

# Taking action to address child marriage: the role of different sectors



## Economic growth and workforce development

Poverty is one of the main drivers of child marriage, with more than half of girls from the poorest households in the developing world, married before 18. In fact, girls from poor households are more than three times more likely to become child brides than those from the richest. Child marriage can also have an impact on girls' and women's labour-force participation. Girls married early are more likely to be pulled out of school, which leads to lower participation in the formal labour market and lower earnings over time. Married girls experience a high burden of unpaid care work, and are often isolated and unable to access social networks, new knowledge, and skills and resources that would allow for economic development. Married girls who do participate in the formal labour market typically face a double labour burden of household duties in addition to formal work.

To create a healthier and more skilled workforce, more women and girls need to be prepared for and employed in the formal sector, and child marriage acts as a barrier to these opportunities. Child marriage is associated with lower levels of education, which is in turn associated with limited labour-force participation. Delaying marriage, keeping girls in school, and involving women in the formal labour market not only increases their individual income and economic empowerment, but can have ripple effects at the household, community, and national levels. Studies have found that when women have economic decision-making power, they are more likely than men to invest in the health, food security, and education of their children. An additional year of primary education for girls results in a 15 per cent increase in future earnings and that figure only increases with the level of education.

### Integrating child marriage prevention and response into economic growth and workforce development programmes

Programmes that increase girls' educational attainment and life and livelihood skills have the potential to both reduce child marriage and increase the economic productivity of already married girls. Programmes that provide girls with financial literacy and savings and loan opportunities help girls to be financially sustainable, and may reduce pressure for them to marry at a young age. These skills are not only an asset for the girls themselves, but can promote a change in how families and girls themselves understand and value their participation in the labour market, potentially decreasing their perception of early marriage as an option for achieving economic security. Economic development programmes should not only provide girls with abilities for employment and entrepreneurship, but also for saving and investing, particularly in safe places where their access to these resources is not dependant on the approval of males or older relatives.

Youth workforce development programmes should deliberately target girls at risk of child marriage and already married adolescents, as these populations often lack access to opportunities for economic advancement. With such opportunities, unmarried girls can relieve some of the economic pressures driving them toward marriage, and married girls can contribute financially to their families' economic well-being. Inclusion of vulnerable girls may require additional accommodations to encourage girls to stay in school, gain husbands' and families' support, or



address childcare needs. This may involve flexible or part-time hours, convenient locations, or provisions for safe passage and transportation to and from activities.

As child marriage is often driven by economic causes, programmes that provide families with income-generation opportunities or financial support have the potential to protect girls from child marriage. For example, while school enrolment can offer protection against child marriage, financial barriers may prevent parents from enrolling their girls. Programmes that remove financial barriers to formal education or vocational training through loans, scholarships, cash transfers, and subsidies for school fees, uniforms, and school supplies can greatly increase enrolment. In order to achieve more sustainable impacts, programmes that provide economic incentives should focus not only on providing girls and their families with financial support, but also on shifting social norms around appropriate roles for girls and boys in contributing to economic stability.

### Programme examples

#### **Towards Economic and Sexual Reproductive Health Outcomes for Adolescent Girls (TESFA)**

was implemented by CARE in Amhara, Ethiopia from 2010 to 2013. It aimed to improve the lives of ever-married adolescent girls and delay age at marriage among adolescent girls. The programme provided ever-married girls with peer-driven education about sexual and reproductive health, and support for economic empowerment and financial management. TESFA also engaged community leaders, elders, and other stakeholders, engaging in dialogue and education about factors that perpetuate child marriage. As a result of the programme, communication between young wives and their husbands increased, gender-based violence decreased, mental health improved among participating girls, increased investments were seen in economic assets and knowledge, use of sexual and reproductive health services and family planning improved, and girls' social capital and support from the community increased.

#### **Social and Financial Empowerment for Adolescents (SoFEA)**

BRAC's 2009-2014 project in Bangladesh was a group-based peer-led club for girls ages 11-21 to learn life skills and financial literacy. Child marriage was included as a core programme element, as well as a measurable outcome. Girls who participated in SoFEA had improved perceived and real financial self-sufficiency, and after the programme, both girls and their families believed that delaying marriage would benefit them economically.

