level, there is a correlation between per capita GDP, girls' education and child marriage. The countries with the highest child marriage rates, mostly in West and Central Africa, are among the poorest countries in the world and have very low levels of girls' secondary schooling (UNICEF, 2021a; World Bank, 2021). Conversely, the richest countries typically have low levels of child marriage. In South Asia, regional economic growth and higher levels of education have been shown to reduce the likelihood of child marriage (Dietrich et al., 2018; Scott et al., 2021). This may be because

higher incomes reduce economic incentives to marry early, but also because better employment opportunities increase the potential returns to girls' education.

However, the relationship between poverty, education and child marriage is not always straightforward. Several low and lower middle-income countries such as Rwanda, Tajikistan and Djibouti have much lower rates of child marriage, and some upper middle-income countries with higher levels of girls' secondary education, mostly in Latin America and the Caribbean, have high rates of child marriage. Moreover, within countries, child marriage persists among wealthier and better educated households, albeit at lower levels, pointing to the stronger role of social norms and other structural factors (UNICEF & UNFPA, 2019). At the same time, child marriage contributes to the inter-generational transmission of poverty, with substantial negative impacts on economic growth (Wodon et al., 2017). Child brides tend to have lower levels of education, which impacts negatively on their economic productivity and future earnings, and have more children who also experience poor growth and development (Efevbera et al., 2017).

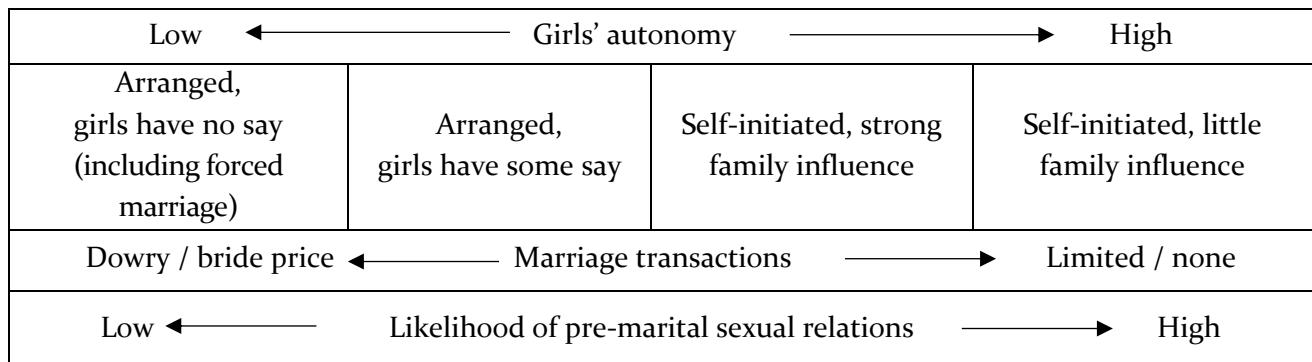
This complex picture suggests that to understand how cash transfers affect the risk of child marriage in any given community requires knowledge of local marriage practices and gendered social norms (Sundaram et al., 2018) and how these relate to poverty and education. Child marriage practices and drivers tend to vary between South Asia, sub-Saharan Africa, Latin America and the Caribbean, and other parts of the world, but they can also differ within regions and individual countries.^b The analysis in the rest of this section focuses on the practices and norms that are of most relevance to understanding how cash transfer programmes may affect marriage timing: the extent of girls' autonomy in marriage decisions, the actual and perceived risk of pre-marital sexual relations and related social sanctions, the practice and direction of marriage transfers, and the relationship between child marriage and education.

Girls' autonomy and the drivers of child marriage

One of the most important distinctions in child marriage norms and practices is the extent of girls' autonomy in marriage decisions (see Box 3). Across contexts, the common root cause of child marriage lies in gendered inequalities and expectations about economic and reproductive roles at home and in wider society. However, how the specific drivers affect the timing of marriage tend to differ depending on whether the marriage is arranged by a girl's family or is self-initiated. Figure 1 depicts girls' autonomy in marriage decisions on a spectrum from low to high and indicates the relationship between autonomy, marriage types, the occurrence of marriage transfers, and the likelihood of pre-marital sexual relationships.

^b The *Girls Not Brides* Marriage Atlas provides detailed data and contextual descriptions of the child marriage context by country: <https://atlas.girlsnotbrides.org/map/>.

Figure 1 Relationship between girls' autonomy, marriage decisions, marriage transfers and pre-marital sexual relations



Source: Author.

Arranged marriage contexts

Arranged marriages, on the left side of Figure 1, are the norm across most of South Asia and many parts of sub-Saharan Africa (Anderson, 2007). The highest rates of child marriage in the world are in the Sahel in West Africa where there is a strong tradition of arranged marriage. Where arranged marriage is the norm, early age at marriage tends to be driven by several interrelated factors. Parents and families may have strong predetermined expectations about the ideal age of marriage for their children, which stem from cultural or religious norms, social pressures and their own family history (Gemignani & Wodon, 2015; Jafarey et al., 2015; Maertens, 2013). Parents or caregivers sometimes view marriage as the best option to secure their daughter's future and fear that she will become unmarriageable after reaching a certain age. Pre-marital sexual relations tend to be less common in arranged marriage contexts (Bongaarts et al., 2017) because of the severe negative social consequences. However, the fear of this occurring, especially with someone outside the social or caste group, also drives early marriage (Bhan et al., 2019).^c In patrilocal societies, because parents tend to rely on their sons for economic support in old age, they perceive their daughters as an economic burden who will be transferred to her husband's household (Bajracharya & Amin, 2012). Finally, prospective husbands and their families tend to prefer younger brides who are perceived as more submissive and can maximise their childbearing years (Jensen & Thornton, 2003).

Arranged marriages typically come with some form of marriage transaction, either a dowry or bride price paid in cash or assets (Anderson, 2007). Dowry, a payment from the bride's family to the groom's family, remains pervasive in South Asia and persists in some communities in the North and Horn of Africa (Corno et al., 2020; Pankhurst et al., 2016). It may be a direct exchange between families to secure a good spousal match and strengthen family ties, or a transfer to the bride as a form of premortem inheritance (Anukriti & Dasgupta, 2017). Dowry can be very high, up to several times annual household income, and tends to increase with a girl's age, putting more pressure on families to marry their daughters early (Amin & Bajracharya, 2011). A bride price is a payment in the opposite direction, from the groom's family to the bride's family. Bride price traditionally occurred in around 90% of sub-Saharan

^c If girls do engage in a pre-marital relationship it may lead to a hastily arranged marriage between the couple or elopement resulting in ostracization from the family and community (Rodríguez Ribas, 2020).

African societies and among some indigenous communities in Latin America (Corno et al., 2020). While still pervasive in many sub-Saharan African countries, the practice is declining across the region (Petroni et al., 2017). Bride price strengthens family ties but is also perceived as compensation for the girls' productive and reproductive labour and provides insurance in the case of divorce. Bride price is typically lower than dowry but can still be substantial (Anderson, 2007). It often initially increases with age, providing greater incentive for the early age at marriage of girls, but may subsequently decline or increase depending on a girl's level of education (Corno et al., 2020).

BOX 3

Girls' autonomy and agency in marriage decisions

Autonomy – being able to make informed and uncoerced decisions – is a complex and nuanced concept in relation to girls' marriage. It is useful to view girls' autonomy in decisions about relationships, marriage and unions in relation to others and their circumstances (Mühlbacher & Sutterlüty, 2019). Girls are informed about the meaning and nature of marriage and their legal right (not) to marry and are influenced (or coerced) in relation to marriage decisions to greater or lesser degrees depending on their emotional and intellectual maturity and the sociocultural context. While traditional practices are slowly changing, arranged marriages persist in many societies and girls often have little or no say in marriage decisions, especially in poorer, rural areas (Anukriti & Dasgupta, 2017). In a non-arranged, or self-initiated, marriage context, girls have more autonomy in decisions about relationships, marriage and unions. However, girls' decisions may still be subject to internalised social norms about the value of marriage, social and economic constraints, and the influence of parents or other family members.

This raises the question of girls' agency – the socio-culturally moderated capacity to act (Ahern, 2001). Children always have some degree of agency, but this will vary at different times and in different places (Mühlbacher & Sutterlüty, 2019). Girls' agency in decisions about relationships, marriage and unions is often 'thin' because of the lack of alternative opportunities available to them (Murphy-Graham & Leal, 2015). For example, in an arranged marriage context, girls may negotiate with their parents to stay in school for longer in exchange for compliance with future marriage decisions (Sharma et al., 2015). Some girls exercise autonomy by eloping, however they may feel they have little choice given the highly restrictive norms around pre-marital relationships (UNICEF & UNFPA, 2019). Even where marriages or unions are typically self-initiated, girls may form relationships opportunistically, and perhaps naively, in the belief that it offers better opportunities than their current circumstances (Murphy-Graham & Leal, 2015).

Self-initiated marriage contexts

In Latin America and the Caribbean and parts of sub-Saharan Africa, formerly arranged marriages are rare and girls tend to exercise more autonomy in decisions about relationships, marriage and unions (the right-hand side of Figure 1). However, while girls may have more autonomy, decisions are often constrained and families can exert significant social and economic influence, for example by continuing or withdrawing financial support for education. Even where marriages or unions are self-initiated, girls rarely do so with full and free informed consent. In this context, a range of factors may drive early marriage. For some girls, it is a way to escape a family environment that is economically insecure or socially restrictive, in search of greater independence and respect (*Girls Not Brides*, 2020a; Taylor et al., 2019). Marriage or unions may also be driven by the social sanctions related to early engagement in sexual relationships and pregnancy (Petroni et al., 2017). For many, this occurs because norms that legitimise early unions coincide with taboos around adolescent sexuality and a lack of access to sexual and reproductive education and health services (Greene, 2019). Despite the association of sex and pregnancy with marriage, in many Latin American countries girls are more likely to form informal unions than enter into a marriage (Murphy-Graham & Leal, 2015). In some cases, pre-marital sexual relationships can have significant elements of exchange where girls seek material goods that are not provided at home, often from older and sometimes multiple men (Petroni et al., 2017). Moreover, the most vulnerable girls may use early union as a means to escape violence and abuse at home or within their community (Greene, 2019). In more autonomous marriage contexts, including most of Latin America and the Caribbean and parts of sub-Saharan Africa, marriage transactions between families are rare (Anderson, 2007).

The relationship between poverty, education and child marriage

Poverty and economic insecurity create different incentives for child marriage depending on the prevailing marriage practices and norms and, in arranged marriage contexts, the nature of marriage transactions. First, 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 marriages or unions are self-initiated, girls themselves may seek more economic security through pre-marital relationships or forming a union, especially in response to economic shocks (Cust et al., 2020; Gong et al., 2019). In both contexts, these economic pressures can be exacerbated during humanitarian crises alongside other risk factors such as uncertainty about the future, the threat of physical and sexual violence, the loss of access to services, especially education, and the breakdown of community networks (*Girls Not Brides*, 2020b). At the same time, child marriage sometimes persists among wealthier households that are less vulnerable to economic insecurity. Girls' marriage may be arranged or pressurised due to cultural or religious beliefs or as a form of social prestige (Muchomba, 2021).



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](#)

Second, 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 marriage transfer. In a dowry context, financially constrained households can find it difficult to raise sufficient money to pay the dowry (Anderson, 2007). Research from Nepal has shown that adolescent girls were more likely to be married if they were in poor households during early childhood; however, rates were highest among girls from households in the second poorest income quintile rather than the poorest (Bajracharya & Amin, 2012). Other research has looked at the impact of weather-related and other shocks that reduced household incomes on the risk of child marriage in South Asia and sub-Saharan Africa (Corno et al., 2020; Corno & Voena, 2021; Molotsky, 2019). Following shocks, girls were more likely to be married where households benefit from an incoming bride price but were less likely to be married where their family would need to pay a dowry.^d This suggests that, while raising the income of poor households in a bride price context may reduce incentives to marry, doing so in a dowry context may expedite girls' marriage.

Decisions about girls' marriage or union and education are closely linked and have common underlying causes (Malhotra & Elnakib, 2021). In both arranged and self-initiated marriage contexts, child marriage tends to mean an end to schooling. Thus, keeping girls in school is one of the best ways of delaying marriage. Moreover, higher levels of education provide girls with greater aspirations and opportunities and may increase their agency in marriage decisions (Black et al., 2008; Malhotra et al., 2020). In the long run, greater educational

^d Due to the direction of marriage payments, the impact on the risk of boys' marriage is likely to be the opposite. However, household decisions about boys' marriage may not respond to fluctuations in income to the same extent because they will benefit from his future income.

attainment may lead to generational shifts in social norms and practices, as better educated parents aspire to better opportunities for their own children and are better able to resist societal pressures.

