



Financial incentives to reduce female infanticide and child marriage and promote girls' education: institutional and monitoring mechanisms

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Question

What supporting institutional and monitoring mechanisms are needed for the success of programmes that use CCTs or baby bonds to reduce female infanticide, child marriage and promote girl's education? What costs are involved? Are there examples of self-monitoring by communities? Is there evidence that such programmes achieve greater impact through coordination with other types of interventions? Focus: South Asia and other LMICs.

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1. Summary

The focus of this paper is on the complementary mechanisms and interventions likely to increase the effectiveness and impact of conditional cash transfer (CCT) schemes in South Asia that aim to reduce female infanticide and child marriage and promote girls' education. The literature on the institutional aspects of these particular schemes is limited, but from this and from the wider literature on CCT programmes in similar contexts, the following institutional mechanisms are likely to enhance success:

- A strong information and communication strategy that enhances programme reach and coverage and ensures stakeholder awareness.
- Advance agreements with financial institutions, documented in memoranda of understanding and complementary guidelines.
- A simple and flexible registration process that minimises documentary demands on beneficiaries.
- Appropriate use of technology to strengthen access, disbursement, and oversight.
- Adequate implementation capacity to support processes of outreach, enrolment, and monitoring.
- Monitoring and accountability mechanisms, embedded in programme design, that also draw on support from civil society groups, local governance institutions, and social networks.
- Coordination mechanisms across government, across social protection schemes, and with complementary interventions that are likely to promote the social changes sought by these schemes.
- An effective management information system that reinforces coordination and oversight.
- The provision of quality services in the sectors for which conditions are required.

There is a very limited body of evidence that explores these institutional issues as they apply to the specific CCT programmes that are the focus of this report – i.e. those that seek to reduce female infanticide and early marriage and promote girls' education. For example, no studies were found that looked at their monitoring challenges in any detail, nor their costs, and no evidence was found of community self-monitoring, although the wider literature does suggest ways in which local structures and groups can reinforce cash transfer programming. Monitoring and accountability mechanisms appear to be a particular weakness of these CCT programmes, although some of the newer schemes are increasing their investment in monitoring, oversight, and accountability, including through the use of digital platforms.

There is more available evidence of the potential impact of 'cash-plus' programmes, which complement the transfers with other interventions designed to enhance their results or address the structural barriers to well-being. The literature suggests that this approach may be particularly relevant for these girl-child-focused CCT programmes, given that the behaviours they seek to incentivise are significantly shaped by deep-seated social norms that are unlikely to be influenced by financial measures alone.

Given the subject of this paper, the literature reviewed has an explicit concern with addressing gender-based inequalities. There was no obvious discussion of intersectionality and the situation of girls who also live with disability.

2. Institutional mechanisms that support CCTs

The strong preference for male children in South Asian countries is evident in practices such as sex-selective abortion, early and forced marriage, denial of girls' education, and gender-based violence (UNICEF, 2018). While the rates of both child marriage and adolescent fertility are falling in the region, South Asia still accounts for 44 per cent of child marriage globally, more than any other region in the world; around one-third of adolescent girls in Bangladesh and one-sixth in Nepal have either given birth or are pregnant (UNICEF, 2018, p. 5). Lack of education is regarded as both a risk factor for, and a likely outcome of, child marriage (Parsons & McCleary-Sills, 2014).

Governments and other actors are adopting a range of strategies to reduce these gender-based inequalities, one of which is the use of conditional cash transfers (CCTs). The aim of these programmes is to incentivise desired behaviours with cash payments once certain targets in a girl's development have been met, such as registration of birth or completion of secondary education while still unmarried (Endow et al, 2015).

The focus of this paper is on the complementary mechanisms and interventions that are likely to increase the effectiveness and impact of girl-child-focused CCT schemes in South Asia. However, few of the programmes have been thoroughly evaluated (Endow et al, 2015; Sekher & Ram, 2015; Jain & Mittal, 2018). The searches for this report found no studies that had been directly designed to answer the research question, although pointers to possible answers can be gleaned from other literature. This resonates with the findings of other desk studies: in their rigorous review of the global cash transfer literature, analysing evidence not just of the impact of transfers on various outcomes but also of the links between programme design / implementation and those outcomes, Bastagli et al (2016) found that the evidence base for the latter was smaller than the former.¹ Bhargava & Rava (2015) contrast the rich body of impact evaluations of CCT programmes with the relative dearth of material assessing their management of risk in general and their use of social accountability approaches in particular.

