

Making Change with Cash?

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

A Process Evaluation

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Introduction

Women and girls in the state of Haryana in Northern India have historically been devalued from birth, considered to have a low status within their communities. This disregard for girls' worth is primarily associated with the significant costs that parents incur upon marrying a daughter and the socially-held belief that daughters cannot support their parents in their old age. Indeed, Haryana is well known for having a high preference for sons, with historically documented practices of female infanticide. Since the mid-1980s, pre-natal sex determination technology has adversely affected sex ratios at birth through the practice of gender-biased sex elimination so that the number of boys born far exceeds that of girls. To address this persistent problem, the government of Haryana in 1994 introduced the *Apni Beti Apni Dhan* (ABAD) or "Our Daughters, Our Wealth" program.

ABAD was among the first of the long-term Conditional Cash Transfer (CCT) programs in India that sought to change attitudes around how girls were valued and incentivize families to delay their daughters' marriages until age 18. It was a pioneering effort, as most CCT programs for girls in India did not begin until the mid-2000s. At the time the ABAD program launched on October 2, 1994, the rate of child marriage in the state was 57 percent, which underscored the need to address this persistent problem. The enrollment period for the program continued through December 31, 1998.

Households belonging to disadvantaged groups¹ (Scheduled



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Castes and Other Backward Castes and/or those living below the poverty line) were eligible to apply for the ABAD program if they had daughter/s among their first three children born during the enrollment period. The program offered two points of transfer: 1) a small cash disbursement to mothers (500 Indian Rupees, or INR) within 15 days of delivering an eligible girl and 2) a savings bond (in the form of a government bond called *Indira Vikas Patra*) of 2,500 INR in name of a girl enrolled within three months of her birth. This bond was to be redeemable for 25,000 INR at age 18 – provided the girl was unmarried at that time.

In 2012, the first cohort of girls enrolled in the state-wide ABAD program turned 18, which offered a unique opportunity to evaluate the ABAD program and its impact on early marriage. The International Center for Research on Women (ICRW), supported by a Cooperative Agreement from the United States Agency for International Development (USAID), undertook an evaluation study of the program between 2010 and 2015. The study, *Impact on Marriage: Assessment of Conditional Cash Transfer* (IMPACCT), included both a rigorous impact evaluation and a process evaluation of the ABAD program. The impact evaluation focused mainly on girls' age of marriage and girls' educational attainment. Findings from each of these outcome areas have been published as separate briefs (Nanda et al 2016b; 2016c).

For the process evaluation, ICRW sought to answer four key questions:

- Who participated in the ABAD program and why?
- How did beneficiaries understand the intent of the program?

- How much cash did the beneficiaries receive and how was it used?
- What were some of the key challenges in the implementation of the program?

As discussed in more detail below, the analysis revealed that efforts to implement the ABAD program focused mostly on outreach for enrollment, rather than on communicating the program's core objectives of delaying the age of marriage and improving girls' status.

In the absence of such messaging, and given the social context of Haryana, many participating families interpreted the long-term monetary benefit as a way to defray their daughters' marriage costs. As a result, instead of challenging the practice of dowry or the notion that girls are a burden to their families, the ABAD program may have inadvertently reinforced the idea that girls' marriage expenses and dowry are a burden to be borne by her family and the cash benefit provided by the government was meant for that purpose.

Additionally, ICRW found that no participant in the ABAD program received the full amount of the cash payment promised by the government, nor did officials notify beneficiaries about the change in amounts they might receive.

The ABAD program was a long-term protracted CCT with no intermediate benefits. In examining the impact of the program on the main outcomes, it is important to understand how its implementation process may have affected these outcomes. This brief presents the key findings from our evaluation of that process.