There are also important contextual differences in the relationship between child marriage and education. Where arranged marriage is the norm, predetermined expectations about age at marriage tend to determine levels of investment in girls' education (Maertens, 2013). Girls who drop out of school prematurely for reasons other than marriage (for example, lack of interest, negative experiences at school, or because investment in boys' education is prioritised) may be at heightened risk of marriage, but will not necessarily revert to marriage by default until they reach the expected age (UNICEF & UNFPA, 2019).^e Where relationships are self-initiated, girls who become pregnant often drop out of or are excluded from school.^f However, many girls drop out for economic reasons, a lack of interest, or negative experiences within the school environment (Murphy-Graham et al., 2020), and may be at greater risk of engaging in sexual relationships that lead to pregnancy and formation of a union (Stoner et al., 2019).

3. CONCEPTUAL FRAMEWORK ON THE EFFECTS OF CASH TRANSFERS ON CHILD MARRIAGE

The conceptual framework depicted in Figure 2 identifies the potential pathways through which the most common types of cash transfer programmes can affect the risk of child marriage, accounting for the different marriage contexts described in the previous section. Cash transfers primarily affect the timing of marriage through changes in household expenditure and investment and, in the case of CCTs, through incentivised behavioural change such as school attendance or delayed marriage. Cash transfer may also be provided through a public works programme that requires a contribution of household labour. In addition, some cash transfer programmes, known as "cash plus", provide or encourage access to other services and complementary interventions that may enhance the effect of the cash transfer on child marriage. See Box 2 in Section 1 for a more detailed definition of cash transfer programmes.

These first order effects can directly decrease or increase the risk of child marriage or can impact on intermediate outcomes (second order effects) such as the likelihood of early and high-risk sexual relations and girls' knowledge, self-confidence and agency, depending on the circumstances.^g The framework incorporates differences related to girls' autonomy in marriage and relationship decisions by distinguishing between the effects of cash transfers on

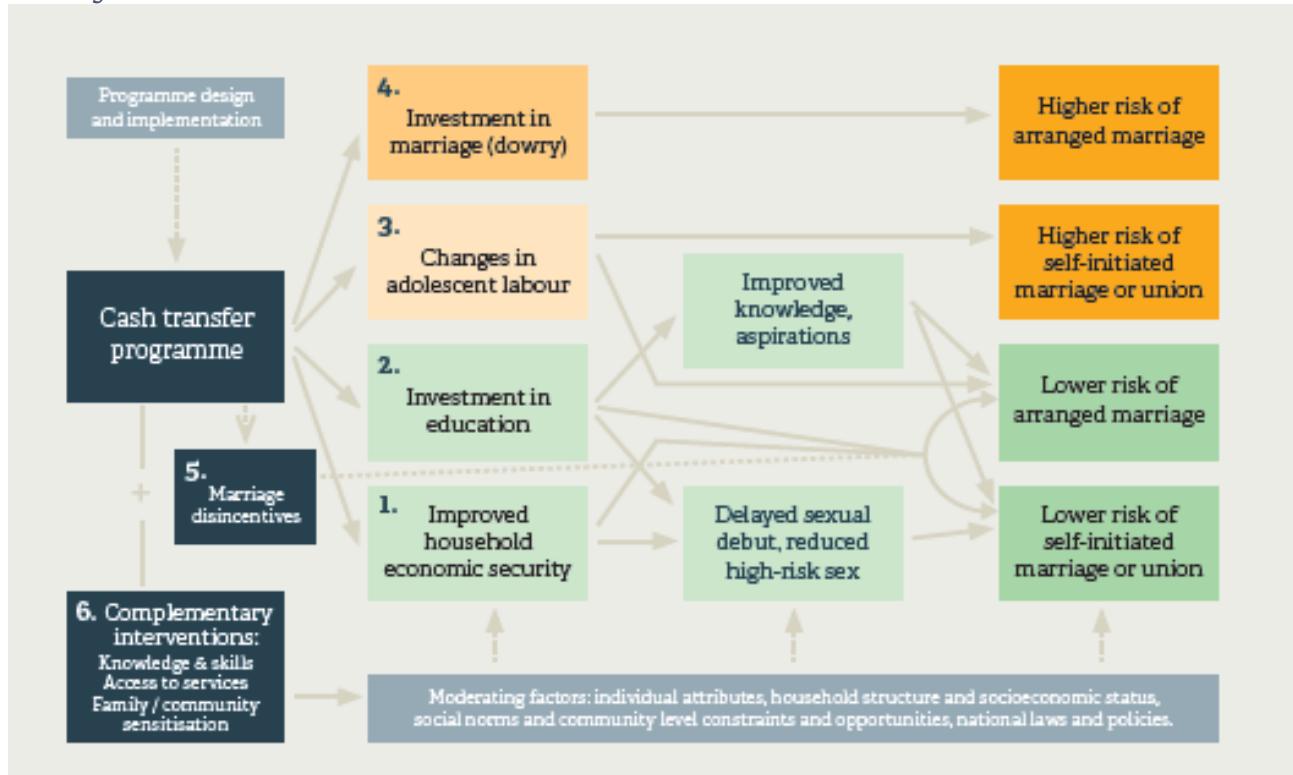
^e In some South Asian cultures, child marriage occurs in two stages (Mathers, 2020). Following an initial marriage ceremony, a girl will continue to live with her parents, sometimes for up to several years, during which time she may continue her education. Only following a second ceremony will she end her schooling and move to her husband's home.

^f In some Latin American countries, while school and marriage or unions tend to be mutually exclusive, concerns about teenage pregnancy have led to greater acceptance of unmarried pregnant girls and young mothers continuing their education (ECLAC, 2013).

^g As discussed in Section 2, high-risk sexual relationship refers to relationships with older and sometimes multiple men, often with elements of exchange.

arranged marriages and self-initiated marriages or unions. In addition, a range of other factors related to programme design and implementation and individual, household and community-level characteristics may moderate the effects on child marriage. The rest of this section describes the six primary effect pathways in turn and how they relate to the intermediate pathways, before discussing the role of moderating factors.

Figure 2 Conceptual framework on the effects of cash transfers on the risk of child marriage in different marriage contexts



Sources: Author, building on Handa et al. (2014), Hahn et al. (2018), and Gavrilovic et al. (2020).

Pathway 1: Improved household economic security

Recipients of cash transfers are generally better able to meet their material needs and maintain consumption of basic goods over time. The increase in economic security may ease the perceived financial burden of caring for the girl, allowing for later marriage. Where marriages are arranged, the cash transfer may also reduce the temptation to access bride wealth payments and potentially contribute to savings for a larger dowry, which tends to increase with age (Corno et al., 2020). These effects are more likely to occur among girls who are under economic pressure to marry before the family's preferred age of marriage, and they are less likely to occur when social pressures to marry are particularly strong. When girls have more autonomy in decisions about relationships, and cash transfers are used to increase expenditure on the things that they value, they may be less likely to engage in sexual relationships with significant elements of exchange that could result in pregnancy and marriage or a union (Gichane et al., 2020; Petroni et al., 2017). This may relate to expenditure on basic needs such as food and sanitary products, but also on status goods such as cosmetics or mobile phones, especially when the cash transfer, or some part of it, is given directly to the

girl (Adato et al., 2016; DSD et al., 2010). These outcomes may also depend on who receives the transfer and the nature of resource sharing within the household (Yoong et al., 2012).

Pathway 2: Investment in education

CCTs conditional on education can potentially reduce the risk of child marriage by keeping girls in school (Black et al., 2008). One reason this occurs is because school and marriage are generally incompatible in societies where child marriage is common.^h In an arranged marriage context, where pre-marital relations are less common, girls who are at the expected age of marriage will remain unmarried for as long as the household values the additional income over her marriage. Where marriage decisions are more autonomous and pre-marital sexual relations are more likely to occur, a CCT conditional on education may also protect against early sexual debut and pregnancy, thus preventing early marriage or union (Petroni et al., 2017).

In contrast to CCTs conditional on education, the effects of UCTs are solely contingent on how a household decides to spend the money. UCTs also increase girls' enrolment and attendance at school, although less consistently and with smaller average effects than CCTs conditional on education (Baird et al., 2014; Bastagli et al., 2016). In more autonomous marriage contexts, especially where poverty is a key driver of school drop-out, families who use a UCT to support their daughter's education may prevent her from choosing marriage or a union over school and protect her against early sexual activity (Baird et al., 2011). In arranged marriage contexts where social norms for child marriage are strong, a UCT may be less likely to translate into a reduction in the risk of child marriage through a school effect. This is because pre-existing preferences for age at marriage tend to determine levels of investment in education (Jafarey et al., 2015). Girls who do benefit from the UCT to keep them in school are likely to be younger than the preferred age of marriage and therefore not at imminent risk (Bajracharya & Amin, 2012; Jafarey et al., 2015).

In addition to directly protecting girls from marriage and sexual relationships, both CCTs conditional on education and UCTs that prevent school dropout and facilitate grade transitions may help girls to accumulate more knowledge and self-confidence and raise their aspirations, equipping them to challenge prevailing social norms and to have greater autonomy in marriage decisions and timing. This is sometimes known as a human capital effect (Black et al., 2008). This pathway may be stronger in contexts where girls already have some level of autonomy or influence over decisions about marriage. Moreover, in the longer term, better educated girls are more likely to prefer later marriage for their own children, and to be in a stronger position to influence these decisions.

It is important to note that, while CCTs conditional on education have the potential to lower the risk of child marriage, by design, they are unavailable to girls who do not go to school and who are unable or unwilling to re-enrol. This is of particular concern where school availability is limited and the quality of education is low. In contrast, UCTs can be accessed

^h This is sometimes referred to as an "incarceration" effect. However, this implies an absence of girls' agency related to decisions about school and relationships.

by both school goers and non-school goers and can potentially affect marriage timing through other pathways including increased economic security.

Pathway 3: Changes in adolescent labour

Cash transfers can affect household allocation of time spent on economic and domestic work. In many cases, cash transfers lead to a reduction in child and adolescent labour (de Hoop & Rosati, 2014), potentially allowing them to stay in school and contributing to school effects on child marriage. However, when households invest cash transfers in the family business, the increase in productivity can mean that children and adolescents are required to do more economic work or take on more domestic chores when adults increase their economic work (Miller & Tsoka, 2012). Increased demand for home-based adolescent work can also result from public works programmes, where participating households contribute adult labour in exchange for a minimum wage, typically for construction of infrastructure such as roads. Whether through investment or public works, households may delay a girl's marriage for as long as she is required to work at home (Gavrilovic et al., 2020), especially in an arranged marriage context. On the other hand, where marriages and unions are self-initiated, the increase in work at home may lead an adolescent girl to initiate marriage sooner in search of better opportunities, especially if she had to drop out of school.

Pathway 4: Investment in marriage

In an arranged marriage context where dowry is practiced, households face the competing economic pressures of meeting the girls' needs at home and raising sufficient funds for the dowry (Pesando & Abufhele, 2019), which can be up to several times annual household income (Anderson, 2007). Households that face difficulties in raising a dowry may delay a girl's marriage beyond the preferred age (Bajracharya & Amin, 2012; Corno et al., 2020). Depending on the benefit size and frequency a cash transfer can be saved or used to access credit to pay for the dowry, a "social investment" effect that expedites the marriage of girls who are nearing or have passed the expected age of marriage (Mathers, 2020). A CCT may support the costs of marriage at any time. However, while income from a CCT can also be saved for the dowry, the marriage would only occur after exiting the programme (Amin et al., 2017).

Pathway 5: Marriage disincentives

Some cash transfer programmes have the primary objective of delaying marriage by making the cash conditional on remaining unmarried. These CCTs conditional on delaying marriage provide cash or assets to a girl's family, and sometimes directly to an adolescent girl, on the condition that she remain unmarried until a certain age, typically 18 years old (Hahn et al., 2018; Nanda et al., 2016b). CCTs conditional on delaying marriage therefore have a direct effect on reducing the risk of child marriage independently of other pathways and would theoretically work in both arranged and self-initiated marriage contexts. Depending on the timing and frequency of the cash transfers, these programmes may also affect marriage timing through the education, economic security and marriage investment pathways.

Pathway 6: Cash plus interventions

The income effects of cash transfers may be enhanced by providing or facilitating access to complementary interventions that aim to overcome individual, household and community-level constraints (Amin et al., 2017; Roelen et al., 2017). These are commonly known as cash plus programmes. Complementary interventions are either integral to the cash transfer programme or through linking to external services. Behavioural conditions to incentivise use of services are one form of intervention that has already been discussed. Other approaches typically involve provision of additional benefits such as assets or in-kind transfers, provision of information and behavioural change communication, psychosocial support and creating formal linkages to services.

Some multi-component pilot schemes that aim to reduce child marriage can be viewed as a form of cash plus programme. They tend to employ several common approaches that may alter the contextual factors that constrain the income and education effects of cash transfers (Malhotra et al., 2020). First are interventions that enhance girls' knowledge, skills and self-confidence with the aim of increasing social and economic empowerment. These can include training on life-skills, sexual and reproductive health (SRH), and financial and legal literacy, as well as mentoring and peer support. These approaches may be more effective where girls already have some degree of autonomy in decisions about relationships and marriage. Second are interventions that aim to provide girls or their families with access to health, education or financial services. These can include SRH services, formal and informal education and vocational training, and micro-credit and banking services. Interventions may also aim to increase the supply and quality of state services. Third are interventions that focus on family and community sensitisation and mediation, which are intended to change restrictive social norms related to girls' education and marriage. All three approaches include elements that can potentially enhance the various pathways through which cash transfers reduce the risk of child marriage including access to and attainment in school, knowledge, self-confidence and agency, household economic security, and engagement in early and high-risk sex.

