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ABSTRACT

Can Conditional Transfers Eradicate Child Marriage?*

Conditional cash transfers are increasingly being used by policymakers as a strategy to postpone the marriage of adolescent girls in developing countries. While this approach has met with success in the case of education and health programmes, it is unlikely, on its own, to address deeper issues related to child marriage, such as the agency of adolescent girls in their marriage decisions, sexual rights within marriage, and social norms within their own communities. We argue for a multi-dimensional, longer-term and holistic view of impact, that takes into account dimensions such as realized rights, health and access to education rather than cost-benefit based approaches that rely on single-focus indicators.

JEL Classification: J12, J16, Z10

Keywords: poverty, early marriage, South Asia, conditional transfers, cost benefit analysis

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1. Introduction

The phenomenon of “child” marriage – marriage before the age of 18 – affects millions of adolescent girls around the world, particularly in developing countries (Raj et al. 2012, 2014). It is associated with a range of negative social consequences including lower schooling (Field and Ambrus 2008), early pregnancy (Unicef 2014), and decreased agency regarding the decision to marry (Amin et al. 2014) and within the marital household (Yount et al., forthcoming).¹ Child marriage and early childbearing also have potentially significant implications for reproductive and sexual health (Amin et al. 2016; Clark et al. 2006).

Policy response to the problem have been varied. Different countries have adopted diverse strategies to eradicate child marriage with limited success. Lately, conditional cash transfers have been favoured by many development agencies and policymakers as a preferred strategy to postpone the marriage of adolescent girls in developing countries. While this approach has met with some success in improving education and health outcomes (Bassani et al. 2013; Baird, Ferreira, Özler and Woolcock, 2014; Kabeer and Waddington, 2015), it is unlikely, on its own, to address the problem of child marriage. In this policy paper, we elaborate on this point by critically evaluating the theory of change underlying cash transfer based solutions in the context of child marriage. We argue for a multi-dimensional, longer-term and holistic view of impact, that takes into account dimensions such as realized rights, health and access to education rather than cost-benefit based approaches that rely on single-focus indicators.

The rest of the paper is organized as follows. We provide a brief review of major interventions on child marriage around the developing world in Section 2. Section 3 presents the logic of conditional transfer schemes. Section 4 explains why these approaches are problematic in the case of child marriage. Section 5 concludes by arguing in favour of a rights based approach for tackling child marriage.

¹ These patterns have been confirmed in recent studies including Asadullah, Alim, Khatoon and Chaudhury (2016), Asadullah and Wahhaj (2016a), Sundar (2016) and Hicks and Hicks (2015).

2. Existing Interventions Tackling Child Marriage

In recent years, governments, national and international donors and non-governmental organisations have increasingly focused attention on policies and initiatives that can effectively tackle the phenomenon. These include (i) schemes that transfer cash or other resources conditional on school attendance and/or marriage postponement (the *Apni Beti Apna Dhan* programme in India, the Zomba Cash Transfer Program in Malawi (Baird et al. 2011) and the Female Secondary School Assistance Programme in Bangladesh); (ii) programmes to develop the capacity and ability of adolescent girls to invest in their own future, by improving life skills and expanding opportunities for education and work (the *Ishraq* programme in Egypt, Tostan's Community Empowerment Programme in Senegal, the Population Council's BALIKA programme in Bangladesh (Bandiera et al. 2015), BRAC's ELA scheme in Uganda and Tanzania² and the Adolescent Development Programme in Bangladesh). In addition, in most settings there are efforts in place that attempt to change norms of marriage through legal bans and harsher penalties for under-age marriages.

The highest rates of child marriage are typically found in low- or lower middle-income countries where millions live below the poverty line. UNICEF's State of the World's Children 2016 report noted that "Girls from the poorest households – and those living in rural areas – face twice the risk of being married before turning 18 as girls from the richest households or those living in urban areas." A recent review of existing evidence suggests that cash-based interventions are effective for ending child marriage, as are multi-pronged programmes that do not include incentives related to marriage-timing (Lee-Rife et al. 2012).

Which of these approaches is most effective in bringing about the desired social outcomes is an empirical question. This, ultimately, can only be addressed through careful analyses of implemented programmes. An understanding of the theory of change which implicitly underlies these approaches is just as important, as this can help highlight potential pitfalls both in designing and evaluating programmes. We aim to contribute to this understanding by addressing a specific question. Do conditional cash transfers (CCTs) for delaying marriage have

² <https://www.brac.net/search/item/723-empowerment-and-livelihood-for-adolescents>

the same logic as the more widely investigated conditional transfer programmes for children's schooling? And do such transfers on their own enable adolescents to make decisions or exercise choices regarding marriage, beyond simply delaying the event?

3. The Logic of Conditional Transfers

By their very nature, conditional transfer programmes (with transfers in cash or kind), have to be tied to specific, observable and verifiable outcomes. In the case of educational programmes, these outcomes typically include school attendance or performance in school above a minimum threshold. The logic of these programmes is that they reduce parents' opportunity cost of sending their children to school. As long as the programme succeeds in making children turn up at school, the potential benefits are closely linked to school quality: teacher quality and time, classroom size, availability of textbooks, etc.

In the case of conditional transfers tied to marriage postponement, their effectiveness depends much more on decisions made within the household, specifically on how parents of adolescent girls respond to these incentives. The transfers depend on one verifiable outcome – at what age do their daughters marry? – while parents (or the household as a whole) are free to adjust the other parameters associated with that decision as they see fit.