Given the above, the literature on the institutional and monitoring aspects of these particular schemes is rather limited. However, from this and from the wider literature on CCT programmes in similar contexts, the following institutional mechanisms are likely to enhance success:

1. **Information and communication strategy.** Disseminating information about CCT schemes among potential beneficiaries is key to improving their reach and coverage. For example, some schemes in India use the mass media, *Gram Panchayats*,² or grassroots

¹ Particular knowledge gaps highlighted by the authors include the role of grievance mechanisms and programme governance, payment mechanisms, and variations in conditionality design and implementation.

² Village-level governance structure.

workers such as school teachers or *Aanganwad*³ workers to increase awareness and motivate people to register (Endow et al, 2015). A strong information and communication strategy also ensures awareness among other stakeholders, such as frontline workers, officials in financial institutions, and programme administrators (Jain & Mittal, 2018).

2. **Advance agreements with financial institutions.** Weaknesses in negotiation and coordination with banks and insurance companies have caused delays in the disbursement of benefits and in some cases the discontinuation of schemes (Sekher & Ram, 2015). Financial security is particularly critical for schemes that provide a terminal benefit that matures when a girl reaches adulthood (Sekher, 2015). There have also been instances of bank managers refusing to open the agreed zero-balance accounts into which the cash transfers will be paid (Brahme & Kumar, 2015; Sekher & Ram, 2015). Pre-agreed partnership terms, documented in a memorandum of understanding and complementary guidelines, are recommended (Brahme & Kumar, 2015; Sekher & Ram, 2015).
3. **A simple and flexible registration process.** Potential beneficiaries of CCT schemes can face bureaucratic challenges, particularly in accessing the relevant officials and producing evidence of eligibility (Sekher & Ram, 2015; Jain & Mittal, 2018⁴). Sekher & Ram (2015, p. 60) find that the main reason why people did not enrol in the Dhanalakshmi scheme, which focused on child marriage and on both the education and health needs of girls, was the number of documents required. Simplifying scheme conditionalities, and therefore the corresponding documentation, as well as providing multiple options to register, are recommended (Endow et al, 2015; Jain & Mittal, 2018).
4. **Appropriate integration of technology.** Digital technologies are increasingly being used to streamline the implementation of cash transfer schemes and improve access, disbursement, and monitoring. For example, the Bhagyalakshmi scheme in Karnataka, which aims to prevent female foeticide and child marriage and promote girls' education, has an online enrolment and tracking system which allows the status of each of its over two million girls to be monitored. However, there are two important considerations: first, that beneficiaries are able to access the chosen platforms and equipment and receive communications in a language they know, and second, that the supporting infrastructure (power supply, internet connectivity) is in place (Endow et al, 2015).
5. **Adequate implementation capacity.** CCT schemes require sufficient numbers of adequately trained personnel to support processes of outreach, enrolment, and monitoring. The authors of a study of the Samata programme in Karnataka associated higher performance in one district with the length of experience and level of educational qualification of the outreach workers there.⁵ Last-mile functionaries need clear responsibilities, suitable compensation for extra workload, and periodic capacity

³ Rural child care centre.

⁴ This study focuses on cash transfers to improve under-five child health, although one of the seven Indian programmes reviewed is Dhanalakshmi.

⁵ Samata is not a cash transfer programme, but one that uses multiple strategies to help girls remain in education as a way of delaying marriage and sexual debut. One of these strategies is to link families to government cash transfer schemes and other sources of financial support (Prakash et al, 2019)

development (Endow et al, 2015).⁶ Prabhu (2009) highlights a general capacity challenge for governments, which may be more familiar with delivering physical goods and services than managing individual transfers closer to the point of impact.