Factors that moderate the effects of cash transfers on child marriage

The lower part of Figure 2 shows that how a cash transfer affects child marriage depends on a range of moderating factors at the level of the individual girl, the household and the local community. First, cash transfers are more likely to affect marriage or union timing around the age that girls are most at risk, especially where there are strong expectations about age at marriage. Moreover, girls who have missed out on education altogether and who are already at the expected age of marriage are unlikely to benefit from a cash transfer through a school or income effect (Mathers, 2020). While the focus of this paper is on girls, cash transfers may also affect the risk of boys' marriage or union, but potentially in different ways (see Box 4).

BOX 4

How cash transfers affect child marriage among boys

The conceptual framework focuses on the risk of girl child marriage. However, it should be noted that effects on boys who are at risk of marriage may be different. CCTs will plausibly have a similar school effect assuming that marriage and schooling are also mutually exclusive for boys. In the case of UCTs, the effect on the risk of boys' marriage is predicted to be the opposite to that of girls in arranged marriage contexts. Where bride wealth is practised, cash transfers may expedite boys' marriage when the household would otherwise face difficulty in raising funds for the bride wealth payment. Where dowry is practised, cash transfers may delay boys' marriage when the household would otherwise have been tempted by the dowry to improve their economic security. However, compared with girls, decisions about boys' marriage are likely to be less responsive to a cash transfer because the household will benefit from his income in the future and therefore place lower value on marriage payments (Cornu et al., 2020)

Second, household characteristics that can determine the risk of child marriage include labour availability, especially for domestic work (Gavrilovic et al., 2020), and the presence, sex and age of siblings (Pesando & Abufhele, 2019); who is the primary decision-maker in relation to expenditure and children's life-course options (Mathers, 2020); and household socioeconomic status, including the level of income and assets, and the education of adult household members (Mathers, 2020; Muchomba, 2021). For example, income effects on delaying marriage may be stronger when a girl's parents are better educated and have higher aspirations for her.

Third, the effects of cash transfers on marriage timing are dependent on the nature and strength of social and gender norms (Gemignani & Wodon, 2015; Hallfors et al., 2015; Jafarey et al., 2015), the availability and quality of services including schools, health care and financial institutions, and labour market opportunities for girls (Sundaram et al., 2018). For example, girls may have little incentive to remain in school and to delay marriage where school quality is low and economic opportunities are limited.

Finally, the upper left of Figure 2 shows that the design and implementation features of cash transfer programmes can also determine the nature of effects on child marriage. In addition to behavioural conditions, several other aspects of programme design and implementation shape how households respond to additional income. Most important are the targeting criteria and coverage of the programme, the size and frequency of the transfers, duration of the intervention, who is the primary recipient of the transfer, and whether there are any complementary interventions. For example, CCTs will not reach girls who are out of school, and irregular payments will make it difficult for households to meet their needs over time and to make time-sensitive payments such as school fees.

4. EVIDENCE ON THE EFFECTS OF CASH TRANSFERS ON CHILD MARRIAGE AND THE INTERMEDIATE PATHWAYS

There is a growing body of evidence on the effects of cash transfers on child marriage and the intermediate pathways identified in the conceptual framework. This review builds on several systematic or comprehensive reviews on a range of related domains including interventions to prevent child marriage (Kalamar et al., 2016; Lee-Rife et al., 2012; Malhotra et al., 2020), adolescent health and sexual and reproductive health and pregnancy (Hindin et al., 2016; McQueston et al., 2013; Owusu-Addo et al., 2018), education (Baird et al., 2014; Bastagli et al., 2016), and girls' and women's empowerment (Bastagli et al., 2016). The review also draws on the latest evidence through a rigorous review process (following Hagen-Zanker & Mallett, 2013).ⁱ Studies were selected based on relevance and appropriate use of experimental or quasi-experimental methods for causal inference. Relevant qualitative studies were also reviewed to inform the conceptual framework and interpretation of results.

The review provides a snapshot of the current state of the evidence. A total of 21 studies were identified investigating 19 programmes that provide credible estimates of the effects of cash transfers on the risk of child marriage or age-at-marriage among adolescent girls.^j Table 1 provides details of each programme including the study reference, country, transfer type and modality, and whether it resulted in an average increase, decrease or null effect on child marriage. The programmes include an even number of UCTs and CCTs conditional on education, as well as three programmes that are CCTs conditional on delaying marriage. Eleven of the programmes are in sub-Saharan Africa, five in South Asia, two in Latin America, and one from Southeast Asia. Details of the transfer modality show that there is considerable variety in the frequency and primary recipient of the transfer. In addition to those in Table 1, there are four programmes that provide in-kind transfers or school subsidies conditional on school attendance or delayed marriage, which may have similar effects to CCTs along certain pathways.

The review also identified 36 studies, many of which are included in the cash transfers and child marriage literature, that measure effects on intermediate outcomes related to sexual debut, high-risk sex and pregnancy or fertility among teenage girls. All geographic regions and programme types are represented within this literature. Among these studies, 11 provide evidence on the effects of cash transfers on adolescent girls' aspirations and empowerment. The body of literature also provides insights into factors that moderate the effects of cash transfers on child marriage and unions, the effects of cash transfers on the quality of marriage for child brides, and other unintended consequences. Given the potential for cash transfers to increase access to education, the review draws on a further 11 studies from nine countries in sub-Saharan Africa and Latin America and the Caribbean that estimate the effects of

ⁱ Searches made use of JSTOR, ProQuest, SocIndex, Taylor & Francis, Wiley Online, PubMed and Google Scholar and were limited to the year prior to the publication date of existing systematic reviews. Search terms related to cash transfers, education, child marriage and unions, early and high-risk sex and fertility, and their common variations.

^j Four of the studies measure effects on a wider age range of girls and young women (see Table 1).

expanded access to education on the risk of child marriage and adolescent sexual activity and fertility.

The rest of this section provides a detailed account of the evidence on the effects of cash transfers of different types on child marriage and union and the intermediate pathways including economic security, education and empowerment, early and high-risk sex, demand for adolescent labour, and marriage investment. It also provides evidence on cash plus and complementary interventions and the role of moderating factors.

Table 1 List of studies that measure the effects of cash transfer programmes on child marriage

| Study | Country | Programme | Type | Transfer modality | Impact on child marriage |
|--|--------------|--------------------------|-----------|---|--------------------------|
| Baird <i>et al.</i> (2011, 2019) | Malawi | Zomba Pilot CT | UCT | Monthly CT to household and to girl | ↓ |
| Siaplay (2012) | South Africa | Old Age Pension | UCT | Monthly CT to elder | ↑↓ |
| Handa <i>et al.</i> (2015) | Kenya | CT-OVC | UCT | Monthly CT to household | ↔ |
| Dake <i>et al.</i> (2018) | Malawi | SCTP | UCT | Bimonthly CT to household | ↔ |
| Dake <i>et al.</i> (2018) | Zambia | MCTG | UCT | Bimonthly CT to household | ↔ |
| Angeles <i>et al.</i> (2018) ^b | Zimbabwe | HSCT | UCT | Bimonthly CT to household | ↓ |
| Palermo <i>et al.</i> (2018) ^b | Ghana | LEAP 1000 | UCT | Bimonthly CT to household plus health insurance | ↔ |
| Hoddinott & Mekasha (2020) | Ethiopia | PSNP | UCT | Seasonal CT and food to household | ↓ |
| Mathers (2020) | Nepal | Old Age Allowance | UCT | Triannual CT to elder | ↑ |
| Cash Plus Evaluation Team (2018) ^b | Tanzania | PSSN | UCT/ CCTE | Bimonthly CT to mother plus seasonal employment | ↔ |
| Baird <i>et al.</i> (2011, 2019) | Malawi | Zomba Pilot CT | CCTE | Monthly CT to household and to girl, fees to school | ↓ |
| Austrian <i>et al.</i> (2020) | Kenya | AGI | CCTE | Bimonthly CT to household, school kit to girl, fees to school | ↓ |
| Stecklov <i>et al.</i> (2007) ^a | Honduras | PRAF | CCTE | Quarterly CT to mother | ↔ |
| Behrman <i>et al.</i> (2008), Gulemetova-Swan (2009) | Mexico | Progresa / Oportunidades | CCTE | Bimonthly CT and food subsidy to mother | ↓ |
| IEG (2011), Alam & Baez (2011) | Pakistan | FSSP | CCTE | Quarterly CT to parent | ↓ |
| Dervisevic & Sahay (2021) | Philippines | 4Ps | CCTE | Bimonthly CT to parent | ↓ |
| Hahn <i>et al.</i> (2018) | Bangladesh | FSSP | CCTE/M | Biannual CT and book/exam allowance to girl, fees to school | ↓ |
| Dutta & Sen (2020) | India | Kanyshree Prakalpa | CCTE/M | Small annual CT and lump sum on turning 18 to girl | ↓ |
| Nanda <i>et al.</i> (2016), Biswas & Das (2021) | India | ABAD | CCTM | Savings bond to girl on turning 18 | ↓ |

Note: 4Ps, *Pantawid Pamilyang Pilipino* Programme; ABAD, *Apni Beti Apna Dhan*; AGI, Adolescent Girls' Initiative; CT, cash transfer; CT-OVC, Cash Transfer for Orphans and Vulnerable Children; CCTE; cash transfer conditional on education; CCTM; cash transfer conditional on delayed marriage; FSSP, Female School Stipend Programme; LEAP, Livelihood Empowerment Against Poverty; MCTG, Multiple Category Targeting Grant; PRAF, *Programa de Asignación Familiar*; PSSN, Productive Social Safety Net; SCTP, Social Cash Transfer Programme; UCT; unconditional cash transfer. Arrows indicate a decrease (↓), increase (↑) or no change (↔) in the average risk of CMU. ^a Study population is women age 14-49; ^b Study population is adolescent girls and young women up to age 24 or 28 years.

Effects of cash transfers on child marriage

Overall, the available evidence shows that cash transfers that are conditional on education are consistently effective at reducing the risk of child marriage and unions across all marriage contexts. In contrast, the body of evidence on UCTs has very mixed results. Most of these UCTs are in sub-Saharan Africa and more than half show no impact. However, a small number decreased the risk of child marriage and one UCT in sub-Saharan Africa and one in South Asia increased the risk. Evidence on cash transfers that are conditional on delaying marriage is thinner and all from South Asia but shows promising results in some cases.

CCTs conditional on education have consistent outcomes across all regions and marriage contexts, with evidence of a decrease in the risk of child marriage in seven of the nine interventions shown in Table 1. These include the Female School Stipend Program (FSSP) in Pakistan (Alam & Baez, 2011; IEG, 2011), the FSSP in Bangladesh and *Kanyshree Prakalpa* in India, both also conditional on remaining unmarried (Dutta & Sen, 2020; Hahn et al., 2018), combined health, nutrition, and education cash transfers including *Progresa/Oportunidades* in Mexico and the *Pantawid Pamilyang Pilipino* Programme (4Ps) (Behrman et al., 2008; Dervisevic et al., 2021; Gulemetova-Swan, 2009), a pilot cash transfer in Malawi's Zomba district (Baird et al., 2011), and the multi-component Adolescent Girls' Initiative (AGI) pilot programme in Wajir county in Kenya (Austrian et al., 2020). While all these programmes provide a conditional cash transfer to the household, transfer modalities and other design elements differ. Most provide a monthly or bimonthly transfer to a household member, but some are less frequent or provide a lump sum payment. Three schemes provide part of the transfer as fees paid direct to the school.^k Overall, the consistency of the findings suggest that CCTs conditional on education that provide a meaningful economic benefit to the household across a range of transfer modalities, are effective at reducing the risk of both arranged and self-initiated child marriages and unions. The next section provides a more detailed discussed of the pathways through which these effects occur.

Two CCTs conditional on education were found to have no effect on child marriage. One study found that the health, nutrition and education cash transfer in Honduras, *Programa de Asignación Familiar* (PRAF), was associated with a small but statistically non-significant

^k A further three programmes that provide non-cash benefits conditional on school attendance were also found to reduce the risk of child marriage (not shown in Table 1). These include uniforms and school materials provided to orphaned girls alongside subsidies paid direct to the school in Manicaland, Zimbabwe (Hallfors et al., 2015), uniforms provided to school girls in Western Kenya (Duflo et al., 2011), and vouchers for private schools in urban Colombia (Angrist et al., 2002).

increase in the risk of marriage (Stecklov et al., 2007). This may have occurred because parents were allowed to join the scheme after it had begun. Moreover, because the study measured effects on women aged 12–49 years, it is not possible to draw firm conclusions about the localised effects on children. The Productive Social Safety Net (PSSN) programme in Tanzania was also found to have no effect on marriage among girls and young women aged 14–28 years (The Tanzania Cash Plus Evaluation Team, 2018). The authors attribute this, in part, to the inability of the data to track girls to new (marital or partner) households. This is a legitimate concern, but most studies in this review experience the same problem. It may also be that outcomes are different because the CCT is much smaller than the UCT component of the PSSN. The impacts of UCTs on child marriage are discussed shortly.