Study Methodology

To study the impact of the ABAD program, we used a quasi-experimental, mixed-methods design with data collected from beneficiaries (treatment group) and eligible non-beneficiaries (control group). Using a multi-level sampling design, we conducted surveys of about 10,000 eligible girls sampled across 300 villages from four Haryana districts – Sirsa, Bhiwani, Ambala and Panipat - which were selected randomly to represent the state. Those girls who met the eligibility criteria and enrolled in the ABAD program were compared to the eligible non-beneficiaries, i.e., those who met the criteria but did not enroll in the program. The quantitative data were collected on girls from two age cohorts (born in 1994-1996 and in 1997-1998) in two rounds of surveys. In the first round, conducted in 2012-2013, we interviewed a total of 5,694 girls of the older-age cohort and 3,994 girls of the younger-age cohort. The mothers of all the girls were also interviewed. A second survey was conducted in 2014-2015, with 5,297 girls of the older-age cohort and their mothers.²

We collected qualitative data for the assessments in four rounds, beginning with formative research in the Bhiwani district in early 2012. The next three rounds occurred between 2012 and 2015.

Overall, we conducted a total of 241 in-depth and semi-structured interviews with beneficiary and non-beneficiary girls and their parents, and also held 57 Key Informant Interviews with government officials and village-level outreach workers in all five districts (See Figure 1). Only in the last round of qualitative research was there an overlap in the sample villages from where we drew the sample for surveys and in depth interviews. In the previous rounds the sample for qualitative research was in villages different than those selected for the survey.

The analysis presented here draws on both quantitative and qualitative data.

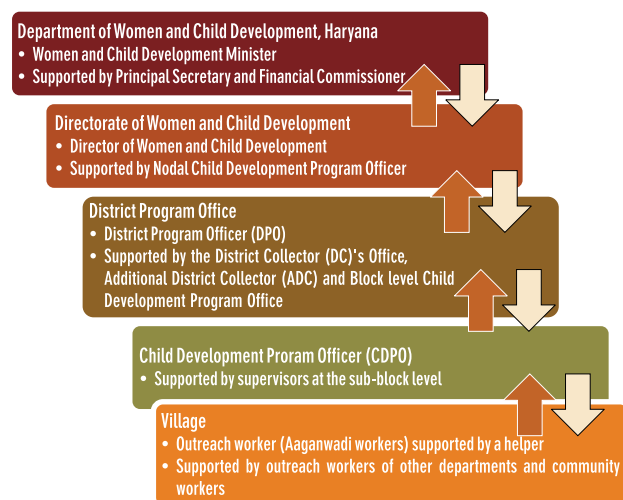
Figure 1: Qualitative Research Timeline



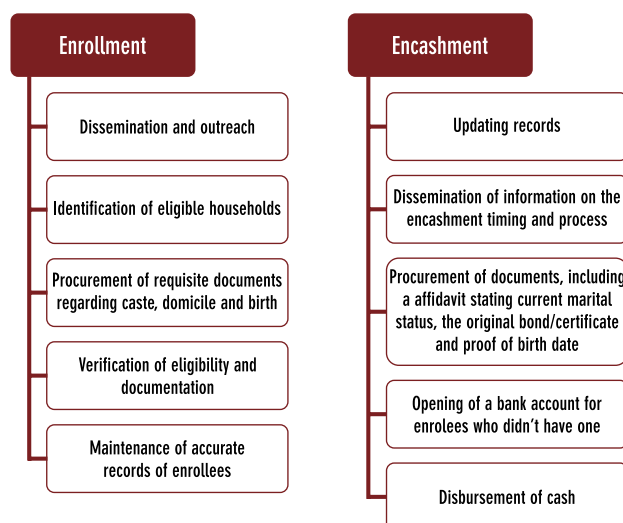
Implementation of ABAD

An initiative of Haryana's Department of Women and Child Development, the ABAD program was carried out by the Directorate of Women and Child Development (WCD) under its Integrated Child Development Scheme (ICDS) program.³ District Program Officers led the program and in turn were supported by Child Development Program Officers (CDPOs) at the block level (lower administrative units). In rural areas, ICDS outreach workers known as Anganwadi Workers led all village activities with support from outreach workers in other government departments, including health, education, revenue, village administration and the local government (See Fig 2). In many areas, certain community actors also facilitated the implementation process.

