

**Conditional Cash Transfer Schemes and Child Marriages in
Andhra Pradesh:
An Exploratory Study**

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LIST OF ABBREVIATIONS

BC: Backward Caste

BJA: Bono Juana Azurduy

CPK: Chandranna Pelli Kanuka

CCT: Conditional Cash Transfer

BDH: *Juntos and Bono Desarrollo Humano*

MEPMA: Mission for Elimination of Poverty in Municipal Areas

OBC: Other Backward Caste

OC: Other Caste

SC: Scheduled Caste

ST: Scheduled Tribe

SERP: Society for Elimination of Rural Poverty

EXECUTIVE SUMMARY

- Early marriage of girls, that is, below the legal requirement of 18 years of age, or child marriage, as the issue has been historically and widely known, continues to be a widely-prevalent social problem. State interventions such as conditional cash transfer (CCT) schemes in order to delay the age at marriage are a popular measure to address the issue.
- Focussing on the state of Andhra Pradesh, this study aimed to explore whether CCT has the potential to delay the age at marriage and thereby serve as a welfare measure to address the systemic discrimination and gender inequality inherent in the practice. The research site chosen on the basis of recorded rates of high prevalence of child marriage was the district of Krishna.
- The overarching objectives of the study were
 1. To document the process and impact of the State's conditional cash transfer (CCT) programme and its impact on incidence of child marriage
 2. To identify the gaps that need to be filled and develop recommendations on how to integrate the lessons learned into the current and future services for vulnerable girls.
- The specific research objectives were as follows:
 1. To understand the perceptions of key stakeholders such as government functionaries regarding the conceptualization of the CCT scheme, the perceived benefits accrued from the scheme in delaying/preventing child marriage, and the difficulties and challenges in implementation of the schemes
 2. To understand the perceptions and experiences of families who have availed the benefits of the scheme
 3. To document and delineate the process of implementation of the CCT scheme
 4. To understand the reasons for the widely-persistent phenomenon of child marriage from the perspective of front-line workers such as the *Anganwadi* workers
- The study deployed qualitative research methods of semi-structured interviews and focus group discussions with government officials, non-governmental organization representatives, families of beneficiaries, and front-line workers. The field work was conducted in November 2018 and in all, 15 individual interviews and 2 focus group discussions with 15 individuals were done.
- The findings of the study are organized around the following broad themes
 - Perceived reasons for child marriage
 - Structural and procedural features of the CCT
 - Impact on child marriage
 - Challenges in implementation and stakeholder recommendations

1. *Perceived reasons for child marriage*

- While poverty in remote rural areas, lack of education and resultant lack of knowledge about laws are seen as drivers of child marriage, a range of socio-cultural factors such as those associated with modernity – freedom of movement of young girls combined with apprehensions about their public safety, and forming of pre-marital relationships are perceived as contributing to early marriage as a protective/restrictive device.
- In urban areas, the incidence of child marriage is seen as very low while the issue is definitely more prevalent in rural areas, where child marriages are happening across all castes.
- Freedom of movement of the younger generation accompanied by high use of mobile phones and social media are perceived as an important reason for young girls developing romantic relationships that are met with disapproval and objections by their parents. Child marriage is seen as the solution to the situation.
- Media and films are said to propagate the image of the ‘Modern Woman’ among the young, who emulate the dressing styles of the heroines. With diminished parental control over such issues, parents are perceived to prefer to marry off their daughters at a young age before they are old enough to inculcate such behaviour.
- Sexual harassment of girls in public places is an immediate concern of parents. While young boys stalk girls, pass comments, take their photographs etc., there is also the fear of more serious attacks on their daughters. The parents are of the opinion that getting their daughters married is the best form of protection from sexual predators in society.
- The demand for dowry rises with the age of the girl. In a society with a high dowry demand, a groom who asks for less is a rarity. Parents are reluctant to bypass such opportunity and would rather take the risk of marrying off their minor daughter.
- Certain communities encourage early marriage of girls. If the parents try to do otherwise, they are pressurized to conform or face social stigmatization.
- In families with property, daughters are married off to their cousins to be able to retain the property. In such cases, the girls are often minor.
- Addiction to alcohol by men of the family often resulting in domestic violence, and sexual abuse by fathers under the influence of alcohol leads to the perception that it is safer to marry off the girl as soon as possible.
- Gender based discriminatory attitudes make the parents look upon the girl as a burden, whose marriage would free them of an onerous task.
- The interest of the girls themselves in getting married early is prompted by the prospect of attention and gifts showered on them, which can also be an indicator of the agency and choice of the adolescent brides.