Evidence on cash transfers that are conditional on delaying marriage) is much thinner because there are fewer programmes, all from South Asia. The findings for Bangladesh's FSSP and India's *Kanyshree Prakalpa*, both of which also include schooling conditions, show promising results; but no effects on child marriage were found for India's *Apni Beti Apna Dhan* (ABAD). CCTs conditional on delaying marriage and the possible reasons for the different outcomes are discussed under Pathway 5 in the next section.

The evidence on UCTs and child marriage is mixed and less promising than for CCTs. Moreover, all but one programme is in sub-Saharan Africa. Out of the nine UCTs in Table 1, just one unambiguously led to a reduction in child marriage. Two more UCTs may have reduced child marriage, one had mixed positive and negative effects, one led to an increase, and four had no measurable effect. State-run UCTs including Kenya's Cash Transfer for Orphans and Vulnerable Children (CT-OVC), Zambia's Multiple Category Targeting Grant (MCTG), Malawi's Social Cash Transfer Programme (SCTP), and Ghana's Livelihood Empowerment Against Poverty (LEAP) were all found to have no effect on the risk of child marriage (Dake et al., 2018; Handa et al., 2015; Palermo et al., 2018).¹ All of these schemes provide monthly or bimonthly cash transfers targeted to poor households. Reasons posited for the lack of impacts include that girls in labour-constrained households targeted by the programme may be at lower risk of marriage in the first place (Malawi and Zambia), and there were limited impacts on household consumption and strong local social norms related to early marriage (Ghana). Measurement issues were also raised including the lack of data on girls who have left home for marriage and the study timeframe in relation to the potential duration of delays in marriage.

The UCT arm of a pilot programme in Malawi's Zomba district, where self-initiated relationships are more common, reduced the risk of marriage among out-of-school girls during implementation of the two year scheme (Baird et al., 2011, 2019; Makwemba et al., 2019). There are several possible reasons why the Zomba UCT reduced child marriage while the national SCTP did not. Perhaps most significantly, the Zomba programme specifically targeted adolescent girls who were unmarried. Moreover, pilot programmes tend to benefit from an intensity of resources and expertise that national schemes are unable to replicate. Zimbabwe's Harmonized Social Cash Transfer programme (HSCT) also led to a small

¹ While Ghana's LEAP may have reduced the risk of marriage or cohabitation among girls and women aged 12–24 years, further analysis showed that this was concentrated in women over the age of 18 years (Palermo et al., 2018).

reduction in the risk of marriage among 13–24 year olds in a context where arranged marriage is more common, but the authors caution against drawing firm conclusions given the small sample size (Angeles et al., 2018; Mubaiwa, 2019). Ethiopia's rural Productive Safety Net Programme (PSNP) provides transfers in exchange for an adult household member participating in labour activities. The programme was found to decrease the number of adolescent girls who left the family home, which may have been due to delayed (arranged) marriage or a reduction in economic migration (Hoddinott & Mekasha, 2020).

Two studies examined the effects of social pensions on the risk of marriage among co-resident adolescents. South Africa's Old Age Pension decreased the risk of marriage or union for girls and boys who live with an elder woman, but increased the risk for those who live with an elder man (Siaplay, 2012). However, the study provides no explanation for these differential outcomes. In the central Terai region of Nepal, the Old Age Allowance was associated with an increase in the risk of formalisation of marriage (co-habitation with husbands) among adolescent girls because the transfers were used to access credit to pay for the dowry (Mathers, 2020).

Overall, the evidence suggests that while UCTs have the potential to mitigate the economic pressures to marry in both arranged and self-initiated marriage contexts, they may be limited in their ability to overcome the economic and social drivers of child marriage, especially when implemented at scale. Moreover, findings from the UCTs in South Africa and South Asia suggests that cash transfers may be used to expedite girls' marriage, especially in the context of arranged marriages where dowry is practiced. The next section presents evidence for the different effect pathways through which cash transfers affect child marriage.

Intermediate pathways

Household economic security (Pathway 1)

Most of the UCTs in this review led to an increase in household economic security but had no effect on the risk of child marriage. However, there is some limited evidence that the impact of both UCTs and CCTs conditional on education on household economic security can reduce the risk of child marriage, especially where social norms for child marriage are weaker and poverty is a predominant driver, and where transfers are regular and predictable.

There is a solid body of evidence that shows cash transfer programmes tend to increase household income, consumption and food security (Bastagli et al., 2016; Hagen-Zanker et al., 2011; Hidrobo et al., 2018). However, most studies on CCTs are unable to disentangle whether outcomes are related to the conditions or solely to the increase in income. One exception is the Zomba programme in Malawi that deliberately trialled UCT and CCT arms of the same intervention. The UCT arm led to a large reduction in the risk of marriage during the intervention, but only among adolescent girls who were out of school (Baird et al., 2011).^m The study authors suggest that girls in Zomba district tend to transition rapidly into marriage

^m As discussed above, the CCT arm did not lead to a reduction in the risk of marriage in the short term but did have longer effects through the effect of education on girls' knowledge and aspirations.

after leaving school but that this is exacerbated by poverty, which the UCT alleviates. Although bride price payments are less common in Zomba district, poverty is a known driver of early age-at-marriage (Makwemba et al., 2019). Evidence of an income effect is also apparent in the 4Ps CCT conditional on education in the Philippines, which led to a delay in the timing of marriage by up to a year, but without girls spending any longer in school (Dervisevic et al., 2021).

Four other UCTs (the MCTG in Zambia, SCTP in Malawi, LEAP in Ghana, and HSCT in Zimbabwe), all national schemes, increased household economic or food security but had no or limited effects on child marriage (Angeles et al., 2018; Dake et al., 2018; Palermo et al., 2018). As discussed in the previous section, there are several possible explanations for the lack of impact on child marriage. However, part of the reason may be that the transfers were insufficient to overcome the poverty motives for early marriage. In the case of southern Nepal, where arranged marriage and dowry practices are the norm, the lack of reduction in child marriage associated with the social pension is most likely because of the strong social pressure to marry early, the poor quality of local schools, and that the financial costs of dowry outweigh the economic costs of keeping girls at home (Mathers, 2020).

Some programmes will not have an income effect due to their design, especially where transfers are infrequent. For example, CCTs conditional on delayed marriage such as India's ABAD and *Kanyshree Prakalpa* provide only annual transfers or a lump sum payment on turning 18 and not regular transfers over time. Regular and predictable payments are required to allow households to consistently meet their basic needs. Other schemes that provide subsidies directly to the school or in-kind school supplies may relieve household budgets but provide less flexibility to the household than a direct cash transfer. A programme in Manicaland, Zimbabwe, that provided a school subsidy and supplies led to an increase in household food security and reduced the risk of child marriage (Hallfors et al., 2015). However, it is more likely that the reduction in child marriage associated with the programme was due to the conditions, given the strong social norms for arranged marriage at very young age among the study community.

Education and empowerment (Pathway 2)

The available evidence suggests that increasing access to education is an effective way to reduce the risk of child marriage in all marriage contexts. Both UCTs and CCTs conditional on education can play an important role in boosting school attendance; however, only CCTs conditional on education are consistently effective in translating this into reduced risk of marriage. Conditions appear to be important in incentivising school attendance among girls who are at risk of marriage, while UCTs may only support girls to stay in school who are already at lower risk of marriage. There is also evidence that by supporting girls to accumulate knowledge and raise their aspirations, CCTs conditional on education can empower them to make (or to influence) decisions to delay marriage or formation of a union.

Before looking at the effects of cash transfers, it is useful to review the evidence on the effects of education on the risk of child marriage. A substantial body of evidence finds a strong correlation between higher levels of educational attainment and lower risk of child marriage in all marriage contexts (Malhotra & Elnakib, 2021; UNICEF & UNFPA, 2019; Wodon et al., 2017). Moreover, the expansion of compulsory primary education in Ethiopia, Malawi and

Uganda, and lower secondary education in Turkey, led to an increase in educational attainment and a reduction in the risk of marriage during adolescence (Behrman, 2015; Behrman et al., 2017; Keats, 2018; Kirdar et al., 2018; Masuda & Yamauchi, 2020; Moussa & Omoeva, 2020). These findings do not imply that primary education is sufficient to delay marriage but that it is a necessary precondition to continue education at secondary level. There is also evidence that higher levels of education (beyond primary) led to increased age at first union in Colombia, Peru and Bolivia (Heaton & Forste, 1998). Other studies suggest that school progression at younger ages and completion of secondary education are both important for reducing the risk of early marriage (Glynn et al., 2018; Wodon et al., 2017), with each additional year of secondary schooling estimated to reduce the likelihood of marriage before 18 by 6 percentage points (Wodon et al., 2018).

Turning to cash transfer programmes, there is substantial evidence that both UCTs and CCTs can lead to moderate-to-large increases in enrolment and attendance at school for both girls and boys (Baird et al., 2014). However, UCTs may be less consistently effective. In a systematic review of 11 UCTs and 10 CCTs with estimates of their effects on school attendance, nine CCTs but just four UCTs were found to have a measurable impact (Bastagli et al., 2016).ⁿ Reasons for the lack of impact in eight of these schemes are thought to include low transfer value, high existing attendance rates, and poor monitoring and compliance with conditions in the case of the CCT. The CCTs are mostly from Latin America and South Asia while the UCTs are mostly from sub-Saharan Africa. This is in part due to the low administrative capacity for monitoring conditions and limited availability of secondary level education in many sub-Saharan African countries.

The literature on cash transfers and child marriage provides strong evidence for the importance of the school effect on reducing the risk of child marriage. Nearly all studies on CCTs conditional on education that found a reduction in the risk of child marriage and also measured impacts on education saw an increase in access to school (Alam & Baez, 2011; Angrist et al., 2002; Austrian et al., 2020; Baird et al., 2019; Behrman et al., 2008; Dutta & Sen, 2020; Hahn et al., 2018; Hallfors et al., 2015; IEG, 2011). One exception is the 4Ps programme in the Philippines (Dervisevic et al., 2021), which suggests that CCTs conditional on education may have effects on marriage timing that are independent of schooling as discussed above. Tanzania's PSSN led to higher rates of school attendance but did not reduce the risk of child marriage among girls. However, further analysis shows that the increase in school attendance was only among younger boys (The Tanzania Cash Plus Evaluation Team, 2018).

Compared with CCTs conditional on education, UCTs appear to be less effective at translating positive impacts on schooling into a reduced risk of marriage across different marriage contexts. The state-run UCTs in Malawi, Zambia, Kenya and Nepal all led to an increase in girls' access to education but did not reduce the risk of child marriage (Dake et al., 2018; Handa et al., 2015; Mathers, 2020). Moreover, the pilot UCT in Malawi's Zomba district led to an increase in access to school for some girls. However, the reduced risk of marriage was found only among girls who remained out of school (Baird et al., 2011). The reason for the disconnect between the effects on school attendance and marriage may be that girls who are more likely to stay in school for longer, given the economic means, tend to have greater

ⁿ In total, 20 cash transfer programmes were included in the review, and one had both a UCT and a CCT arm.

academic aptitude, parental support, and access to local quality schools, and are at lower risk of child marriage in the first place (Bhan et al., 2019; Raj et al., 2019). Considering the evidence on CCTs conditional on education and UCTs together suggests that the role of conditions in incentivising school attendance among girls who are at risk of marriage is important in delaying both arranged and more autonomous marriage decisions, at least in the short term. Moreover, evidence on expanded primary and secondary education suggests that school effects can occur independently of income effects.

There is also some evidence that increased access to school can have medium-term effects on girls' knowledge, self-confidence and agency, empowering them to make or influence different marriage decisions. Several of the studies reviewed also measured indicators related to girls' aspirations or empowerment, with mixed results. In Bangladesh, where marriages are predominantly arranged, as well as increasing access to education and reducing the risk of child marriage, the FSSP had several longer term effects including greater autonomy in post-marital decision-making, a desire for fewer children and smaller family sizes (Hahn et al., 2018).

In Malawi's Zomba district, where marriages are more likely to be self-initiated (Makwemba et al., 2019), the pilot CCT conditional on education improved grade transitions and primary school completion rates, which led to a reduced risk of marriage two years after the end of the intervention (Baird et al., 2019). Although the scheme was not found to increase empowerment, as measured in the study, the sustained effect on marriage suggests that girls continued to benefit even after leaving school.

There is also some evidence from arranged marriage contexts that the medium-term effects of cash transfers on empowerment through increased schooling can affect the quality of marriage among girls who marry as children or at a young age (see Box 5).

In some cases, however, changes in girls' aspirations may not translate into better outcomes. The CCT conditional on delaying marriage in Haryana, India, was found to increase completion of grade 8. While the scheme also increased girls' aspirations for higher education it had no effect on mothers' aspirations and no measurable effect on the risk of child marriage (Biswas & Das, 2021; Nanda et al., 2016c). The ability of increased knowledge and aspirations to translate into better marriage outcomes may be limited where local social norms are strong and there are few future opportunities beyond marriage.