Figure 2: Implementation Structure of ABAD



The ABAD program was divided into two phases: 1) **Enrollment Phase** and 2) **Encashment Phase**. The enrollment phase began in October 1994 and concluded in December 1998. The encashment or cash-out process began in October 2012; around the time the first cohort of enrolled girls turned 18, and is ongoing. In both phases, all administrative, procedural and logistical information moved from a District Program Officer down to outreach workers at the village level in monthly or bimonthly meetings. For those who enrolled, the village outreach workers were the main points of reference for all procedural matters, including obtaining information, procuring documents, submitting an application, and receiving the cash. Village workers were also principally responsible for identifying eligible households, verifying documents, record-keeping and disbursing cash payments. The bonds and cash transfer were managed by the treasury of District Collector's office, and the Additional District Collector served as a Drawing and Disbursement Officer⁴.



During the enrollment phase, the girl's mother signed as the guardian of her daughter, and a certificate was issued in the name of the girl. In the encashment process, the girl was the main signatory on the application form, and the money was given in her name.

KEY LEARNINGS

Outreach and dissemination determined participation

The government's eligibility criteria for the ABAD program included the most vulnerable households, as defined by caste and poverty status, across the state of Haryana. All those who were eligible for the program could enroll. However, findings suggest that not all eligible households enrolled. Round 1 data shows that participation in the ABAD program varied across the four survey districts. Bhiwani had the highest ABAD enrollment rate at 57 percent, followed by Ambala (53 percent), Panipat (37 percent) and Sirsa (34 percent). In the 300 sample villages of the four districts, the proportion of ABAD beneficiaries ranged anywhere between 3 to 90 percent with three villages showing 100 percent ABAD enrollment.

However, among the eligible households, those who tended to enroll were relatively poorer and of lower caste compared with those who did not enroll. About 22 percent of ABAD beneficiaries belonged to the lowest wealth quintile, compared to 18 percent of eligible non-beneficiaries. Scheduled Caste households – among the most vulnerable in the targeted population – were significantly more likely to participate in the program. Fifty-nine percent of beneficiaries were Scheduled Caste, as compared to 46 percent of eligible non-beneficiaries.

The relatively higher wealth quintiles among the sample population were significantly less likely to participate.

Participation in the ABAD program also depended on timely information and adequate knowledge about the program and its intent. As noted above, outreach centers and workers provided this information at the village level, but other informal mechanisms were also used. As the flow of information may have been asymmetric and did not reach all those who were eligible, enrollment was not universal.

The distance to the nearest block (the sub-district administrative unit) headquarters also determined how well information was disseminated. The most remote villages were least likely to participate in the program, and the lack of timely information was one of the main reasons that non-beneficiaries did not enroll.

Some arbitrary and individual reasons also led people to not participate, such as a death in a family, inability to obtain documents in a timely manner, and, for some, mistrust of the government. Other unobservable characteristics of a household,

such as motivation, may have led to beneficiaries being more likely to participate.

Program intent and benefits were largely misunderstood

The stated objective of the ABAD program was to enhance the value of girls through the provision of a small financial incentive to mothers for the birth of girls, as well as a long-term protracted incentive for delaying girls' marriage to age 18. Our research indicates, however, that a majority of survey respondents did not understand the stated intention of the program. Beneficiary parents often thought, mistakenly, that the monetary benefit was meant to defray the cost of their daughter's marriage. A beneficiary mother from Bhiwani illustrated that sentiment when she said, "*The government is giving INR 25,000, so that they [families] can get items for her [daughter's] marriage.*" This strong association was reflected in the way many parents referred to the program as a *kanyadan* program.⁵ *Kanyadan* is the core Hindu marriage ritual that symbolizes a father's gifting of the daughter to the man she marries along with an accompanying set of material gifts, also known as the dowry.