2. *Structural and Procedural Features of the Scheme*

- The Chandranna Pelli Kanuka (CPK) is the single desk clearance for all the marriage related schemes that were in existence for some time. Launched in April 2018 after bringing together all the earlier such schemes under one roof, it is implemented by Society for Elimination of Rural Poverty (SERP), an autonomous society registered under the Societies Act in the Department of Rural Development of the Government of Andhra Pradesh, in rural areas. The scheme is implemented by its urban counterpart, Mission

for Elimination of Poverty in Municipal Areas (MEPMA) in urban areas. The overall supervision is by the Social Welfare Department.

- The key objectives of the CPK scheme are to provide financial assistance to below-poverty line families for marriage expenses; to prevent child marriages; and to ensure legal protection of the marriage through enforcement of compulsory registration of marriage.
- Although there is no separate scheme for different communities, the amount under the CPK scheme is graded wherein Minorities get Rs. 50,000, SC/ST Rs. 40,000, BCs get Rs.30,000 and the OCs (below the income criteria) are also given Rs.20,000.
- It is transferred to an account in the bride's name as a gift from the Chief Minister in the role of an elder brother.
- Several documents are required from both the bride and the groom. The marriage has to be registered. In rural areas, marriage certificates are provided by the Panchayats while in urban areas the Municipalities do the same. The Revenue Division Officer has to provide the Caste Certificate in the rural areas. 10th class Certificate has not been asked for as of now but from the next year it would be compulsory.
- At the Mandal level, the Mandal Samakhya office is in charge of registration of applications. This had earlier been entrusted to MeeSeva but due to the fewer numbers of MeeSevas available, the change has been made to increase the accessibility of the registration centers. At the local level, the Kalyan Mitras, field level volunteers who are paid an honorarium fee for every case, undertake the verifications.
- Kalyan Mitras are selected from among the SHG members. The qualifications for a Kalyan Mitra are that they have to belong to the BC community, should have passed class 10 and should be a member of a SHG. They are paid per case and conduct the verification.
- A key feature in implementation is the use of technology wherein all Kalyan Mitras are provided with tabs following a one-day training on how to use them.
- The process begins with the registration of the application at the Mandal Samakhya office. The couple go to the registration counter in the Mandal Samakhya Office, where the authorities verify whether they are eligible or not. This process has to be done at least 12 days prior to the wedding so that the Kalyan Mitras can verify the necessary credentials. The couple give their thumb prints by which the bride and groom are verified by the Kalyan Mitras of their respective mandals.
- After the registration, the Mandal Kalyan Mitras and the couple receive the CPK ID. The CPK App gives information about the procedure of the scheme. There are four windows in the App – Field Visits, Marriage Verification, Confirmation, and Report. The process begins with obtaining the address of the bride and the groom, after which the couple is contacted and the Kalyan Mitras visit them to verify certain credentials. They obtain information about the parents, take biometric details of the parents, the couple, the neighbour and of the Kalyan Mitra. The App can only be accessed after the Aadhar card details and the fingerprints of the bride and groom match. An iris capture is also required. Only original certificates are accepted as proof during verification. As part of the verification process, the bride and groom are asked whether or not the bride is getting married for the first time. The local people are asked for the details of the family

and the couple in order to minimize the chances of fraudulent cases. Finally, the Kalyan Mitras have to give their own biometric information to close the field verification. After this, the Kalyan Mitra and the couple receive a message.