6. **Monitoring and accountability mechanisms.** Several studies find that these are a general weakness in CCT programming in South Asia (Endow et al, 2015; Sekher, 2015; Jain & Mittal, 2018; Tebaldi & Bilo, 2019). Mechanisms for monitoring and evaluation, and for ensuring accountability, should be integrated in programme design (Schjødt, 2017; Sekher, 2010). Longitudinal surveys are needed to capture the medium and long-term impacts of interventions after girls reach adulthood (Chant et al, 2017). There is scope for greater involvement of civil society groups and local-level networks in monitoring and accountability processes (Sekher, 2015; Bhargava & Rava, 2015; Rohwerder, 2016).
7. **Coordination mechanisms.** Endow et al (2015) identify different types of coordination:
 - a. **Across government.** Those who certify conditionalities (often education or health officials) may be from other parts of government than those who administer CCT schemes and make payments (Brahme & Kumar, 2015). Similarly, those involved in registering beneficiaries depend on timely action by those issuing personal documentation, such as birth certificates (Sekher, 2015). Some cash transfer schemes may have multiple components linked with different government services, or function at different levels of government. For all these reasons, cross-governmental coordination is key to effective implementation. All relevant agencies should be involved in programme design so that its implementation strategy is feasible and coordination is built in from the very beginning (Endow et al, 2015).
 - b. **Across social protection schemes.** This allows governments to harmonise provision and provide a 'continuum of care'. An example of this is the Mukhyamantri Kanya Utthan Yojana (MKUY) programme in Bihar, which is a universal, integrated CCT programme to promote the value of the girl child that consolidates 21 cash transfers over the first 21 years of a girl's life, between birth and completion of a university degree, implemented by the departments of social welfare, education, and health under one umbrella (Arruda et al, 2020).
 - c. **With other interventions.** In order to achieve the long-term societal change envisaged by these CCT programmes, transfers alone are insufficient and need complementing with other interventions, as discussed in section 5 below (Endow et al, 2015).
8. An effective **management information system** (MIS) can facilitate these various coordination objectives. For example, a single registry database allows beneficiaries of one scheme to be linked more easily with other schemes and complementary services, although this requires the necessary political, institutional, and technical capacity, as well as thorough attention to privacy concerns (Esser et al, 2019). The requirements for an

⁶ Some schemes in Karnataka, Odisha, and West Bengal offer cash incentives to frontline workers in recognition of their additional responsibilities (Endow et al, 2015). India's Janani Suraksha Yojana, a CCT programme focused on safe motherhood, pays both the woman attending a health facility for delivery and the community health worker who accompanies her, although there is little evidence on the relative effectiveness of these incentives, or the complementarities between them (Jain & Mittal, 2018).

effective MIS include political support, sufficient numbers of trained personnel, adequate hardware and infrastructure, a national identification system, and a high-level governance structure to oversee the process and coordinate stakeholders (Roelen et al, 2017).

9. **Supply-side interventions.** The quality of services is a key determinant of their take-up and impact (Jain & Mittal, 2018; Sekher & Ram, 2015). For example, Sen & Dutta (2017) attribute the persistent high rate at which girls in West Bengal are dropping out of school to the low quality of education being provided.

3. Monitoring and accountability

Most of the CCT schemes that are the focus of this report lack proper monitoring mechanisms, and most have no baseline survey. Monitoring is carried out by the implementing departments through their routine processes, such as monthly meetings with frontline workers or discussions with local leaders (Endow et al, 2015; Sekher, 2015; Sekher & Ram, 2015), although there is a growing trend towards using digital platforms (Jain & Mittal, 2018). Systematic monitoring and evaluation is an urgent unmet need (Sekher, 2015).

No studies were found that discuss the monitoring challenges specific to these girl-child-focused CCT schemes, such as oversight of the terminal benefit, nor of self-monitoring by communities. Less than half of the 50 social protection programmes in South Asia reviewed by Tebaldi & Bilo (2019) use some form of community monitoring or social audit, and only one of these was a CCT programme.⁷

Participatory monitoring and evaluation, through mechanisms such as citizen report cards, may be considered a form of social accountability (Bastagli et al, 2016). Aylliffe et al (2017) categorise social accountability mechanisms into three:

- i. **Grievance redress / complaints and appeals mechanisms**, which allow individuals to lodge complaints or appeal decisions and seek redress.
- ii. **Structured mechanisms**, which facilitate collective feedback on service delivery through mechanisms such as community scorecards, citizen report cards, and social audits.
- iii. **Community committees**, which help to raise awareness and strengthen engagement between state and citizens, often used in conjunction with grievance mechanisms.