Beneficiary families' inaccurate interpretation of the program's purpose stems from a deep social belief that a girl is a financial and social *bojh*, or burden, largely due to the huge economic costs of marriage and dowry. Additionally, the notion of girls being a burden includes the social cost of nurturing a girl and maintaining her sexual purity for marriage. Poor and low-caste families disproportionately bear a greater social and economic cost from these perceptions because of their social disadvantages and vulnerability. The perception of a girl as burden is further compounded by the belief held across caste groups that it is socially unacceptable for parents to take any kind of economic support from their married daughters.

Only a few officials and beneficiary families saw ABAD as a way to address the imbalanced sex ratio at birth and the practice of sex-selective abortions in Haryana. Asked why the program was originally initiated, a supervising officer of Ambala said it was because the third and fourth birth-order girls were more at risk: "*They [families] would abort the second or third daughter. This was their thinking: why should we have more girls?*" Many outreach workers understood the intention of the program differently. For example an AWW from Hissar stated that "*it (the program and the cash benefit) is for the girl's marriage so that she will not be hated (by the family) when she is born. It is for this reason that the government is giving 25000.*"

Beneficiaries' lack of understanding of the program's objectives may also be attributed partly to the program's design, which did not include any structured engagement with communities to reinforce the program's intent. Outreach workers originally focused more on enrollment rather than on communicating the core messages of the program.

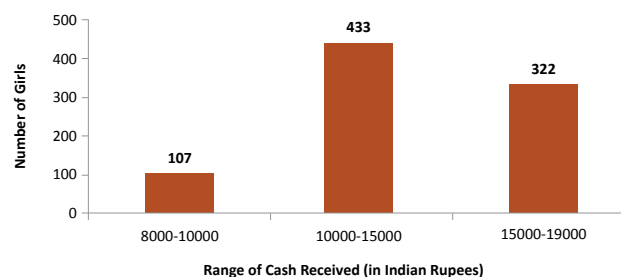
Given that the monetary benefit provided through ABAD was misunderstood as a way to supplement girls' marriage costs rather than as a means for parents to value their daughter, the program did not necessarily shift thinking around the prevailing gender norms and inequalities around marriage. If officials and parents alike had understood the core intent of the program correctly through continuous engagement with the program and appropriate messaging, over time, the program may have had some effect on communities' attitudes towards deep-seated issues around girls being perceived a burden.

Beneficiaries received less cash benefit than was expected

The ABAD program was unique among CCT programs in that it had a one-time, long-term protracted benefit. In this study, we sought to understand whether beneficiaries received the amount promised to them, as well as how they used the cash.

Of 2,446 older-cohort beneficiary girls surveyed in 2014-2015, we found that 957 girls had cashed out, and that none of them had received the full anticipated amount of INR 25,000.⁶ Reported payments instead ranged from as low as INR 8,000 to INR 19,000 (See Figure 3).

Figure 3: Range of Cash Received



Note: Based on data on 862 girls who had cashed out and answered the question on amount of cash received from the program.

Government officials interviewed in our study provided no clear explanation for why the amount that beneficiaries received varied so significantly from what was expected. Some officials speculated on possible reasons but none satisfactorily explained the differences. One official suggested that the lower payment to families was because the nature of the bonds had changed from *Indira Vikas Patra* to "Money Multiplier Scheme (MMS)" funds, which had lower interest rates. Investment in the *Indira Vikas Patra* component of the ABAD program was discontinued after December, 1998, and the last registrations for the full program were completed in March, 1999 (for those who applied in December, 1998).

The fact that people received less than the expected amount, and that the government did not notify beneficiaries about

the change in amounts, generated some discontent toward the government and outreach workers. Expressing her disappointment, a beneficiary mother from Panipat said: “*There was a bond of 25,000 Indian Rupees but then we received only 16,000 Indian Rupees which is much less. We are laborers and it took many days to submit the document. Our time and labor was wasted and also the money, and in return we received a very less amount. It was not worth it to leave so many days of labor.*”

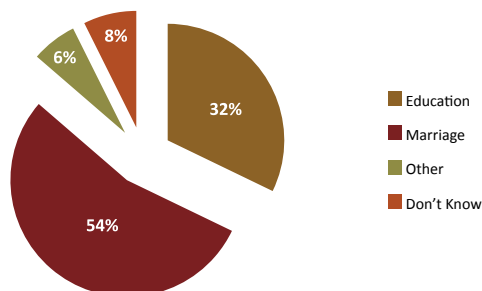
The outreach workers faced the brunt of peoples’ disappointment. Several expressed anxiety that many beneficiaries felt they were corrupt and had kept part of the money. As several ongoing programs in Haryana provide cash incentives, the ABAD beneficiaries’ disappointment could affect the level of confidence communities have in similar government efforts.