- The third step is the marriage verification. The Kalyan Mitra visits the wedding site one hour prior to the wedding and the access to the App is open only then until the next six hours. If the information is not taken within the six hours, the App ceases to function. Kalyan Mitras are required to take three photos – one of the bride, one of the groom and one of the Kalyan Mitra and the couple. With this, the marriage verification comes to an end. After this, both the Kalyan Mitra and the couple receive a message.
- The details are then sent to the SERP/MEPMA office where the documents and photographs are verified again. Finally, the amount is deposited in the bride's bank account.
- Officially, the scheme is publicized through the media, the Mandal Samakhya offices, the Gram Sabhas and by the Anganwadi teachers. However, the beneficiaries also heard of the scheme from their political leaders as well as community members.
- The bride has to be 18 years old and the groom has to be 21 years old. Both widowed and divorced women are eligible to apply for this scheme. However, they are eligible only if they are drawing their pension from the State. In contrast, a boy getting married for the second time is not eligible for the scheme. In the case of inter-caste marriage, the bride has to be from SC/St/OBC caste.
- There are certain criteria for disqualification too - The wedding was performed before the date mentioned in the application, the marriage got cancelled, bride/groom is in a different country, bride/groom is below legal marriageable age. Earlier, if the parents of the bride or groom were Government employees, they were not eligible for the scheme. However, that disqualification has now been removed. Similar is the case with the wedding being held in a State other than Andhra Pradesh. However, now, the scheme is applicable if the wedding is conducted in five states viz. Karnataka, Telangana, Chhattisgarh, Odisha and Andhra Pradesh.
- The money is supposed to be deposited on the day of the wedding or the very next day. However, beneficiaries mention a delay of one month for the transfer. Only in the case of incomplete documentation was the transfer held up for four months.
- The highest number of applicants is from the Backward castes followed by the Scheduled castes.

3. Impact on Child Marriage

- None of the beneficiaries spent the money as dowry. They gave it to their daughters. In fact the amount of dowry that each paid ran in lakhs and this amount would only make a small contribution. It was considered as a gift from *Anna* (Elder Brother, the reference here is being made to the present Chief Minister of the state).
- Although the scheme needs time to show results, the beneficiaries have admitted that it has at least brought the issue of child marriage as harm to the community's consciousness.

4. Challenges in Implementation, Perceptions about the Scheme and Stakeholder Recommendations

- The challenges of implementation are generally those faced by the Kalyan Mitras as they are the ones who carry the entire scheme on their shoulders. The Kalyan Mitras cited inadequate reimbursement for their travel expenses, penalties for delay in filing the documents, and being blamed for failing to carry out the verification process accurately. Further, the groom's families sometimes resist the rigorous verification process since they have nothing to gain from the scheme.
- Most of the beneficiaries reported to be satisfied with the smooth process of verification and disbursement. They appreciated the fact that the service of a middleman was not required. Some beneficiaries reported problems with getting caste certificates. However, bribes were not mentioned. Those who had not been enumerated under the Praja Saadhikara Survey, a state-wide household survey aimed to capture the required socio-economic data directly in digital form, cannot avail the scheme.
- Stakeholder recommendations include enhancement of the amount and the creation of a CPK office in every village to facilitate a speedier process for the potential applicants.

Conclusions and Recommendations

- The CPK has brought child marriage to the forefront of the consciousness of the people because of the three-fold objectives of delaying the age at marriage, ensuring minimum high school education of the girl, and legal protection of the marriage through compulsory registration of the marriage. However, given the fact that the scheme in its present form is relatively new, it is too early to say whether these publicized aims have led to a downward trend in child marriage.
- With the beneficiaries reportedly having paid up to Rs. eight lakhs as dowry, the amount of 20,000-50,000 is seen primarily as a goodwill gesture by the Government. Therefore, the scheme is considered a gift for the girl and not as financial assistance to the parents for marriage expenses.
- The income criteria need to be strengthened for CPK scheme, so that the scheme does not contribute to an inflation of the marriage budget for some.
- Information and guidance at the village level via a government office to assist potential applicants in obtaining the requisite documents is needed.
- The benefit should be a viable amount to be attractive enough to delay child marriage.
- The schemes should be seen as part of a slew of initiatives to combat child marriage and, therefore, should have synergy with other programs.
- The creation of livelihood opportunities and the link between education and livelihood needs to be made so that if girls and families see women favourably employed they would be motivated to study.

1. Introduction

Conditional Cash Transfer (CCT) schemes are programs that transfer a fixed amount of cash to families (mostly mothers) for the purpose of achieving pre-specified human capital targets. CCT schemes across the world function through four common features: first, a targeting mechanism; second, cash benefits; third, compliance with some set of conditionalities; and fourth, mitigating poverty in the short run while making long term investments in building human capital (Soares & Silva, 2010). Some believe that CCT are a “development revolution from the South”, that present a way to bypass donors, government and non-governmental organizations to ‘empower’ the poor (Hanlon et al 2010 cited in Sapra (2018)). Others are more circumspect about what CCTs can offer and the promise of revolutionizing the lives of the poor. CCTs have been introduced across the country for a range of issues like children’s education, school retention, nutritional status, health delivery and food security. Those focusing on the girl child attempt to address the systemic discrimination built in by incentivizing milestones in the child’s life monetarily.

