



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 Africa¹ 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.

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.