None of the studies reviewed by Bastagli et al (2016) analysed the impact of having a functioning grievance mechanism or social auditing system.⁸ Given the potential effect of such systems on

⁷ The Benazir Income Support Programme in Pakistan. A similar mechanism is envisaged in the documentation for the Pradhan Mantri Matritva Vandana Yojana scheme in India (maternal health). The scope of the review by Tebaldi & Bilo (2019) is wider than girl-child-focused CCT schemes. Thirteen of the 50 programmes reviewed provide CCTs: five of them educational stipend or scholarship programmes in Bangladesh and Nepal, and the rest for various purposes (income support, mother and child health). Social audits involving the panchayats and communities are also used in India's National Rural Employment Guarantee Scheme (Prabhu, 2009).

⁸ The six design features covered by this review are: (i) core cash transfer design features (e.g. main recipient, transfer value and frequency, duration of the transfer), (ii) conditionality, (iii) targeting mechanisms, (iv) payment systems, (v) grievance mechanisms and programme governance, and (vi) complementary interventions and supply-side services.

the outcomes of cash transfer programmes, the authors suggest that this is an important knowledge gap.

Tebaldi & Bilo (2019) find that South Asia's social protection programmes lack comprehensive grievance and complaints mechanisms and that there is little evidence of complaints and feedback informing programme design. Many of the CCT programmes reviewed in India also lack built-in grievance redress mechanisms; where they exist, beneficiaries may not be aware of them (Endow et al, 2015). Jain & Mittal (2018) concur that grievance mechanisms are one of the weakest aspects of cash transfer programming. They recommend providing multiple avenues for citizens to lodge complaints that are appropriate in the local context and sufficiently independent of those implementing the scheme. They also recommend exploring the potential for local panchayats to play a mediating role, subject to measures being in place to manage power dynamics at that level. Esser et al (2019) advise that grievance mechanisms must take account of potential barriers created by culture or literacy levels and include some independent element.

In Bangladesh and Nepal, community committees and women's groups have been established and facilitated by NGOs supporting child-sensitive social protection (Ayliffe et al, 2017, p. 45). These groups have been effective in disseminating information but less effective in mobilising civic action, attributed to their lack of confidence and low social cohesion, as well as the challenges of fostering civic mobilisation through an externally driven initiative (Schjødt, 2017). Bhargava & Rava (2015) and Rohwerder (2016) discuss how civil society organisations could support accountability in cash transfer programmes, emphasising that this should complement, not substitute for, government accountability mechanisms. Examples include providing independent third-party monitoring, facilitating links between authorities and beneficiaries, advocating information transparency, and delivering rights education to beneficiaries.

Sekher (2015) notes that most CCT schemes in India have limited involvement of civil society organisations, women's groups, and local panchayats. He suggests that the latter in particular are best-placed to identify beneficiaries, monitor progress, and ensure that transfers are correctly made. Clear guidelines for the involvement of panchayats and civil society groups are needed.

Monitoring systems and accountability mechanisms should both be considered during programme design (Schjødt, 2017; Sekher, 2010). Programmes that target adolescent girls should also invest in longitudinal data collection so that their legacy effects on issues such as fertility and lifetime income can be understood (Chant et al, 2017).

4. Costs

There is very little available evidence on the costs (financial or non-financial) of providing these supporting mechanisms. In their systematic review of literature on interventions to prevent child marriage in low- and middle-income countries, Kalamar et al (2016) note that most did not include cost data.⁹ Subsequent studies found the same (Chae & Ngo, 2017; Jain & Mittal, 2018).

⁹ The studies retained for final analysis included one from Bangladesh and two from India, although none were CCT programmes. The cash transfer programmes in the sample were from Mexico, Kenya, and Malawi.

Ma et al (2017) carried out a systematic review of the literature on direct transfers for both human capital development (HCD) and Payments for Ecosystem Services (PES) and found little research that directly discussed the cost of monitoring and enforcing conditionality. In HCD programmes, they found some evidence that the costs associated with implementing conditionality increase as a programme becomes more established, but also other evidence that overall administrative costs (including those for monitoring and enforcing conditionality) decrease over time as fixed programme costs also reduce.