BOX 5

Cash transfers and the quality of marriage for child brides

The focus of this report is on how cash transfers affect the risk of child marriage occurring. However, there is some evidence that they can affect the quality of marriage in terms of spousal or partner choice, relations and decision-making among girls and women who married as children or at a very young age. Girls who benefited from Bangladesh's FSSP not only married later but also married men who are closer in age, better educated and more likely to work in the formal sector (Hahn et al., 2018). The concurrent increase in girls' education indicates a distinct narrowing in the spousal education gap. Moreover, beneficiaries had greater autonomy in post-marital decision-making. In contrast, the CCTM in Haryana state, India, had no effect on post-marital empowerment (Biswas & Das, 2021), most likely because of weak programme design (discussed in more detail under Pathway 5). *Kishoree Kontha* in Bangladesh appears to have been detrimental to marriage quality. While the economic incentive delayed marriage, girls were more likely to marry younger but less educated men (Buchmann et al., 2018). The authors speculate that this may have occurred because older girls are in less demand or that better educated men were already married. Evidence is very limited in this area and shows mixed results, suggesting the need for further research to better understand the links between cash transfers, education, marriage timing and marriage quality.

Effects of education (Pathway 1) and economic security (Pathway 2) on early and high-risk sexual relations

There is consistent evidence that both CCTs conditional on education and UCTs tend to delay girls' sexual debut and pregnancy and protect against high-risk sex, and in some cases can increase condom use and reduce family size. Where marriages or unions are self-initiated, changes in sexual behaviours can occur within marriage or relate to pre-marital sex. In arranged marriage contexts, later sexual debut and pregnancy tends to occur within marriage. Simply being in school appears to be the strongest driver of changes in sexual behaviour; however, there is also 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 and transactional sex.

The conceptual framework suggests that in contexts where girls have more autonomy and are more likely to engage in pre-marital sex, cash transfers protect against early sexual debut through increasing access to school and reduce high-risk sexual relations that are driven by poverty and food insecurity. Turning first to the school effect, there is evidence that being in school delays sexual activity and that greater levels of education can lead to the adoption of safer sexual practices. Expanded compulsory primary education in Ethiopia, Malawi and Uganda led to delays in sexual debut and first birth (Masuda & Yamauchi, 2020; Moussa & Omoeva, 2020) and access to secondary education in Kenya was shown to reduce the risk of teen pregnancy (Ozier, 2018). In the case of Uganda, the reduction in teen pregnancy may have been due to increased contraceptive use rather than sexual abstinence (Keats, 2018). In Malawi, an increase in grade attainment delayed marriage but was also associated with an increase in pre-marital sex (Behrman et al., 2017), which suggests the adoption of safer sexual practices. Similar findings are apparent in Latin America, where higher levels of education

increased contraceptive use and reduced family sizes in Colombia, Bolivia and Peru (Heaton & Forste, 1998). Expanded compulsory education in Argentina also reduced adolescent childbearing. The study provides some evidence that both being in school and the accumulation of human capital over time were contributing factors (Alzúa & Velázquez, 2017). The studies from Latin America suggest that expanded access to school affects sexual behaviours where relationships are more likely to be self-initiated. The studies from sub-Saharan Africa show that this may also occur where marriages are arranged, meaning that delays in sexual debut and pregnancy occur due to delays in marriage. However, the absence of evidence from South Asia, where arranged marriages are most common, makes it difficult to draw firm conclusions.

CCTs conditional on education show promising effects on delaying sexual debut and reducing high-risk sex. In Latin America, Brazil's health, nutrition and education CCT, *Bolsa Familia*, reduced the risk of teen pregnancy (Olson et al., 2019), while *Progresa/Oportunidades* in Mexico delayed sexual debut, pregnancy and first birth, as well as marriage (Darney et al., 2013; Gulemetova-Swan, 2009). In sub-Saharan Africa, the pilot CCT conditional on education in Malawi was found to protect against early pregnancy and first birth, as well as early marriage, in the longer term by keeping girls in school (Baird et al., 2019). A pilot CCT conditional on education in Mpumalanga Province, South Africa, designed to test the effectiveness of cash transfers for HIV prevention, provided monthly transfers to girls aged 13–20 years and their parents or guardians, conditional on school attendance. The scheme increased the age of sexual debut and reduced incidents of sex with multiple partners, with some evidence that this occurred through greater economic security as well as through a school effect (Kilburn et al., 2018, 2019). In contrast, Tanzania's PSSN was found to have no effect on sexual debut or high-risk sexual behaviours among 14–28 year olds (The Tanzania Cash Plus Evaluation Team, 2018).

The AGI in Kenya offers useful insights into the relationship between CCTs conditional on education, sexual activity and different marriage contexts. The multi-component programme was implemented in a rural community in Wajir district where marriage is common and sexual activity outside marriage is rare, and in the Kabera informal settlement in Nairobi where early sexual activity is common but marriage is rare. In both communities, the CCT arm of the intervention increased access to education and household wealth status in the short term. Two years after the intervention, girls in Wajir were more likely to have delayed marriage and pregnancy, while girls in Kabera were more likely to have delayed sexual debut and pregnancy (Austrian et al., 2020). A Kenyan school uniform programme was implemented in Western Province where bride price is practiced but elopement without a ceremony is common to avoid payment. The provision of uniforms was sufficient to keep girls in school and to protect against early pregnancy, but only within marriage, suggesting that girls who benefited from the scheme would otherwise have dropped out of school to form a committed relationship (Duflo et al., 2011).

There is some limited evidence from contexts where arranged marriage is more common. The CCTs conditional on education in Bangladesh and Pakistan delayed first birth or pregnancy and reduced family sizes, as well as delaying marriage (Alam & Baez, 2011; Hahn et al., 2018; IEG, 2011). Given the context, it is most likely that reductions in fertility occurred within marriage and that the delays occurred because of delayed marriage. The Zimbabwean education subsidy protected against child marriage or union but did not influence early

sexual debut (Hallfors et al., 2015). This may be because the girls who are at highest risk of early marriage are within the Apostolic religious community, where very early marriages are arranged to avoid the consequences of pre-marital sex.

The evidence suggests that UCTs are more effective at protecting against early and high-risk sex than delaying marriage. Several UCTs in East and Southern Africa have led to increases in age at sexual debut and first pregnancy and reduced engagement in high-risk sex, despite limited impacts on child marriage. Kenya's CT-OVC resulted in delayed sexual debut and first pregnancy among adolescent girls and young women, most likely through increased access to school and greater financial stability (Handa et al., 2014, 2015).^o Zimbabwe's HSCT may have led to a slight reduction in the risk of pregnancy due to delayed marriage. However, there is stronger evidence that the programme delayed sexual debut and reduced the risk of transactional sex (Angeles et al., 2018). South Africa's Child Support Grant was found to increase the age of sexual debut and first pregnancy among girls and to reduce both age-disparate and transactional sex (Cluver et al., 2013; Heinrich et al., 2017). The pilot UCT in Malawi's Zomba district protected against adolescent pregnancy and marriage in the short term but did not lead to more sustained effects on age at first birth or pregnancy (Baird et al., 2011, 2019). The Manicaland pilot in Zimbabwe had no effect on the timing of sexual debut but increased condom use among females aged 15–29 years (Schaefer et al., 2020). While providing some protection to girls and young women, the programme had the unintended consequence of encouraging young males to have multiple sexual partners, which may have occurred due to their enhanced economic status.

Not all UCTs affected sexual behaviour, with Malawi's SCTP and Zambia's MCTG having no measurable effect on sexual debut or pregnancy (Dake et al., 2018). However, overall, the evidence suggests that UCTs can delay sexual debut and first pregnancy by reducing the risk of pre-martial relationships. Moreover, in some contexts UCTs are effective at supporting girls to engage in safer sex (increased condom use) and avoiding high-risk sexual relationships including transactional sex. Importantly, there is evidence that these effects occur due to the increase in income as well as through increased access to school. However, it is not possible to say whether UCTs would have similar effects in contexts where arranged marriages are more common, such as South Asia, due to the lack of evidence.

Changes in adolescent labour (Pathway 3)

There is evidence from one public works programme 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.

Cash transfers can increase demand for adult economic labour if the household invests the transfer in the family business or when a public works programme requires a contribution of labour. There is some evidence that this can increase demand within the household for girls' economic and domestic labour (see for example Hoddinott & Mekasha, 2020; Miller & Tsoka,

^o The same study found the CT-OVC did not affect the number of sexual partners or the risk of transactional sex, although the authors indicate that the findings may be unreliable due to small point estimates.

2012), with the potential trade-off being later marriage. Ethiopia's PSNP led to a decrease in adolescent girls' out-migration, which may have related to a reduction in marriage but may also be due to lower economic migration. The reason for lower migration may be linked to both an increase in access to education and an increase in household demand for adolescent labour (Gavrilovic et al., 2020; Hoddinott & Mekasha, 2020). Arranged marriages are still common in rural Ethiopia where the PSNP is implemented, and parents (or caregivers) are likely to make decisions about both adolescent work and marriage. Conversely, the conceptual framework suggests that in a more autonomous marriage context, girls may choose to marry or form a union to escape an increase in work at home, especially if they drop out of school. However, there is currently no evidence of this occurring.

Marriage investments (Pathway 4)

While evidence is still limited, three studies support the theory that cash transfers can be used to expedite the arranged marriage of adolescent girls, especially where social norms for early marriage are strong but households face financial constraints in paying a dowry. While this can occur with CCTs once girls have exited the programme, UCTs have the potential to expedite marriage during adolescence, depending on family expectations about age at marriage.

In dowry contexts, families may prefer girls to marry early but face financial constraints on meeting the costs. Where cash transfers are large enough, they may be saved or used to access credit to pay the dowry. There is evidence that this occurs in practice in South Asia. The CCTs conditional on delaying marriage in India's Haryana state provided a single large payment when girls reached 18 years without being married. A sudden increase in the marriage rate among this age group on exiting the programme was due, in part, to families' use of the transfer towards the dowry and other marriage expenses (Nanda et al., 2016a, 2016b). This programme is discussed in more detail shortly. In Nepal, the social pension was found to increase the risk of the formalisation of adolescent girls' marriage and cohabitation with their husbands, because of strong social norms for early marriage and exclusion from education. Further evidence suggests that some families may have used the pension to leverage credit to pay for the dowry (Mathers, 2020). One study on South Africa's social pension also found an increase in girls' marriage but provides no explanation for the finding (Siaplay, 2012). The evidence in this area is limited but concurs with other studies that show negative economic shocks caused by extreme weather resulted in a decrease in the risk of child marriage in dowry contexts (Corno et al., 2020). In contrast, similar economic shocks led to an increase in the risk of child marriage in bride price contexts, where girls' families stood to benefit from the incoming marriage transaction.

Marriage disincentives (Pathway 5)

Out of three CCTs conditional on delaying marriage, all in South Asia, two decreased the risk of child marriage while one had no impact. Further evidence shows that the successful schemes also encouraged school attendance, employed strong

communications on the objectives of the programme, and engaged girls as active participants.

A growing number of cash transfers in South Asia that are conditional on delaying marriage, aim to reduce child marriage directly through economic incentives. Evidence of their efficacy is limited to three programmes, which show mixed results. Bangladesh's FSSP provided a biannual cash transfer and a book and exam allowance directly to the adolescent girl, as well as paying fees to the school, that were conditional on staying in school and remaining unmarried. Girls who benefited from the scheme stayed in school for longer, married later and had fewer children, more autonomy and better labour market outcomes after marriage (Hahn et al., 2018). *Kanyashree Prakalpa* in West Bengal and ABAD in Haryana, India, both provided a lump sum payment of INR 25,000 (approximately US\$350) on the condition of being unmarried on turning 18 years old. While *Kanyashree Prakalpa* led to a decrease in the risk of marriage before 18 years (Dutta & Sen, 2020) the ABAD scheme was found to have no impact (Biswas & Das, 2021; Nanda et al., 2016c). The reasons for this most likely stem from differences in programme design. *Kanyashree Prakalpa* included school attendance as a condition along with a small annual education grant, provided intensive state-wide communications about the objectives of the scheme, and directly engaged adolescent girls at age 13, requiring them to enter into a 'contract' with the programme (Dutta & Sen, 2020). In contrast, ABAD has been criticised for doing little to address the underlying gender inequalities and social norms that drive child marriage (Amin et al., 2017). Programme participants may even have misunderstood the objective of the programme as a supplement for the costs of girls' marriage (Nanda et al., 2016c). There is currently no evidence on CCTs conditional on delaying marriage in contexts where relationships and marriages or unions are self-initiated. However, a greater degree of girls' autonomy would suggest the need to place even more emphasis on engaging girls as active participants in such programmes.

Cash plus and complementary interventions (Pathway 6)

Evidence on the effectiveness of cash plus interventions on delaying marriage is limited. Among the few multi-component schemes that include economic transfers of some kind, the conditional transfers reduced the risk of child marriage, but the complementary interventions had little individual or value-added impact in either arranged or more autonomous marriage contexts. Studies on multi-component adolescent girls' programmes with no economic transfer shows that life-skills, empowerment and social norms interventions have positive effects in some areas related to girls' knowledge and empowerment, but only a minority of schemes have successfully reduced child marriage.

