Online learning series: Session 1
How cash transfers can contribute to ending child marriage

Key takeaways

- **Poverty is a key driver of child, early and forced marriage and unions (CEFMU).** Economic insecurity can push parents to arrange earlier marriage for their daughters to reduce the pressure on household finances. Adolescent girls may initiate a marriage or union in response to economic shocks or to gain economic independence.

- **Progress on CEFMU has been uneven and the pandemic has pushed more families into poverty.** CEFMU among girls from the most marginalised communities has increased, even as global prevalence has fallen.

- **Bride price and dowry change the impact of economic insecurity on CEFMU.** In a bride price context (where the man’s family pays the girl’s family) economic insecurity can drive the girl’s family to arrange an earlier marriage. In a dowry context, (where the girl’s family pays) the girl’s family may delay marriage if they cannot pay the dowry.

- **The impact of cash transfers on CEFMU depends on context and the use of conditions:**
  - **Conditional cash transfers** help keep girls in school, reducing CEFMU and risky sexual behaviours. But they may exclude the most at-risk girls and are difficult to implement well.
  - **Unconditional cash transfers** help keep girls in school and protect against early and high-risk sex. But they do not always reduce CEFMU and may lead to earlier marriage in dowry contexts.
  - **Cash transfers will not change social norms in the short term** but combined with other policies (especially education) they can support girls to resist unequal and harmful social practices.
  - **State-run cash transfers that are part of social protection systems have the most potential** to address CEFMU sustainably and at scale, especially if they are predictable and well-targeted.

- **Cash transfer programmes are most effective when their objectives are clearly communicated and adolescent girls are involved as active participants.** Prominent community champions also have a role to play.

**Cash transfers and CEFMU**

Cash transfers are a form of social protection, used to reduce pressure on households. They should be non-contributory, regular, predictable and well-targeted.

Cash transfers include:

- **Life-cycle programmes:** Unconditional cash transfers (UCT) for groups in vulnerable situations, including child grants.
• **Poverty-targeted programmes**: Unconditional cash transfers, public works programmes, conditional cash transfers (CCT) for education, health, delayed marriage

• **Cash plus programmes**: Cash linked to other programmes or services

Evidence gathered from 19 cash transfer programmes in South Asia, sub-Saharan Africa\(^1\) and Latin America and the Caribbean shows that cash transfers can impact CEFMU through six pathways, depending on the marriage context and use of conditions:

1. **Household economic security**:
   - Most UCTs increased economic security but had no effect on the risk of child marriage.
   - The risk of CEFMU was reduced where poverty – rather than social norms – was the main driver, and the transfers were well-targeted, regular and predictable.

2. **Investment in education**:
   - CCTs for education increased school attendance and reduced the risk of CEFMU.
   - CCTs incentivised school for the girls most at risk of CEFMU; UCTs support education for girls at lower risk.
   - Girls with increased knowledge and aspirations make (or influence) decisions to delay marriage. This has an intergenerational effect (they will make different decisions for their own children).

1. & 2. **Impacts on sexual behaviour**:
   - Cash transfers can delay girls’ sexual debut and pregnancy
   - Being in school is the strongest driver of changes, but increased knowledge and aspirations also had an effect.

3. **Changes in adolescent labour**:
   - Arranged marriages may be delayed if cash transfers increase adult economic work and adolescents girls take on domestic tasks.

4. **Investment in marriage**:
   - In a dowry context, cash transfers may be used to pay for (earlier) marriage.

5. **Marriage disincentives**:
   - Successful schemes communicate effectively about the programme objectives and engage adolescent girls as active participants. This includes girls signing a commitment to remain unmarried and/or a portion of the transfer being made directly to them.

6. **Complementary interventions**:
   - Limited evidence, but no proven impact on the risk of CEFMU.

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\(^1\) *Girls Not Brides* generally avoids the term “sub-Saharan Africa” due to its racial and colonial connotations, and lack of specificity. We have used it here to reflect the available data and evidence, which refers to sub-Saharan Africa as a geographical region. For regional and country-level detail, see our [Atlas](#).
Recommendations for policymakers:

- Promote policy coherence and cross-sectoral links in CEFMU strategies.
- Mix cash transfer programmes to create a balance of investment in availability, quality and demand for education.
- Concentrate on areas with high prevalence of CEFMU.
- Provide strong leadership at the national and sub-national level.

Recommendations for designers and implementers:

- Consider local marriage practices and drivers.
- Ensure the most at-risk girls can access cash transfers.
- Support girls to delay marriage.
- Ensure behavioural conditions are supportive and inclusive.
- Mitigate gendered risks and vulnerabilities.
- Collect and analyse data on CEFMU status.

Recommendations for civil society:

- Use evidence to advocate with governments for increased financing and extended coverage that reaches those most at risk.
- Use pilot schemes to test approaches.
- Identify and support at-risk girls to access state cash transfer programmes and other services.

Recommendations to researchers:

- Focus on little-studied contexts where prevalence is high or girls are at higher risk.
- Focus on the less understood pathways.
- Better understand the impacts of cash transfers on marriage quality and intra-household relations.
- Consider what you are measuring.

Further information

For session recordings and presentations, see the webinar session landing page.

For more detailed analysis, see our thematic brief and longer paper on how cash transfers can contribute to ending child marriage.