Looking at both the HCD and PES literature, Ma et al (2017) find that it is unclear whether the benefit associated with implementing conditional programmes merits the cost of monitoring and enforcement, particularly as other factors besides conditionality affect outcomes. Other studies find some evidence that conditionality can positively affect the desired outcomes (Bastagli et al, 2016). In the short run at least, conditional cash transfers are thought to outperform unconditional transfers in terms of participation indicators (such as school enrolment) and human capital outcomes (such as learning achievement) (Özler, 2019). However, there is also evidence that perception and messaging can influence behaviour and service use, which are less costly than managing compliance; certain desired outcomes may primarily require improvements in information and service provision (Bastagli et al, 2016)

5. 'Cash plus' programming

'Cash plus' interventions are those that combine transfers with one or more forms of complementary support, recognising that cash alone cannot address the structural barriers to well-being. These complementary interventions may be either integral to the cash transfer programme (such as additional benefits or in-kind transfers, or behaviour change communication activities) or external to it, secured by facilitating links to services provided by other sectors (Roelen et al, 2017). For example, where payments are being made largely through scheduled pay points, as in Nepal, this can be an opportunity to facilitate referral to other services (Arruda et al, 2020).

The following studies provide some indications of the potential impact of this approach:

- Nanda et al (2016), in their study of a CCT programme in Haryana that aimed to enhance the valued placed on girls and delay their marriage, note that social norms cannot be changed through financial incentives alone. They conclude that CCT programmes can be catalytic in terms of girls' education and development, but that complementary interventions are required, such as: (i) high quality schooling; (ii) reflective dialogue with parents and other stakeholders on gender norms; and (iii) the provision of skills for future employment (as well as targeting transfers to secondary and higher levels of education in order to enhance employability).
- Parsons and McCleary-Sills (2014) analyse seven World Bank Group impact evaluations of programmes that sought to increase girls' educational attainment and reduce early marriage. Six of these were cash transfer programmes, three of them conditional. Two of the three supplemented cash with additional education components, including: (i) assigning mentors for girls; (ii) providing recreational activities and vocational skills for girls; (iii) improving education facilities; and (iv) providing subsidies for uniforms. The authors conclude that these extended CCT programmes are effective, and that strategies to reduce early marriage must address simultaneously its various drivers (including

poverty, limited opportunities for education and vocational training, and the low perceived value of girls in society). They also emphasise the importance of balancing individual and family support, given families' role in decisions about marriage.

- Bastagli et al (2016) find that supplementing cash transfers with appropriate training or other measures can strengthen programme impact, but caution that there can be unintended impacts. They recommend further research on the short- and long-term effects of different combinations of activities, whether delivered through the cash transfer programme or by coordinating with existing interventions. However, Roelen et al (2017) note that, while it is important to disentangle the relative contribution of different components, the success of 'cash plus' programmes may well lie in the total being more than the sum of its parts.
- Özler (2019), citing evidence from a multi-faceted social protection programme in Ghana and a nutrition programme in Bangladesh, and after reviewing the general literature on CCT programmes over the past 15 years, concludes that the growing popularity of 'cash plus' programmes appears justified.

The following institutional mechanisms may facilitate cash-plus approaches (Roelen et al, 2017):

- **A functioning MIS**, with the capacity to deliver case management and transition citizens across schemes as their circumstances change.
- **Formal agreements between institutions** to operationalise cross-sectoral links, such as memoranda of understanding that articulate roles and responsibilities, or legislative frameworks that underpin coordination.
- **Measures that increase awareness** and engagement among stakeholders.
- **Investment in the skills of staff**, particularly in managing more tailored approaches.

Three final points may be relevant:

- Roelen et al (2017) note that there may be situations in which it is more appropriate that cash transfers play the supporting role – for example where there are barriers to change that are more significant than income or poverty. The term 'cash plus' implies that the transfers are the central strategy, which may not always be true.
- Ramanaik et al (2018) conclude their qualitative evaluation of the Samata programme by noting that dropping out of school is not a one-off event but a process, in which social norms interact with family circumstances. Therefore a number of complementary actions are required, such as promoting open communication between parents and children, supporting peer groups and role models for both girls and boys, and better tracking of girls' attendance to spot problems early on.
- Tebaldi & Bilal (2019) suggest that a financial literacy component may be necessary to ensure that women in particular can access payments with no difficulty. Alternative measures may be needed where there are particular cultural constraints on access, such as women's restricted mobility in parts of Pakistan.