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CCT programs were introduced after countries went through structural transformation. Economic uncertainties, macro-economic pressures, debt crisis, political upheavals and changing role of the state weakened the existing social security measures. While earlier social security nets were undergoing a

CCT model came in a policy environment marked by a shift in the provision of social security mechanisms from a universal logic of citizen rights to a targeted market driven beneficiary approach.

modification, CCT schemes were introduced as a cost effective, beneficiary driven market approach to social and economic problems. The consequences of economic crisis on citizens were recognized leading to a shift from a universal logic of rights to a targeted approach to identifying the poor. The subject of inequality was replaced by a discourse around identifying the poor correctly. The women in these poor families were to become champions of not just their families but also the state. Women were the ideal subjects to implement policies

efficiently to elevate the family out of poverty and nation out of underdevelopment. This disproportionate labour that poor women then had to undertake for their families and nations was subsumed within their gendered roles and qualities.

This study will undertake a bottom-up perspective on reasons for child marriages and examine whether the CCT schemes hold the potential for influencing perceptions about child marriages, and bring about attitudinal shifts towards the girl child and adolescent girls. The study aims to engage with the perceptions of CCT schemes amongst key stakeholders and beneficiaries. Child marriages are also referred to currently as early marriages, because the age of marriage has shifted from pre-pubertal age to the 14-18 age group. This study will continue however to use the phrase 'child marriage', as this appears to be the predominant usage in national and international literature.

The introduction has been organized in the following manner: first, a focus on child marriages as a social problem to explain the context which CCT schemes in Andhra Pradesh wish to address; second, an exploration of CCT schemes in Latin American countries where CCT schemes were first introduced and celebrated; third, an engagement with CCT schemes in India at large; fourth, an evaluation of both Indian and international CCT programs; fifth a focus on the CCT schemes in the state of Andhra Pradesh.

1.1 Structure of the Report

The report has been structured in the following manner: chapter 1 introduces conditional cash transfer schemes both in India and internationally. The link between conditional cash transfer schemes and child marriages is explained in the Telangana context; Chapter 2 presents the methodology of the study, rationale for choosing the research site, sample, tools and ethical considerations; Chapter 3 presents the findings of the study; and Chapter 4 presents the conclusions and recommendations.

1.2 Context of CCT Schemes in Telangana: Child Marriage in India

Child marriages have been historically a social problem in India. In the 19th and 20th century, numerous social reformers had written and campaigned against the practice of child marriages. If in colonial India, the concern was about pre-pubertal marriages, in current day it is the

adolescent girls that are getting married. Worldwide about 60 million women in the ages of 20-24 were married before they reached 18 years of age (Nanda et al 2018). More than half of these women reside in South Asia. As per National Family Health Survey (NFHS-3), 47 percent of women in the ages of 20-24 in India are married in India before they reach 18 (Nanda et al 2018). Majority of these women (53 percent) reside in rural India (Kannabiran et al 2017). As per NFHS 3 some states in India have a higher prevalence: Bihar (15 years), Rajasthan (15 years), Madhya Pradesh (15.9 years), Andhra Pradesh (undivided) (16.1 years), Uttar Pradesh (16.2 year), Jharkhand (16.2 years), and Chattisgarh (16.4 percent) (Kannabiran et al 2017). Child marriages are accompanied by a host of problems like early childbearing, which contributes to high maternal mortality and morbidity, little autonomy, sexual inexperience, lower educational attainment, diminished employment opportunities, an increased vulnerability to violence and lower access to resources (Nanda et al 2018).

In a large sample study in Telangana and Andhra Pradesh Kannabiran et al (2017) found that the mean age of marriage in Telangana was 15.74 years and 16.16 years in Andhra Pradesh. The OBC groups had a slightly higher age of marriage (15.9 years) as compared to the Others, SC and ST groups. In Andhra Pradesh, the study found that it was Others who had a slightly higher age of marriage (16.26 years) as compared to the SC, ST and OBC. This study also found that the age of marriage of girls reduced if they resided in joint families (31.2% married their daughters in the 10-14 age group) as compared to nuclear families. In Andhra Pradesh, the situation was better with families marrying their daughters in the 15-17 age group despite the type of families they lived in. The study also found that low levels of legal literacy both in Telangana (61.7 percent) and Andhra Pradesh (67.8 percent) about the legal age of marriage (Table 1).