There is no guarantee that a household meeting the conditions set by the programme would result in improved agency of adolescent girls in their own marriage decisions – whether, when, and whom to marry – increased investment in their education or earning skills, or a shift in beliefs and attitudes within the wider community that may have a lasting impact on these outcomes.

4. Why Cash Transfers May be Ineffective

We can illustrate this last point using a hypothetical example. Imagine a household with an adolescent daughter eligible for a conditional transfer programme, who would ordinarily be married off before the age-of-marriage criteria set by the programme has been fulfilled. Given

the programmatic incentives to delay marriage, parents may tweak the marriage process to satisfy this condition artificially -- by lengthening the engagement period, or entering into prolonged negotiations with the groom's family regarding the terms of the marriage.

A recent evaluation of *Apni Beti Apna Dhan* in the state of Haryana, India – the oldest conditional transfer programme targeting early marriage – provides an illustration.³ Eligible households had the opportunity to enrol in the programme within three months of the birth of a daughter. Upon enrolment, households received a savings bond which could be redeemed when the girl turned 18 (with an expected value of 25,000 rupees) provided she had not married by this date. The study found that programme beneficiaries were *more* likely to marry during their 18th year than non-beneficiaries, suggesting that parents were postponing the marriage of their daughters just long enough to receive the conditional transfer. More than half the respondents reported using the transfers to cover marriage expenses. By contrast, current evidence from programmes with a gender-rights or education focus point to significant effects on marriage age (Bandiera et al. 2015; Amin et al. 2016).

There is considerable evidence available today showing that marriage postponement by adolescent girls in traditional societies has a positive (causal) effect on other social outcomes. This evidence is primarily based on an approach pioneered by Field and Ambrus (2008). They used the variation in the timing of onset of menarche among adolescent girls – which can shape social expectations about when a girl can and ought to marry in traditional societies – to investigate how early marriage affects female schooling. Subsequent studies have, broadly, confirmed these patterns and extended the findings to other social outcomes (Sekhri and Debnath 2014; Sundar 2016; Hicks and Hicks 2015; Asadullah and Wahhaj 2016b; Asadullah, Alim, Khatoon and Chaudhury 2016). However, the causal effects obtained from these studies do not translate easily to the case of conditional transfers for marriage postponement. The reason is that these studies focus on the effects of marriage postponement resulting from a social constraint which forbids or discourages the marriage of girls before the onset of menarche. By contrast, CCTs operate by providing *financial rewards* for delaying marriage.

³ <http://www.icrw.org/publications/making-change-cash>

This reasoning does not imply that programmes providing conditional transfers for marriage postponement will necessarily be ineffective. Rather, they must be evaluated in terms of a wider set of outcomes, some of which may be difficult to measure. An outcome for which the problem of measurement is particularly acute is the agency of a young bride in her sexual relations following marriage. There is systematic evidence on young women's experience of non-consensual sex with an intimate partner (Jejeebhoy et al. 2005), but household surveys rarely touch upon the issue because of its sensitive nature. Consequently, a fundamental outcome of relevance to adolescent girls and young women may be invisible in standard evaluation exercises. More generally, this example highlights that adolescent empowerment programmes – which aim to improve the agency of adolescent girls in their marriage decisions – may have intrinsic value beyond any material change in the timing of marriage they may bring about. This is because they enable girls to understand that they have the power to choose, and enable them to build the confidence and decision-making capacity to exercise that choice.

Another outcome, for which measurement is a concern, relates to the long-term impact of the programme on social norms and attitudes within the community. Some interventions involving adolescent girls explicitly target these outcomes. Conditional transfers for marriage postponement do not. Nevertheless, these shifts may be important to ensure that the programme's effects reach those not directly targeted, endure beyond the period of the intervention, and carry over to future generations (Wahhaj 2015). Therefore, they need to be factored in for a cost-benefit analysis of different types of interventions designed to tackle early marriage and improve outcomes for adolescent girls.

5. Conclusion and Policy Suggestions

Today, there is a broad consensus among practitioners that child marriage is an outcome of broad social norms and societal pressures. Financial poverty certainly adds to the pressures, leaving parents with the choice of trading-off the long term welfare of their daughters for short-term relief from the burden of poverty. However, it is unclear whether removing economic pressures per se is sufficient to achieve the Sustainable Development Goal (SDG) of ending child marriage, along with early and forced marriage, by 2030. This is evidenced by the

paradoxical experience of countries like India and Bangladesh where the prevalence of child marriage remains high despite decades of rapid macro-economic growth and substantial decline in poverty.⁴

Given this uncertainty, policymakers should support a multi-dimensional, longer-term and holistic view of impact, that takes into account dimensions such as realized rights, health and access to education, rather than cost-benefit based approaches that rely on single-focus indicators that may or may not have lasting impact on individual wellbeing. The former will have added pay-offs in terms of improving the well-being of women within marriage including freedom from marital violence, irrespective of how the interventions affect the age at first marriage. Under their own constitutions, and under international human rights law, all countries have committed to securing girls' rights to personal liberty, freedom of expression and freedom of movement. It is essential the development agenda strengthen, rather than undermine, this commitment.

⁴ <http://www.worldbank.org/en/news/press-release/2015/10/15/south-asia-extreme-poverty-falls-but-challenges-remain>

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