Intended and actual use of the cash benefit was largely towards meeting marriage expenses

In the second round of surveys, we aimed to understand how those who cashed the bond used the money or intended to use it when it matured. Understanding this might indicate whether parents valued their girls differently because of the program and whether they used the cash to meet the needs of their daughters other than marriage.

Of the girls surveyed, 961 had cashed out, 1,250 had not yet cashed out and 28 were ineligible for cash-out.⁷ As the perceived association of ABAD and its monetary benefit was with marriage and the marriage costs for the enrolled girls, we had speculated that the money most likely would be used for meeting marriage expenses, undermining the original intent of the CCT. Our learnings suggest that indeed the cash incentive was used or intended to be used mainly towards meeting marriage costs. In terms of intended use, among the 1,250 girls who were yet to cash out, 54 percent said they intended to use it for their marriages and 32 percent for pursuing further education. A small proportion (6 percent) intended to use it to meet their household needs, husband’s needs and other petty necessities. About eight percent were not sure how they wanted to spend the money (See Figure 4).

Figure 4: Intended Cash Use (N=1250)



Actual use segregated by marital status offered similar insights. Among unmarried girls, around 33 percent reported spending it on their education and 21 percent had purchased items for their future marriage. Around 30 percent of the girls had yet to use the cash. Of the 159 girls who were married, 77 percent used the payment for marriage-related expenses, while only 3.7 percent used it for further education. (See Figures 5 and 6).

Figure 5: Actual Cash Use
All Unmarried Beneficiary Girls (N=706)

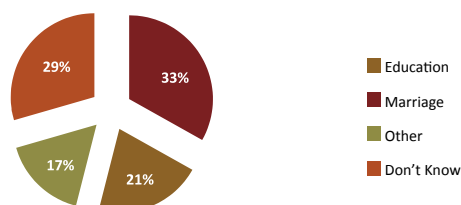
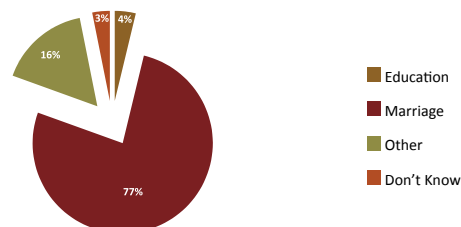


Figure 6: Actual Cash Use
All Married Beneficiary Girls (N=159)



The bond was issued in the name of the enrolled girl. While the girl herself was the designated beneficiary of the cash, decision-making on how to use it often involved the girl and her parents. In the survey, beneficiary girls were asked who would make or who had made the decision regarding the use of the cash benefit. Nine hundred thirty-eight of the 1,250 girls suggested that it was or would be made jointly by the girl and her parents. Among the small proportion of girls who were married, most said they and their husbands would make it jointly.

The cash use data enabled us to conclude some key points. The fact that around three-fifths of the girls used or will use the benefit primarily for marriage aligned with the larger perception that the benefit was intended to help meet marriage costs. Additionally, the finding that a very small percentage of the married girls either intended to or actually used the money for education corroborated the qualitative research findings that few girls are allowed to pursue education after marriage.