6. Kanyashree Prakalpa programme, West Bengal

The Kanyashree Prakalpa CCT programme in West Bengal aims to empower adolescent girls from socio-economically disadvantaged families by preventing child marriage, increasing educational attainment, and enhancing financial inclusion through the direct transfer of benefits to bank accounts in the girls' names. It has the following institutional features and mechanisms which illustrate a number of the points discussed in previous sections.

- **Investment in preparation and planning:** Between the announcement and launch of the scheme, the following actions were taken (UN-DESA, 2017):
 - Process maps and implementation guidelines developed.
 - Management and monitoring structures formalised and recruitment carried out.
 - Procedures and protocols established for the banking process.
 - MIS strategy and e-portal developed.
 - Training of trainers approach used with stakeholders, and implementation guidelines disseminated.
 - Communication strategy developed and launched.
 - State-wide events held to publicise the scheme.
- **Information and communication:** A strategy was developed with the support of UNICEF, one of its key messages being to encourage girls to see the benefits not as welfare but as enabling their future empowerment through the knowledge and skills they acquire (UN-DESA, 2017).
- **Use of technology:** The scheme has an end-to-end e-governance mechanism that is integrated with the systems of major banks to facilitate verification of accounts. The portal is bilingual, with services also available through a mobile app (UN-DESA, 2017). The use of e-transfers has reduced payment delays (Endow et al, 2015).
- **Monitoring and coordination:** There are structures at state, district, and block levels where relevant departments come together. Feedback from the ground complements the e-governance system (UN-DESA, 2017). A baseline survey has been carried out (Endow et al, 2015) and independent third-party evaluations commissioned (UN-DESA, 2017; Sen & Dutta, 2017).
- **Grievance system:** The scheme operates an online grievance system, which is also accessible to those not registered. District help desks facilitate direct discussion with citizens (Endow et al, 2015). The names and contact details of officials are published online. Grievances are recorded on the online portal, with SMS alerts sent to the relevant officials for action and to beneficiaries with updates on progress (UN-DESA, 2017).
- **Convergence with other social protection schemes:** There are efforts to link Kanyashree girls with other initiatives from which they might benefit, such as those related to minorities or scheduled castes / scheduled tribes, or other adolescent programmes (Endow et al, 2015).
- **Civil society involvement:** The work of the Indian NGO Child in Need Institute (CINI) illustrates how civil society organisations can complement CCT schemes. CINI's aim is to strengthen existing child protection systems rather than introduce new mechanisms. An evaluation of its operations in Murshidabad District, West Bengal, found that its work to

prevent child marriage had been particularly effective, using community facilitators, children's groups, and early detection / advocacy by women who had been married as children, as well as sharing information about the Kanyashree scheme and other sources of financial support with girls and families (Donger & Bhabha, 2020). The evaluation by Sen & Dutta (2017) also highlights the importance of leadership by girls themselves, who can motivate and encourage behaviour change among their friends.

- **Cash-plus approach:** Complementary initiatives by the programme that enhance the skills and self-esteem of girls include groups established in schools for life-skills, vocational training, or martial arts training, events and competitions, and the use of women role models to endorse key messages (UN-DESA, 2017).
- **Supply-side interventions:** The impact of the programme has recently been reducing. While the proportion of girls marrying early or leaving school fell significantly in the first two years after the programme's launch in 2013, this has now risen (Sen & Dutta, 2017). The authors identify a number of potential factors, a key one being the low quality of education provided, which is also associated with the high incidence of private tuition in the state. The study emphasises the importance of educational reform in ensuring student retention.¹⁰

¹⁰ Other factors contributing to the rising rate of school drop-out are a decline in the real value of the terminal amount, which has remained constant since inception (although annual amounts have risen), and a rise in self-initiated marriage by girls in order to avoid marrying a person of their parents' choice at 18.

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