### Strategies for integrating child marriage

- Workforce education and training
- Initiatives to increase financial literacy, savings, and loan skills
- Connections with mentors, internships, and job placement
- Employment services, such as job placement and on-the-job training
- Entrepreneurship and enterprise-development training
- Community mobilisation around the importance of investing in girls
- CCTs conditional on girls staying enrolled in school or a programme, and/or unmarried until age 18
- Financial support for school, such as scholarships, school fees, materials, and uniforms
- Subsidies or loans for access to resources
- Partnerships with private-sector actors

The **SPRING Initiative** is a strategic partnership among DFID, the Nike Foundation, and USAID to address the needs of adolescent girls through market-based solutions. SPRING operates as an accelerator for early and mid-stage ventures with the potential to provide products that will help girls learn, earn, and save safely. The initiative is based on the understanding that keeping girls in school increases their earning potential, delays marriage, and improves their chances for ending the cycle of poverty. SPRING works with entrepreneurs to create and deliver products to the underserved market of poor adolescent girls by providing entrepreneurs with funding, mentoring, technical assistance, and access to world-class entrepreneurs and venture capitalists. By absorbing the sunk costs of product development and market penetration, SPRING allows for development of affordable products, such as labour-saving devices, educational products, hygienic supplies, and income opportunities that girls and their families can afford.

While not specifically designed to address CEFM, SPRING will use programme monitoring to track impacts on age of marriage among beneficiaries. Through programme implementation, SPRING will also create income-generation opportunities for married adolescent girls. SPRING could use programme evaluation to measure the different ways that married and non-married adolescents engage with and benefit from products, services, and income-generation opportunities.



### Monitoring and evaluation: illustrative examples

An initial and powerful way to integrate child marriage prevention and response into programming is by measuring changes related to child marriage, learning how these changes impact other programme areas, and then adjusting programming accordingly. The following are sample indicators that can be used in economic growth and workforce development programmes to understand child marriage-related impacts. For a more complete list of indicators, please refer to the [USAID Child, Early, and Forced Marriage Resource Guide](#) or [Girls Not Brides' Measuring Progress: recommended indicators](#).

### Monitoring and evaluation: illustrative indicators

Indicator	Data source and notes
<p>Percentage of adolescent girls (married and unmarried) participating in programmes designed to increase access to productive economic resources (assets, credit, income, or employment).</p> <p><i>Examples: microfinance, village savings and loans, among others.</i></p>	A survey of individuals in the target population.
<p>Percentage of adolescent girls (married and unmarried) who participated in income-generating activities in the past year.</p> <p><i>Examples: petty trade, selling vegetables, raising poultry, agricultural work, and should capture activities through which girls earn income.</i></p>	A survey of individuals in the target population.
<p>Percentage of adolescent girls (married and unmarried) with basic financial literacy.</p> <p><i>Provide input on what constitutes financial literacy. The Organisation for Economic Co-operation and Development (OECD) has developed a set of survey questions about this.</i></p>	A survey of individuals in the target population.
<p>Percentage of parents (and/or) community, traditional, and religious leaders who support girls' opportunities to work outside the home.</p> <p><i>This indicator could be measured with the "equity for girls" sub-scale of the Gender Norm Attitudes Scale (GNAS).</i></p>	A survey of individuals in the target population.
Male/female estimated income.	Data are collected and made publically available by UNDP. More localised data could be collected via community- or programme-level surveys.
Number of microfinance or entrepreneurship programmes specifically for girls.	A survey of organisations implementing microfinance or entrepreneurship programmes. Governmental agencies and NGOs would be asked if they implement or fund programmes specifically for girls.
Women's labour force participation (per cent of females ages 15 and older).	Data are collected and made publically available via UNDP, ILO, and the World Bank. More localised data could be collected via community- or programme-level surveys.



### Suggested further reading

The briefs in this series are based on the Child, Early, and Forced Marriage Resource Guide (2015), written for USAID by Allie Glinski, Magnolia Sexton and Lis Meyers on behalf of ICRW and Banyan Global. References, programme examples, and further information can be found in that guide, located here:

<https://www.usaid.gov/documents/1865/child-early-and-forced-marriage-resource-guide>.

For additional information, see:

Chaaban, J., & Cunningham, W. (2011). **Measuring the economic gain of investing in girls: the girl effect dividend.** (Policy Research Working Paper 5753). Washington, DC: World Bank. Available at:

<http://elibrary.worldbank.org/doi/pdf/10.1596/1813-9450-5753>

Malhotra, A., Warner, A., McGonagle, A., & Lee-Rife, S. (2011). **Solutions to end child marriage: what the evidence shows.** Washington, DC: ICRW. Available at: <http://www.icrw.org/files/publications/Solutions-to-End-Child-Marriage.pdf>

Parsons, Jennifer, Magnolia Sexton, Aslihan Kes, Jeffrey Edmeades, Suzanne Petroni and Quentin Wodon. **Economic impacts of child marriage: a review of the literature.** The Review of Faith & International Affairs 13, no. 3 (2015): 12-22.

USAID. (2013). **State of the field report: examining the evidence in youth workforce development.** USAID Youth Research, Evaluation, and Learning Project. Washington, DC: USAID. Available at:

<http://www.usaid.gov/sites/default/files/documents/1865/USAID%20state%20of%20the%20field%20youth%20workforce%20development%20final%202011.pdf>