These findings, along with those around the perceived intent of the program, suggest that while the ABAD program may have met a cash need and helped girls achieve more schooling (See Box 1),⁸ **the program did little to change gender norms and conditions that prioritize marriage over all other needs.**

Box 1: Impact Evaluation Findings

The impact evaluation found that beneficiary girls were significantly more likely to complete 8th grade than eligible non-beneficiary girls, but there was no impact on educational attainment at higher levels. Overall, more than 80 percent of the study population (including both beneficiaries and non-beneficiaries) had not married before age 18 (at the time of the second survey), suggesting a general societal shift in the age of marriage in Haryana. Of the girls who were married, there was no significant difference between beneficiary and non-beneficiary girls on the probability of marriage before 18 years.

Other Implementation Challenges

In the enrollment phase, the key issues that emerged were related to dissemination of information and outreach to eligible households. Eligible families had to be identified within 15 days of a girl's birth and had to enroll in the program within three months. Government officials indicated that, during the initial years of the program, they informed the public of the ABAD program through radio, newspapers, billboards and public events. Outreach workers also claimed that they had distributed posters and pamphlets on ABAD at the village level. However, neither beneficiary nor eligible non-beneficiary households interviewed recalled these efforts.⁹

Difficulties also arose for families in procuring documents like the caste, domicile and birth certificates that were required for the application process. Respondents noted that this was very time-consuming.

The cash disbursement process also had implementation challenges. When records were updated, the names and ages of several beneficiaries did not match the original proof certificates and other certificates, including school enrollment certificates. At the time of enrollment, birth dates were often provided by village watchmen who were responsible for registering all births at the nearest police station. We learned in interviews with community leaders and retired village watchmen that the watchmen often registered the births of children born over several months all at one time. Hence the registered and the actual birth dates of some children tended to vary by a couple of weeks or months.

Some parents who gave the registered birth date at ABAD enrollment also changed it to the actual birth date at the time of school enrollment. Also, as is common in villages at the time of school enrollment, parents may change the names they gave their children at birth. These mismatches made it difficult for beneficiaries to establish their credentials when seeking to cash out, especially since all beneficiaries were required to submit an affidavit confirming the name, age and marital status of the girl.

The cash-out process also suffered from an inadequate system for disseminating information, including about the payment mechanism. Although government circulars detailed the cash-out requirements, the information on the required paperwork and documents varied across districts.

Conclusions and Recommendations

Four key findings emerged from our analysis of the ABAD implementation process, both at the point of enrollment and later at the time of encashment. Together, these provide some understanding of the reasons for the program's low impact on girls' marital status and level of higher education.

1. **Participation was not uniform across the study districts.** Due to their different socio-economic status, not all eligible households held the same motivation or need to participate, and outreach efforts were inconsistent across villages.
2. **Respondents did not clearly understand the program's objectives and intent.** The majority of those surveyed believed the intent of the program was to help defray marriage costs. No program efforts sought to clarify this misunderstanding through communication and outreach once the program was underway and through the years.
3. **Beneficiaries did not receive the cash amounts they expected.** This outcome can lead to distrust of similar government programs, which is critical, given that larger efforts are afoot to create economic incentives for girls' education. Unlike the ABAD CCT, payments in new programs are frequent, rather than postponed, and are linked with various milestones, rather than to one long-term achievement.
4. **A majority of girls who married after cashing out used the cash benefit mostly to meet their marriage expenses.** Many unmarried girls who received the benefit also intended to use it mostly for marriage expenses or other household needs. Much lower proportions of married girls used or intended to use the cash for their own education. This result is likely linked to the lack of communication and advocacy efforts around the program's goal of enhancing girls' value. The government did not convey its core intent to the beneficiaries, but strong messages and advocacy might have changed the girls' (or their parents') motivation to use the cash for their education rather than their marriage.

In conclusion, the IMPACCT study found that efforts to implement the ABAD program mostly focused on enrollment and outreach and not on communicating the core idea of improving the status of the girl. The program gained a strong association with marriage, and the monetary benefit was seen as intended to defray marriage costs. Rather than challenge the idea of the "girl as a burden," it may have inadvertently reinforced that notion.