Table 1 Awareness and mean age of marriage

	Telangana		Andhra Pradesh	
Awareness about the Law Regarding the Age of Marriage	Number of Respondents	Mean Age of Marriage (Years)	Number of Respondents	Mean Age of Marriage (Years)
Yes	274	16.55	626	16.24
No	442	15.23	1318	16.12
Total	716	15.74	1944	16.16

Source: Kannabiran et al (2017)

Two criteria that seem to have a strong relationship with the age of marriage is the girl's education and the household's wealth status (Nanda et al 2014; Kannabiran et al 2017). The Nanda et al (2014) study shows that lower the level of education higher is the chance of the girl getting married early. 77 percent of women with no education get married before the age of 18. Girls with secondary or higher education were less likely to be married before the age of 18 (Figure 1). The study of Kannabiran et al (2017) found that in villages which had all three categories of schools, the age of marriage was higher compared to villages that did not have schools at all levels. The study also found high levels of school dropout. The three predominant reasons for school dropout was: paid work to support the family (40.6 percent in Telangana and 38.8 percent in Andhra Pradesh); marriage (33.9 percent in Telangana and 33.3 percent in Andhra Pradesh); and participating in family labour through care work (14.3 percent in Telangana and 7.7 percent in Andhra Pradesh). The predominant reason which led to a dip in the age of marriage was migration and death of the father and not participation in paid work.

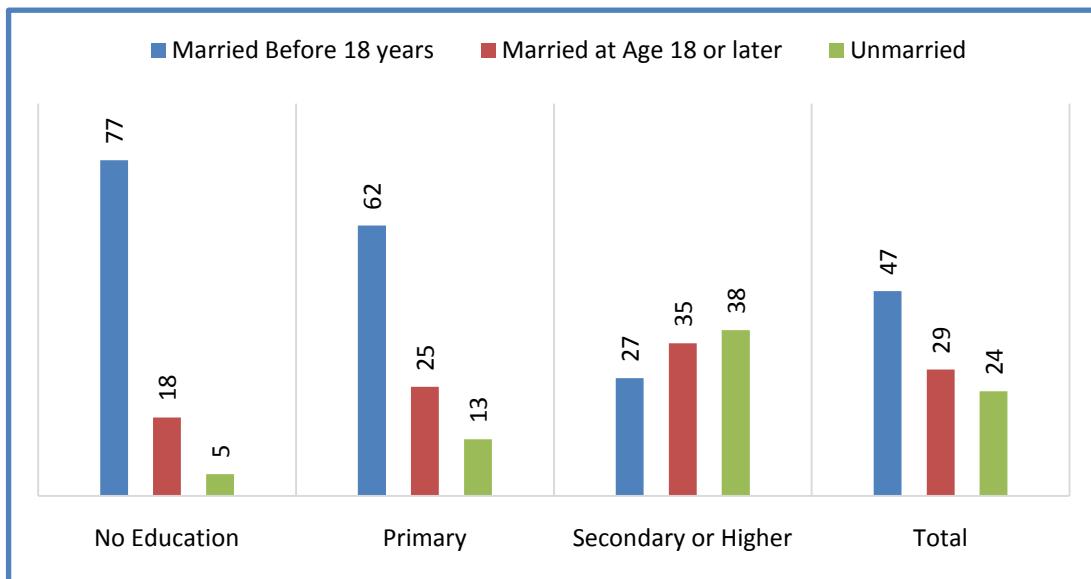


Figure 1. Age of marriage and marital status of young women (20-24) according to education in India 2005-07

Source: Das Gupta (2018)

Similarly, the standard of living influences the age of marriage. The Nanda et al(2014) study shows that women in the “middle” category has 80 percent chance to get married before the

age of 18, just like the women in the “low” category. Girls from the wealth households are more likely to be unmarried by the age of 24 as compared to women from poorer households. 42 percent of women from wealthy families were unmarried at the age 24 compared to 9 percent of women from poorer families (Figure 2). Kannabiran et al (2017) study also found a positive relation between the household income and the age of marriage. Those who belonged to the highest income category reported to higher age of marriage.

