

# Making Change with Cash?

## Impact of a Conditional Cash Transfer Program on Girls' Education and Age of Marriage in India

### Summary of Findings

by Priya Nanda, Nitin Datta,  
Priya Das and Sneha Lamba

Women and girls living in the Indian state of Haryana have historically been subject to discrimination and inequity, as demonstrated by high rates of child marriage, adverse sex ratios at birth and low school enrollment for girls. Recognizing these trends, in the mid-1990s the Government of Haryana instituted the Apni Beta Apna Dhan (ABAD) program, or “Our Daughters, Our Wealth” in Hindi, which was one of the first of many long-term conditional cash transfer (CCT) programs in India that have sought to change attitudes around how girls are valued. ABAD aimed to accomplish this goal by motivating families to delay the age of marriage of their daughters. Specifically, the program incentivized families to delay their daughters' marriages by offering a bond in the girl's name, redeemable at an estimated 25,000 rupees (about \$380 in USD), on one condition: that they remain unmarried at age 18.

As the first cohort of girls enrolled in the ABAD program began to turn 18 in 2012, the International Center for Research on Women (ICRW), with support from the United States Agency for International Development (USAID), undertook a rigorous evaluation of the program's impact. ICRW surveyed more than 10,000 girls and their parents across four districts randomly selected to represent the state. The evaluation included girls enrolled in ABAD



and a comparison group of girls who were eligible for the program but did not enroll. ICRW also conducted qualitative research with a sample of girls, parents and community leaders and government officials involved in the ABAD program.

ICRW's evaluation focused on the following questions:

1. Did the ABAD program succeed in delaying the age of marriage of girls?
2. Were girls enrolled in the ABAD program more likely to stay in school and/or complete schooling?
3. Did attitudes and behaviors among parents and girls in the ABAD program demonstrate greater value for girls and support for alternatives to marriage?

In-depth analyses and thorough findings from our evaluation can be found at [www.icrw.org](http://www.icrw.org). Overall the IMPACCT study confirms what we have learned from other CCT programs: financial incentives alone are not enough to change deeply-held discriminatory norms. CCT programs aimed at shifting gender norms should incorporate other programming elements that intentionally aim to address norms to be effect lasting behavior and social change. Here, we provide some topline conclusions:

## Age at Marriage

- Participation in the ABAD program has had no significant effect on whether girls married before age 18.
- Of the small sub-sample of ever married girls (15 percent of all girls in the sample survey), ABAD program participants were slightly more likely to have married between their 18th and 19th birthday, as compared to girls who did not participate in the program. This is a non-representative sample but the findings are supported by the qualitative data which suggest that the uptake in marriage at the age of 18 by ABAD participants could have been related to the fact that the cash benefit was used by participants and their families for marriage-related expenses.

## Education

- Girls who participated in the ABAD program were more likely to have completed 8<sup>th</sup> grade, but the program had no effect on educational attainment beyond this level. This may be due to the higher costs and low perceived value of higher education for girls in Haryana.
- Opportunities for girls to obtain higher levels of education (i.e., beyond 8<sup>th</sup> grade) are often constrained by the lack of proximate educational institutions and by parents' concerns for girls' safety and perceived threats of sexual violation in public spaces.

## Policy Implications

- The ABAD program was a pioneering effort, and as such,

it did not include critical design elements. For example, in ABAD, the conditional cash payment was a one-time payment given 18 years after girls were enrolled. More recent CCT programs that aim to shift behavioral outcomes and/or social norms typically provide smaller, more frequent payments that incentivize incremental behavioral changes along the way.

- A clear communications and community engagement strategy during the protracted 18-year period would have reinforced to parents the intent of the program, which was to increase girls' value and delay marriage. In the absence of such messaging, beneficiaries and their families failed to understand the objective of the program and why the cash incentive was designed in such a manner, and parents tended to believe that the cash benefit was a means to offset marriage-related expenses.
- None of the girls who cashed out their bond received the full expected 25,000 rupees, creating discontent among the participating families. Families were not informed in advance about the reduced cash payout or the reasons behind the lower amounts. This lack of transparency could foster mistrust in future government programs. Governments and others that implement CCT programs should ensure the security of funds to be paid out or clearly convey changes if and when they occur.
- While norms around girls' education did change over time, the qualitative research suggested that education was perceived to enhance girls' marriageability rather than their potential for employment or opportunities other than marriage.