If programs like ABAD are to catalyze long-term change, both the implementers and the beneficiary populations must have a common understanding of the program's intent. Conversations and dialogue at the community level are critical steps in detailing the core messages and helping people understand them in their own cultural contexts. This would require measures that precede the program, such as workshops with implementing agencies to build their understanding of and buy-in for the program, as well as community participation components at all levels during implementation. In long-term programs like ABAD, this would also require outreach to the workers and the target populations to engage periodically in interactive processes to reinforce the core messages.

Effective and systematic communication of processes and mid-course changes can help maintain transparency in implementation and ease both enrollment and encashment. In the case of ABAD, frontline outreach workers were the main source of communication but had no written materials to share with each other or with participants. Beneficiaries' understanding of the process both within and among the districts therefore varied greatly. Timely information about changes in the amount of cash to be expected (both at the time the investment structure was altered and prior to encashment), could have helped lessen beneficiaries' disappointment and the resulting potential distrust in the program and in the government.

Lastly, the original objective of the ABAD program was to improve the status of girls in Haryana, but the low value of girls and women in this state emerges from deeply entrenched gender-biased roles and expectations. We know both from the impact evaluations and qualitative research that ABAD has not been able to shift these norms. As other evaluations of CCTs have found, **long-term change in social norms cannot rely on financial incentive programs alone**. Such programs need to be supported with complementary efforts such as gender-conscious life-skills programs in schools and structured engagement with communities. Complementary efforts could also include addressing the barriers to adequate higher educational and employment opportunities for girls as well as ensuring their safety and security in public spaces.

Notes

- 1 These are classifications that have been formulated by GOI to categorize the most vulnerable populations who have faced historical disadvantage. These categories are recognised in the Constitution of India.
- 2 The younger girls were not followed up in the second round as the intent was to measure the impact of the program on marital status of older girls who had in 2014-15 turned 18. The data from the full sample of girls, i.e., both age cohorts, was used for the measuring the effect of the program on girls' educational attainment.
- 3 The Integrated Child Development Services (ICDS) Scheme was launched in 1975 with the following objectives: i) to

improve the nutritional and health status of children age 0 to 6; ii) to lay the foundation for proper psychological, physical and social development of the child; iii) to reduce the incidence of mortality, morbidity, malnutrition and school dropouts; iv) to achieve effective coordination of policy and implementation among departments to promote child development; and v) to enhance mothers' ability to look after the normal health and nutritional needs of their children through education. The above objectives were achieved through a package of services comprising: i) supplementary nutrition; ii) immunization; iii) health check-ups; iv) referral services; v) pre-school non-formal education; and vi) nutrition and health education. (<http://wcdnic.in/icds.htm>)

- 4 District Collector is an officer of the Indian Administrative Service and mainly in charge of revenue collection and administration of a district in India.
- 5 Several state governments in India have programs that incentivize parents to delay the age of girls' marriage to 18 years by providing a sum of money to marginalized communities specifically for the marriage at the legally permissible age. Our research found that in the years of the ABAD program, the Haryana government was also operating a similar program popularly referred to as the *kanyadan* scheme. Respondents often assumed the objective of the two programs to be the same and referred to them interchangeably.
- 6 Other beneficiary girls were either not eligible to encash at the time of the survey or were in the process of applying for encashment.
- 7 Some girls became ineligible because they were unable to verify their marital status, and in some cases there were irreconcilable discrepancies in ages between the ABAD certificate and their current ages as registered in the school. Some also became ineligible because they had married just prior to turning 18.
- 8 For the summary findings on marriage and education see: Nanda, P, P.Das, N. Datta, S. Lamba, E.Pradhan and A. Warner, 2016, Making Change with Cash: Evaluation of a Conditional Cash Transfer Program to Enhance the Value of Girls in Northern India. ICRW. Washington, D.C. For detailed findings on the impact of ABAD on marriage see Nanda, P., N. Datta, E. Pradhan, P. Das and S. Lamba. 2016. Delaying Marriage with Cash: Impact of Conditional Cash Transfers on Delaying Marriage of Girls. ICRW. New Delhi.
- 9 The availability of official documents and individual recall of these efforts is limited due to the lapse of 16 years between the program launch and this evaluation.

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