The effects of cash transfers on child marriage can be constrained by certain individual behaviours and broader moderating factors within the household and community (Roelen et al., 2017). Complementary or 'plus' interventions may alleviate some of these constraints. Apart from CCTs, cash plus is an emerging policy area and evidence of their effects on child marriage is limited. The review therefore draws on evidence from several multi-component programmes designed to improve adolescent transitions to adulthood.

A small number of multi-component schemes, from both arranged and more autonomous marriage contexts, include an economic transfer (cash or in-kind) in combination with interventions to increase girls' knowledge and empowerment. The school uniforms programme in Kenya was provided alongside teacher training on the HIV curriculum (Duflo et al., 2011); *Kishoree Kontha* in Bangladesh included an empowerment component alongside provision of cooking oil conditional on girls remaining unmarried (Buchmann et al., 2018); the AGI in Kenya comprised three components in addition to the CCT conditional on education, including dialogue on violence prevention, knowledge on health and life-skills, and financial literacy and services (Austrian et al., 2020); and Girl Empower in Liberia provided life skills training from female mentors by itself and in combination with a small cash incentive (Özler et al., 2020). The programmes were designed in a way to evaluate the impact of each component separately and in combination. Overall, the findings show that the economic transfers reduced the risk of child marriage. Girl Empower only reduced the risk of marriage when the life skills training was combined with the economic incentive. However, while the complementary interventions in the other three schemes had positive effects in some areas related to girls' empowerment, they made little difference to child marriage outcomes either individually or when combined with economic transfers.

Twelve multi-component adolescent girls programmes that do not include an economic transfer were included in a recent systematic review (Malhotra et al., 2020).^P The schemes are varied in their design but tend to include one or more elements that aim to enhance girls' knowledge, skills and self-confidence, increase access to or quality of health, education or financial services, or provide family and community sensitisation and mediation. Success rates are low, with only four of 12 schemes found to have reduced the risk of child marriage, of which only two were considered by the review to have sufficiently robust findings: the *Balika* programme in Bangladesh (Amin et al., 2018) and the Empowerment and Livelihood for Adolescents programme in Uganda (Bandiera et al., 2018). The Adolescent Girls Empowerment Programme in Zambia, a similar schemes evaluated after the systematic review, had some success in reducing incidents of transactional sex, but it did not have impacts on education, family size or marriage outcomes as intended (Austrian et al., 2020). It is beyond the scope of this report to assess why some empowerment-focused schemes appear to be more successful than others. While they may delay adolescent transitions, given the right approach, the earlier evidence suggests that they would add little value to economic incentives that promote school attendance. This may be because single interventions tend to benefit from a greater intensity of resources and are likely to have higher take-up because they place less demands on the time of girls and their families (Malhotra et al., 2020). Ultimately, evidence in this area is still emerging and it remains difficult to draw firm conclusions.

The role of moderating factors

The body of evidence on cash transfers and child marriage identifies several factors that moderate impacts, with implications for how best to design programmes to

^P In the review, 11 of the schemes are classified under multi-component while one is classified under multi-arm due to its evaluation design.

achieve desirable outcomes. Individual factors include girls' age in relation to the socially expected age of marriage and the timing and duration of exposure to the programme, and whether she is already out-of-school; household characteristics include existing levels of income, access to credit, and education of parents and other family members. Beyond differences in marriage practices and the associated gender norms, there is currently little evidence on the role of community-level factors.

The evidence reviewed in this report provides insights into a range of factors that may moderate the effects of cash transfers on child marriage and the intermediate pathways. Turning first to girls' individual attributes, several studies show that effects of cash transfers on the risk of marriage differ depending on the age of the girls (Behrman et al., 2008; Gulemetova-Swan, 2009; Mathers, 2020). In some cases, effects are larger for older adolescents, which may be because marriage becomes more likely as girls get older, and those at risk of very early marriage may face more intractable pressures. In other cases, effects are larger among girls who were younger when the programme started, which may relate more to the duration of programme exposure. The concentration of effects will also depend on the age of the girls in the sample. It is important to understand which of these factors drive the concentration of effects within certain age groups to help target interventions at the right moment in the lifecycle. Several studies differentiate estimates by girls' baseline school attendance. Effects are generally found to be larger among girls who were out of school at baseline and encouraged to (re)enter education (Baird et al., 2011, 2019; Behrman et al., 2008; Handa et al., 2017), although not in all cases (Buchmann et al., 2018). Nonetheless, this supports the idea that girls who are already well supported in their education are at lower risk of marriage or forming a union in the first place. On the other hand, the most at-risk girls are those who are already out of school or have never been to school, may not benefit from CCTs conditional on education, and may even be at more risk from UCTs (Mathers, 2020). The issue of conditions is discussed in more detail shortly.

At the household level there is a nuanced relationship between household income, parental (or other adult) education, and how cash transfers affect the risk of child marriage. In Pakistan, reductions in the risk of girls' marriage associated with the FSSP were concentrated in the poorest households and those with better educated parents (IEG, 2011). In Nepal, the increase in child marriage associated with the social pension were concentrated in slightly better off (but still poor) households with less educated adults (Mathers, 2020), in part because only slightly better off households were able to use the cash transfer to access credit to pay for the dowry. These findings have several implications. First, predicting how households respond to a cash transfer can be enhanced by understanding both existing levels of income and access to credit. In a dowry context, alleviating both income and credit constraints could have a larger undesirable effect on child marriage. Second, complementary interventions to engage less educated parents may have benefits in securing positive outcomes or mitigating negative outcomes. Third, even if higher levels of education do not allow girls to delay marriage in the short term, it may have inter-generational effects on reducing the risk of child marriage.

In terms of community-level factors, the evidence has already shown that effect pathways on child marriage differ depending on prevailing marriage norms and practices, most importantly the level of girls' autonomy in relationship and marriage decisions and the direction of marriage transfers. A small number of studies differentiate estimates of the

effects on marriage, or the related pathways, by community-level factors. The school subsidy programme in Zimbabwe was found to have a particularly strong effect among the conservative Apostolic religious community (Hallfors et al., 2015), where very early marriages are arranged to avoid the perceived risk of pre-marital sex (Human Rights Watch, 2015). However, in Zambia and Malawi, the state-run UCTs had no impact on the risk of child marriage in both gender-progressive and gender-regressive communities (Dake et al., 2018). Brazil's *Bolsa Familia* reduced the risk of teen pregnancy but only in urban areas, which the study suggests may relate to higher than expected returns to education (Olson et al., 2019) but could also be due to the availability of other services. Intuitively, school quality should be of critical importance in moderating the effects of cash transfers on the risk of child marriage, but there is little evidence of this. Due to data limitations, it is often difficult to incorporate specific community-level variations ,such as the quality of services, labour market opportunities, and variation in social norms, into causal estimates. Nevertheless, it is important to understand the specific social and cultural norms and the constraints and opportunities that exist within the community of interest to properly interpret results.

Programme design and implementation

The studies reviewed in this report reveal various aspects of programme design and implementation that determine how cash transfers affect child marriage. The findings suggest the need to consider: the appropriate value and frequency of transfers depending on the marriage context and programme objectives; programme timing and duration throughout childhood and adolescence; assigning women, and potentially adolescent girls, as the primary recipient of transfers, while considering intra-household gender dynamics and the risk of increased tensions; the importance of programme communications and active engagement of adolescent girls; and whether and how to apply conditions or other approaches to counteract the social drivers of child marriage.

Several programme design and implementation features are important in moderating the effects of cash transfers on child marriage. First, the most consistently successful schemes in reducing rates of child marriage are CCTs conditional on education that make regular and predictable transfers to the household or a combination of household-level transfers and fees paid directly to the school, and where transfer size has been calculated to cover the costs of both education and basic household consumption. This appears to hold whether they are large, state-run programmes or part of smaller-scale, multi-component NGO-run schemes, and across all marriage contexts. Moreover, a range of other transfer modalities have been successful including annual in-kind transfers (Buchmann et al., 2018), one-off larger payments on condition of delaying marriage (Dutta & Sen, 2020), and school subsidies (Angrist et al., 2002; Hallfors et al., 2015). The common thread among these approaches is that the transfer reduces economic barriers to education and the conditions counteract other social and economic pressures to marry early. When considering transfer size and frequency, it is important to pay attention to which pathways are most important for reducing the risk of child marriage. For example, infrequent or irregular cash transfers, in-kind transfers and school subsidies are less likely to address the shortfall in material needs that leads girls to engage in sexual exchange relationships. The irregularity of payments may have contributed

to the failure of a CCT in Tanzania in reducing young women's engagement in transactional sex as a response to economic shocks (Gong et al., 2019).

Second, there is evidence from both arranged and more autonomous marriage contexts that longer exposure to a CCT conditional on education results in greater delays in the timing of marriage (Behrman et al., 2008; Gulemetova-Swan, 2009; Hahn et al., 2018). Moreover, evidence from the pilot Zomba programme in Malawi showed that the UCT only delayed marriage for as long as the household received payments, while the CCT had more sustainable effects because it was more likely to keep girls who are at risk of marriage in school (Baird et al., 2019). At the same time, findings from the 4Ps scheme in the Philippines suggest that even relatively short exposure to a programme, 1.5 years during early adolescence, can have positive outcomes on delaying marriage (Dervisevic et al., 2021). This suggests that timing of exposure is important, reaching girls when they are most at risk of marriage or engaging in early sexual relationships. Findings from South Africa show that girls whose caregivers received the child grant during the critical period of adolescence were less likely to engage in high-risk sexual behaviours (Heinrich et al., 2017). At the same time, these findings should not cloud the importance of girls receiving the right economic and social support during earlier childhood. While evidence of the long-term effects of cash transfers received during earlier childhood is limited, studies on the expansion of primary education shows that investments at a younger age are necessary to lay the foundation for better adolescent transitions.

Third, because of the nature of intra-household decision-making, outcomes related to child marriage may vary depending on who is the primary recipient of a cash transfer. Girls in Ethiopia were shown to be at lower risk of marriage when their mother owns more assets relative to their father (Muchomba, 2021). This suggests that, in some contexts, women and men may have different preferences for age at marriage, and that cash transfers to women may have greater benefits in terms of delaying child marriage. However, only two studies on cash transfers and child marriage, both social pensions, differentiate findings by gender of the recipient (Mathers, 2020; Siaplay, 2012). In the case of Nepal's social pension, the increase in girls' marriage only occurred when the recipient was an elder man. While there may be some gendered differences in preference for early marriage, there is evidence that elder men have more bargaining power and easier access to credit than elder women, providing them greater influence on marriage timing (Mathers, 2020). Beyond this, while cash transfers targeted to women can increase their involvement in decision-making (Bastagli et al., 2016), findings on how children's outcomes differ depending on the gender of the recipient are inconclusive (Yoong et al., 2012). There are also potential unintended consequences when targeting transfers to women. Reviews of the evidence on intimate partner violence found that cash transfers tend to reduce physical abuse of women by their male partners due to reductions in poverty-related stress and an increase in women's ability to bargain out of abuse (Bastagli et al., 2016; Buller et al., 2018). However, in some rare cases, cash transfers targeted to women led to an increase in non-physical abuse, especially among less educated women who may have few options outside marriage (Bastagli et al., 2016). There is also some evidence that behavioural conditions can reinforce the gendered nature of domestic and care responsibilities (Molyneux, 2015). Women tend to be designated as the primary recipient of CCTs and are either explicitly or implicitly assumed to be responsible for fulfilling the conditions including children's school attendance and visits to health centres.

In a few cases, cash transfers are provided directly to adolescent girls (Baird et al., 2011; Banda et al., 2019; Hahn et al., 2018; Kilburn et al., 2018). This strategy seems logical if the objective is to reduce the economic motives for girls to engage in sexual relationships or unions. The Zomba UCT in Malawi, one of the few UCTs to successfully delay marriage, adopted this approach (Baird et al., 2011). Moreover, a pilot CCT in South Africa led to a reduction in violence experienced by adolescent girls by allowing them to reduce the number of sexual partnerships (Kilburn et al., 2018). When parents are primarily responsible for marriage decisions and pre-marital sexual relations are rare, this approach is less intuitive.

Nevertheless, in addition to paying school fees, the FSSP in Bangladesh made two annual transfers direct to the bank accounts of participating girls. Despite not providing any direct transfer to parents, the programme was successful in increasing school attendance and delaying marriage (Hahn et al., 2018).

Fourth, programme communications and engagement with beneficiaries is also important and may have been one of the critical differences between the relative success and failure of similar CCTs conditional on delaying marriage in the Indian states of West Bengal and Haryana, respectively (see under Pathway 5). As with the programmes that provided transfers direct to adolescent girls, this highlights the importance of recognising girls' agency and the potential benefits of engaging them as active participants in the programme.

Fifth, one of the most distinct aspects of programme design relates to behavioural conditions. The evidence shows that CCTs conditional on education are the most consistently successful at reducing rates of child marriage because they keep girls who are at risk of marriage in school. However, due to the way that conditions are typically applied, CCTs conditional on education can often exclude the most vulnerable, including girls who are most at risk of early marriage. These include girls who missed out on education in earlier childhood, are socially or geographically isolated, or whose local school is very low quality. In addition, the poorest households may struggle to fulfil behavioural conditions and are least able to bear the cost of punitive sanctions (Heinrich & Knowles, 2018). Moreover, it is often not possible or appropriate to apply and monitor schooling conditions in low-income countries with low state capacity and limited availability of (secondary-level) education.

In contrast, UCTs tend to be more inclusive than CCTs, are available to households with girls who are not in school, and are administratively easier to implement. However, UCTs have very mixed impacts on the risk of child marriage. On the one hand, UCTs are effective in delaying sexual debut and reducing engagement in high-risk sex where pre-marital relationships are more common (in more autonomous marriage contexts). On the other, while UCTs can improve school attendance, they are less successful at translating this into a reduction in child marriage, especially where social norms for early age at marriage are strong. Moreover, in arranged marriage contexts where dowry is practiced, UCTs can even increase the risk of child marriage if received during the period when adolescent girls are most at risk and if the UCT is not accompanied by interventions to counteract the social norms that drive early marriage.

5. SUMMARY OF GAPS IN THE EVIDENCE

Research on cash transfers and child marriage has grown substantially in the past two decades. However, this evidence review reveals many knowledge gaps that, if filled, can advance understanding of the best practical approaches to ending child marriage. These gaps relate to several dimensions of the evidence including geographic, contextual and programmatic; data and measurement; marriage quality; specific effect pathways; and community-level moderating factors.

Geography, marriage context and programme type

The body of evidence exhibits certain geographic and programme biases, which may limit the applicability of the findings in certain marriage contexts. There is currently no evidence available from the Sahel region where child marriage rates are the highest in the world. There is also a shortage of evidence on UCTs in South Asia, the region with most child brides and where dowry is most widely practiced. Several major schemes exist in the region that deserve attention such as India's National Rural Employment Guarantee Scheme. Evidence on UCTs in Latin America and the Caribbean is also limited, although this is, in part, due to the preference for CCTs in the region. In addition, studies that examine the effects of cash transfers on child marriage would benefit from more detailed contextual analysis about marriage practices and norms to aid interpretation of the findings. This is of particular relevance to sub-Saharan Africa, where there is more variation in marriage norms and practices both between and within countries.

Measurement of child marriage that is relevant to the context

Studies that investigate the effects of cash transfers on child marriage may have an incomplete picture of their impacts on the adolescent girl population. Many studies use secondary data that were not necessarily collected to measure impacts on child marriage and enumerate only current household members. In most patrilocal societies, girls move to their husband's home following marriage. As a result, girls who have left the home are often not visible in the data. There are some exceptions to this, which demonstrate the benefits of enumerating recent out-migrants (Behrman et al., 2008; Hoddinott & Mekasha, 2020; Mathers, 2020). For example, Nepal's social pension was found to increase the risk of cohabitation following marriage (measured as girls who had left the household within the past three years for the purpose of marriage) but not marital status (Mathers, 2020). This occurred because marriage practices in the study community consist of an initial marriage ceremony, after which girls may be reported as married despite remaining in their parental home for up to several years before a second ceremony cements the union.

The effect of cash transfers on marriage quality of child brides

The focus of this evidence review has been on the effects of cash transfers on the timing of marriage and the associated pathways. However, cash transfers can also impact the quality of marital relationships of child brides, empowerment within the relationship, inter-partner violence, and their later health, fertility and child outcomes (see Box 5). The limited evidence to date suggests that, where delays in marriage occur, cash transfers can improve certain aspects of marriage quality, but they may also negatively impact spousal choice as girls marry

later. However, evidence is currently limited to arranged marriage contexts in South Asia. Overall, there are still many gaps in understanding how cash transfers that are received (or benefited from) during adolescence can affect spousal choice, intra-household decision-making, and economic opportunities among child brides.

How impacts on adolescent labour affect marriage timing

While there is some suggestion that public works programmes may delay marriage through effects on adolescent labour, evidence on this pathway remains limited. To date, there is only one study that examines the effects of a public work programme on child marriage (Hoddinott & Mekasha, 2020), despite these being a common approach to tackling poverty in developing countries. In theory, in a more autonomous marriage context, the relationship could also be the reverse, with girls dropping out of school initially to work but then moving more quickly into marriage (Gavrilovic et al., 2020). However, there is no evidence of this to date.

BOX 6

Cash transfers and child marriage and unions in humanitarian contexts

There is a growing understanding of how humanitarian crises exacerbate the risk of child marriage and the role that cash transfers can play in supporting crisis-affected households in more general terms. While the causes of child marriage tend to be similar in development and humanitarian contexts (Presler-Marshall et al., 2020), humanitarian crises exacerbate the risk through a complex mix of factors (*Girls Not Brides*, 2020b). Access to services including education and sexual and reproductive health is often disrupted. Families and girls may see marriage as a way of coping with greater economic hardship induced by loss of livelihoods and assets. However, in a dowry context, loss of incomes due to economic shocks can result in families facing difficulties raising funds for the dowry (Corno et al., 2020). Parents may also arrange a girl's marriage to protect them from increased violence and, in some cases, child marriage is used as a weapon of war by armed groups.

Cash transfers can potentially play an important role in mitigating the risk of child marriage in humanitarian setting through similar pathways to those already discussed. In particular, humanitarian cash transfers can support affected households to meet their basic needs and thus avoid the use of child marriage or sexual exchange relationships as a coping strategy, and support girls' access to and retention in school (Cross et al., 2018). While there is good evidence that cash transfers in humanitarian contexts improve household food security, evidence of the effects on access to education is limited (World Bank, 2016) and there is currently no credible experimental or quasi experimental evidence on the effects of cash transfers on child marriage (Presler-Marshall et al., 2020). In part, this is due to the difficulties in conducting research that can establish causality in humanitarian settings, suggesting a need for innovative approaches such as using georeferencing to link individuals with crises, quasi-experimental methods, and more frequent demographic data collection (Cuesta and Leone, 2020).



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](#)

The risk of expediting child marriage in a dowry context

In some contexts, households have been shown to use cash transfers to save or to leverage credit to pay a dowry. The limited evidence available shows that, without adequate investment in countering social norms for early marriage, both UCTs and CCTs pose a risk of expediting girls' marriage across South Asia and other areas where dowry is prevalent. A better understanding of these potential negative consequences of cash transfers is necessary to ensure risks are mitigated through appropriate programme design. Expanding research on existing UCTs in South Asia would be a promising place to start.

Cash plus and the role of complementary interventions

There is currently limited understanding of the potential of complementary interventions, especially those that are typical of multi-component adolescent girls' programmes, to enhance the effects of cash transfers. While some programmes have shown success in reducing the risk of child marriage, these are in a minority. Moreover, evidence from multi-component schemes that included an economic transfer suggest that the empowerment and community-based interventions did not provide any added-value to the economic transfers in delaying marriage. Further research is needed on why certain programmes were effective while others were not, and on how complementary empowerment interventions may interact with larger state-run cash transfer programmes.

How community-level differences moderate outcomes

As has been emphasised throughout this report, understanding local context is critical. The review has shown the necessity to account for the social and cultural norms and the constraints and opportunities that exist within specific communities to properly interpret results. However, only a handful of studies have attempted to differentiate results by broader community-level differences (e.g. gender progressivity, urban versus rural). One area of

importance is school quality. While there is a clear benefit to being in school and some evidence of the longer term effects of cash transfers related to girls' empowerment through education, the issue of school quality is largely overlooked in the literature. Several years spent in a poor-quality school may do little to enhance girls' knowledge and aspirations and agency in marriage decisions. Further evidence on the interaction between cash transfers, school quality and marriage outcomes could help policy makers to get the right balance between demand and supply side interventions. Another area relates to humanitarian contexts. While there is a growing understanding of how humanitarian crises exacerbate the risk of child marriage and unions, there is currently limited evidence on their impacts in humanitarian contexts (see Box 6). In general, further research that can tease out some of these contextual moderators would help design programmes that are more responsive to specific communities.

6. CONCLUSION AND RECOMMENDATIONS

Summary of findings

The primary causes of child marriage lie in harmful gender norms and unequal power relations between women and men. Various other economic and social factors interact with these social norms to exacerbate the problem. The findings of this evidence review show that cash transfers can mitigate several of the economic and social drivers of child marriage through different pathways. The most consistent evidence, from both arranged and more autonomous marriage contexts, points to the role that CCTs play in keeping girls in school and counteracting family and social pressures to marry. CCTs also reduce the risk of pre-marital sexual relationships that may lead to pregnancy and thus marriage. In contrast, while UCTs are often effective at increasing access to school, this does not generally translate into a reduction in child marriage, most likely because the girls of families that use UCTs to help them stay in school are already at lower risk of marriage. However, there is some evidence that cash transfers can alleviate the economic pressures to marry or form a union in certain circumstances, and UCTs are more consistently effective in protecting against early and high-risk sex, which itself can be a driver of child marriage.

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, cash transfer recipients have used the transfer to fund the costs of dowry, allowing them to expedite girls' marriage. However, the evidence provides promising signs that, in combination with other policies and programmes (especially education), cash transfers can empower girls to resist unequal and harmful social practices and sow the seed for inter-generational change, especially where girls already have some degree of autonomy in marriage decisions. 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.

While the findings show that a variety of schemes of different size and design can mitigate child marriage, 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. However, state social protection programmes rarely have specific objectives to reduce the risk of child marriage. For policy makers, programme designers and implementers, the

question is how to maximise the potential of these cash transfer programmes to contribute to ending child marriage.

The answer lies in designing gender-transformative 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 (UNICEF and UNFPA, 2020). To this end, the evidence provides a range of insights into the policy approaches and design and implementation features that are most effective in mitigating the risks of child marriage in different contexts. The following summarises these findings across six domains including child marriage-sensitive design, coverage and inclusiveness, combining approaches according to context, transfer type and delivery, mitigating potential negative impacts, and recognising girls' agency and holistic needs. This is followed by specific recommendations for policy makers, programme designers and implementers, civil society organisations, and researchers.

How to maximise the potential of cash transfers to contribute to ending child marriage

Child-marriage-sensitive design

The common thread throughout this report has been the importance of understanding the specific practices and drivers of child marriage in any given community. These can vary within one country depending on cultural and religious practices as well as levels of development, often along a rural–urban divide. For example, in Ethiopia, bride price tends to be practiced in the south while dowry tends to be practiced in the north. Without adaptation, the same cash transfer may reduce the risk of child marriage in the south and increase the risk in the north. Cash transfer programmes should be designed in a way that is sensitive and responsive to these varied practices and drivers in line with current thinking around gender-transformative approaches (UNICEF and UNFPA, 2020). This may require adaptation of national cash transfer programmes at local levels and suggests an important role for decentralisation in programme design, an approach that has proved successful in other multi-sectoral interventions (Forte et al., 2019).

A second consideration is that the primary objective of most national cash transfer programmes is poverty reduction and, in the case of CCTs, human capital accumulation. Evaluations of the impact of these programmes on child marriage provide useful knowledge but should not be held up as a marker of their success or failure. However, for these programmes to be designed in a way that maximises their impact on reducing child marriage, it is necessary to explicitly recognise their potential to do so. This requires specifying child marriage reduction as a (secondary) objective of cash transfer programmes and ensuring that it is measured in programme monitoring and evaluation.

Coverage and inclusiveness

Cash transfer programmes need to reach girls who are at risk of child marriage. There are two aspects to this: expanding coverage, and inclusive eligibility and outreach. First, globally, coverage of social protection is growing but is still low in developing countries. Less than 17% of the population of Africa is covered by at least one social protection scheme (ILO, 2020). When expanding coverage, child marriage rates should be taken into consideration as one of

the criteria for prioritising geographic expansion. Even where child marriage rates are lower nationally, hot spots often exist (Sundaram et al., 2018) and humanitarian crises may exacerbate the problem. High-risk areas may include those that are not typically a priority for national cash transfer programmes in resource-constrained settings such as informal urban settlements where informal unions are more common than marriage.

Second, eligibility criteria for cash transfer programmes in both development and humanitarian contexts should ensure that poor and economically insecure households with adolescent girls are a priority, whether they are in school or not. To ensure timely inclusion, programmes should take active approaches to identify the most at-risk girls through targeted outreach. Girls who are out of school and may have missed out on education altogether need additional support to participate in, and benefit from, cash transfer programmes. This has implications for the use of conditions, discussed shortly. Moreover, broader strategies to tackle child marriage must recognise the need to ensure girls are economically secure and have access to education during earlier childhood. Girls who go to school at a young age and complete primary education are in a better position to continue education in their adolescence and to delay marriage.

Combining approaches according to context

While both CCTs conditional on education and UCTs have proven impacts on household consumption, poverty, education and other areas, only CCTs conditional on education appear to consistently translate this into reduced rates of child marriage. The condition of attending school, and delaying marriage in some cases, appears to be important in counteracting the social norms that drive child marriage and the view of many parents and girls that marriage provides the best option for their current and future wellbeing. However, CCTs conditional on education risk excluding girls who are most at risk of child marriage, behavioural conditions can be hard for the poorest households to meet, and punitive sanctions (such as reductions in benefits) can have severe negative consequences (Heinrich & Knowles, 2018). Moreover, effective implementation of behavioural conditions requires higher levels of institutional capacity in both social protection and education sectors (Paes-Sousa et al., 2013). Conversely, UCTs tend to be more inclusive of households with out-of-school girls and are shown to have direct income effects on adolescent sexual behaviours that may lead to child marriage or union. However, they are less effective at reducing the risk of child marriage. Nevertheless, many low-income countries favour UCTs because they are easier to implement, and the availability of secondary-level education is often insufficient to justifiably compel attendance (UNICEF, 2016). Thus, to maximise the potential of cash transfers to reduce the risk of child marriage, the best solutions will involve layered approaches that are tailored to specific contexts.

First, in all contexts, UCTs can provide a foundation for poor and vulnerable households to meet their basic needs and will help mitigate the poverty drivers of child marriage. Approaches to social protection have developed in different ways in different countries so existing core social assistance may take the form of poverty-targeted UCTs, public works programmes, child grants, or combinations of these and other programmes. However, current evidence suggests that UCTs by themselves are insufficient to have measurable impacts on rates of child marriage in most contexts, especially when implemented at scale.

Second, given the central role of education in reducing the risk of child marriage through multiple pathways, supplementary transfers are required to support school costs and motivate school attendance among adolescent girls. Where state capacity is low, “labelled” transfers that are not subject to monitored conditions may be the most pragmatic approach. However, current evidence suggests that simply labelling transfers as intended for education may be insufficient to overcome strong social norms for arranged child marriage and where households face financial constraints in raising a dowry. To some extent, these shortcomings could be overcome by incorporating certain programme design features and providing complementary interventions to counteract social norms (discussed in more detail below). Where state capacity is higher and there is adequate availability of secondary education, it may be beneficial to attach more explicit conditions to cash transfers for education. There are many middle-income countries with higher state capacity where child marriage rates remain high and where CCTs already exist. However, conditions should be an enabling and inclusive mechanism to support out-of-school girls to re-enter education and to provide additional support to those at risk of dropping out. In addition to mainstream state schools, acceptable forms of education should include informal and catch-up classes and vocational opportunities. Girls who are pregnant or already married should also be supported to continue their education (Greene, 2019). In acute humanitarian contexts, conditioning assistance on certain behaviours is generally inappropriate given the heightened levels of need, stress, insecurity and disruption to services.

Third, the findings show that CCTs conditional on delaying marriage can also be an effective approach if implemented well, especially where there are strong social norms for arranged early marriage. CCTs conditional on delaying marriage should not be a substitute for core social protection programmes including unconditional and education-focused transfers, but they can provide supplementary incentives to delay marriage in hot spot areas. While delivery of CCTs conditional on delaying marriage may be integrated in social protection systems, there are benefits to promoting them as a distinct initiative combined with strong programme communications that aim to change social norms around child marriage.

A final consideration regarding the right balance of approaches is the trade-off between public expenditure on different sectors. Cash transfers should not be implemented in lieu of adequate investment in other basic services. The primary route to reducing the risk of child marriage is through education. Alongside implementing cash transfers, it will be more efficient and equitable to extend compulsory education, eliminate primary and secondary school fees, and invest in school quality. However, even where education is available and free of direct costs, there remains a role for cash transfers to help girls overcome economic and social barriers to attending school.

Transfer type and delivery

A range of transfer modalities are shown to be effective in incentivising school attendance and delaying marriage. However, while in-kind transfers such as school supplies or household consumables may offer an adequate economic incentive to delay marriage in some cases, these approaches are hard to scale and may not always be appropriate. Moreover, programme beneficiaries tend to know what they need, and cash empowers girls and their families to fulfil their own expenditure and investment priorities.

From an efficacy perspective, the evidence shows that the timing, frequency and predictability of transfers may be more important than the form they take. This will depend on the objectives of the programme and whether child marriages tend to be arranged or more self-initiated. For example, in all marriage contexts, transfers to support education may need to be large enough to cover the related costs and should coincide with time-sensitive expenditures at the start of the school year or term. However, where relationships tend to be self-initiated, to prevent girls from seeking material needs through sexual exchange relationships, UCTs should be smaller and frequent to allow for basic needs and investments in health and schooling to be met over time. For CCTs that are specifically designed to delay arranged marriage, further evidence is needed on whether annual transfers or single lump-sum payments on reaching a certain age are most effective. Both approaches have shown some success, but there may be risks related to larger payments that can more easily be used to fund the costs of dowry.

Mitigating potential negative impacts

One of the main findings of this review is that cash transfers can increase the risk of child marriage in a dowry context. This aligns with other research that shows the opposite effect (a decrease in child marriage) among households that experience weather-related economic shocks because they struggle to raise sufficient funds to pay the dowry. Behavioural conditions that keep girls in school or prevent marriage will counteract social norms. However, the transfer can still be used to support the costs of dowry and expedite marriage on exiting the programme. UCTs have no restrictions and can support the costs of marriage at any time, depending on transfer size and the households' access to credit. Nevertheless, the question is not whether to avoid the use of UCTs in dowry contexts. UCTs are already common, have an important role in poverty alleviation, and are proven to have a range of positive impacts on families and children. Rather, where UCTs are implemented without supplementary CCTs conditional on education or conditional on delaying marriage, they should be complemented by interventions that challenge social norms and empower girls and young women through better opportunities for education and work. The UCT can provide an entry point to reach at-risk girls and link them to other interventions and services (discussed in more detail below).

It was beyond the scope of this review to take a detailed look at the evidence on cash transfers and intra-household relations. Other reviews suggest that cash transfers tend to reduce household tensions and inter-partner violence on average, however there is still a risk of this occurring (Bastagli et al., 2016). Gender analysis should inform decisions about targeting, primary recipients, registration, enrolment, and distribution processes, and service linkages to minimise women's and girls' exposure to violence and abuse and provide access to appropriate support when necessary (Camilletti et al., 2021). Where mothers are the primary recipient of CCTs, steps should be taken to ensure there is not an undue burden on their time or unintended consequences with respect to their safety in the household.

Recognising girls' agency and holistic needs

Although evidence in this area is limited, there are signs that engaging adolescent girls as active participants in cash transfer programmes can yield more positive results in both arranged and more autonomous marriage contexts. Providing cash transfers directly to girls

rather than, or as well as, parents can increase young women's financial independence and open the door to further educational or vocational opportunities. Other approaches include girls entering a motivational "contract" with the programme to remain in school and unmarried. Where CCTs conditional on education provide flexibility with education options, girls should be part of the decision-making process about the type of education that is appropriate for them. These approaches are not fully tried and tested but provide a starting point for considering how to recognise and promote girls' agency into programme design.

Finally, child marriage has multiple drivers, only some of which can be addressed by cash transfers. National laws, policies and programmes are important in themselves but also create a more enabling environment within which cash transfers can counteract economic and social drivers of child marriage. As well as providing economic security, cash transfer programmes offer an opportunity to increase awareness about legal rights and facilitate access to services. Evidence that cash transfers can empower girls to make different choices about sexual relationships and family planning point to the important role of SRH services. Most CCTs with a health objective focus on mothers and young children but could also promote access to SRH services and education for adolescent girls. There is growing experience and evidence of how cash transfers can be linked to child protection services and how cash plus social care can mitigate the risk of HIV (Roelen et al., 2017; Stoner et al., 2021). In humanitarian settings, cash or food assistance can provide entry points to accessing safe spaces, and identifying and responding to the needs of girls who are at-risk girls of marriage, gender-based violence and trafficking (*Girls Not Brides*, 2020b). Participating in cash transfer programmes can also provide entry points to better employment opportunities, especially when linked with national economic development and youth employment strategies that focus on young women (Malhotra et al., 2020). To be effective, these approaches require coherent and holistic national strategies, strong inter-sectoral coordination and appropriate division of responsibilities between different tiers of government (Forte et al., 2019; Sundaram et al., 2018).

Recommendations

Recommendations for policy makers

- **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.** This requires incorporating cash transfers into national strategies to end child marriage including: child marriage reduction as a specific (secondary) objective of cash transfer programmes including in humanitarian settings; and promoting inter-sectoral policy and programme linkages between cash transfers and national marriage laws, civil registration, education, child protection, and sexual and reproductive health services, and youth employment programmes.
- **Ensure the right balance of social sector investment in the availability and quality of education and increasing demand through an appropriate mix of cash transfer programmes.** This means prioritising investment in quality local primary and secondary education; removing user fees for education; and considering combinations of UCTs that address material poverty, supplementary conditional (or labelled) cash transfers that

promote access to education, and targeted CCTs conditional on delaying marriage in marriage hotspots.

- **Allocate adequate financing to ensure that cash transfers and other social protection measures 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 aim to contribute to ending child marriage and actively promote their objectives.

Recommendations for programme designers and implementers

- **Design cash transfer programmes that are sensitive and responsive to local marriage practices and drivers.** This means grounding programme design in contextual analysis that explores, at a minimum, the nature of girls' autonomy in decisions about relationships and marriage and, in arranged marriage contexts, the direction of marriage transfers. Programme design and implementation may need to be adapted to different contexts at sub-national levels.
- **Adopt targeting and enrolment strategies that ensure the most at-risk girls have access to cash transfer programmes.** This includes expanding coverage of cash transfer programmes to areas with high prevalence of child marriage and unions; defining eligibility criteria in a way that is inclusive of adolescent girls who are both in and out of school; providing outreach services; and promoting stronger coordination and collaboration between social protection, education and protection services in both development and humanitarian contexts.
- **Incorporate design features into cash transfer programmes that enhance adolescent girls' agency to delay marriage through pathways that are relevant to the local context.** Several approaches can be taken:
 - Ensure transfers are regular and predictable to mitigate child marriage risks related to chronic poverty and economic shocks, and consider (timely) lump sum payments when supporting periodic school costs and incentivising delayed marriage.
 - Include adolescent girls as active participants in the programme through encouraging a personal commitment to remaining in school and unmarried, and consider provision of cash transfers directly to adolescent girls where social norms and technology allow.
 - Provide programme communications that promote the objectives of the programme and girls' empowerment.
- **Ensure behavioural conditions are enabling and inclusive.** Where state capacity is low, consider simple labelled transfers that promote school attendance and delayed marriage. Only condition transfers on school attendance where there is adequate state capacity and education supply. Conditions should allow for attendance outside mainstream schools including catch-up classes and informal and vocational education, and be inclusive of girls who are pregnant, mothers, or are married. Avoid punitive sanctions for non-compliance and use monitoring to identify vulnerable girls who require additional support or services.

- **Identify and employ strategies to mitigate (and avoid exacerbating) gendered risks and vulnerabilities and address wider gender and social norms.** Use gender analysis to inform decisions about targeting, primary recipients, registration, enrolment and distribution processes, and service linkages to minimise women's and girls' exposure to violence and abuse and provide access to appropriate support when necessary. In dowry contexts, ensure that adolescent girls who live in households that benefit from UCTs are targeted with other interventions to mitigate the potential increased risk of child marriage.
- **Ensure that programme monitoring and evaluation collects and analyses data on child marriage status,** even when child marriage reduction is not the primary objective of the programme. Data should also be collected on effect pathways that are relevant to the local context and longer term outcomes related to girls' empowerment and marriage quality.

Recommendations 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 the underlying causes and drivers. Highlight the links between early marriage and the inter-generational transmission of poverty.
- **Design and implement pilot schemes with strong evaluation components that can test cutting edge approaches** to inform development of better national policies and programmes. Areas of interest include testing different models of UCTs in different contexts to better understand effect pathways; testing the efficacy of transfers made directly to adolescent girls versus parents or families; and linking social services and complementary interventions focused on girls' empowerment with state social protection schemes.
- **Provide outreach to identify and support girls who are at risk of child marriage** to access state cash transfer programmes and other services.

Recommendations for researchers

- **Focus research on cash transfers in neglected contexts where child marriage rates are high, or girls are at heightened risk.** Priority areas include extending the geographic focus of evidence to the Sahel, the region with the highest marriage rates, and better understanding the potential for UCTs to expedite early marriage in dowry contexts. Researchers should also explore new ways to investigate the impacts of cash transfers on child marriage in humanitarian contexts using georeferencing to link individuals with crises, quasi-experimental methods, and more frequent demographic data collection.
- **Better understand the impacts of cash transfers on marriage quality and intra-household relations of child brides.** Important areas of investigation include how cash transfers affect spousal choice including differentials in spousal age and education, empowerment in decision-making about family planning and household expenditure, and impacts on inter-partner violence.
- **Develop focused research on the less understood effect pathways.** These include the relationship between cash transfers, school quality and girls' empowerment; how effects

on adolescent labour within the household affects decisions about marriage timing; and the efficacy of service linkages and complementary interventions in enhancing the impacts of state cash transfer programmes.

- **Ensure that research on the effects of cash transfers on child marriage is measuring the right thing.** To ensure that research findings reflect changes in the full adolescent girl population, surveys must collect data on both marriage and cohabitation status and enumerate adolescent girls who have already left their parental or family home.

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