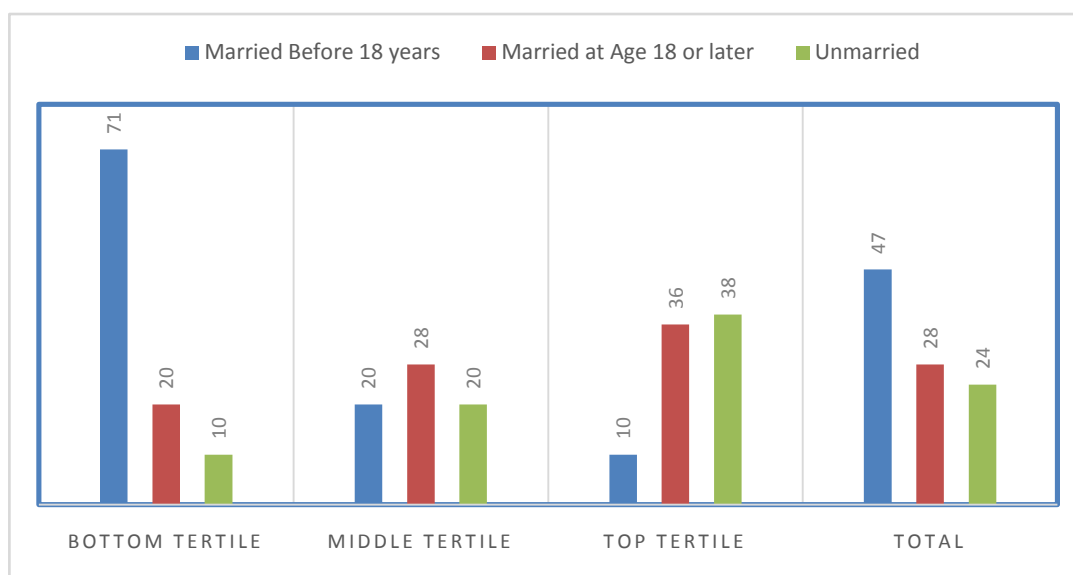


Figure 2. AGE OF MARRIAGE AND MARITAL STATUS OF YOUNG WOMEN (20-24) BY HOUSEHOLD WEALTH IN INDIA 2005-06

Source: Das Gupta (2018)

There are numerous reasons why child marriages continue to persist. The study of Kannabiran et al (2017) shows that the predominant reasons for early marriage were customary practices in Telangana (40.1 percent) and family pressure (35.3) percent in Andhra Pradesh. Family pressure was the second highest reason for early marriages in Telangana (37.3 percent) and early marriages as means of avoiding dowry (27 percent) was the reason in Andhra Pradesh (Table 2). Das Gupta (2018) study in Andhra Pradesh found the following reasons for child marriages: tradition, social norms and beliefs; poverty; access to secondary education and social pressure. Under tradition, social norms and beliefs, the study found the preference for consanguineous marriages as the highest reason for early marriages. Economic insecurity caused by poverty, no

or less access to secondary education and under social pressure, children falling, and eloping were the other reasons for early marriages.

Table 2 Reasons for early marriage

Reasons for Early Marriage	Telangana (%)	Andhra Pradesh (%)
Customary practices	40.1	26.4
Auspicious occasion	27.7	4.0
Attaining puberty	23.3	18.1
Pressure from the family	37.3	35.3
Migration	12.7	3.0
Security	7.7	23.2
Sexual Assault	5.9	14.8
Avoid Dowry	9.4	27.0
Division of Property	18.2	4.0

Source: Kannabiran et al (2017)

1.3 Conditional Cash Transfer (CCT) Schemes: India

The introduction of the CCT schemes in Andhra Pradesh has to be seen in the context of a policy shift towards CCT model of policy making in India. The first CCT scheme was introduced in the 1990s, it was only with the *Economic survey* of 2009-10 that CCTs started being considered a “silver bullet for development” (Ghosh, 2011). Many of these CCT schemes have focused on the girl child. Policy makers understood the situation of the girl child to be precarious giving rise to glaring gender inequalities in India. The girl child faces discrimination at every stage of life-sex selection, lack of access to quality education and healthcare, child marriages and early pregnancies (Sekher, 2012). Haryana was the first state to introduce a CCT scheme in 1994 and it was called ‘Apni Beti Apna Dhan’ (our daughter, our wealth) (Krishnan et al 2014). Since the 2000s a range of CCT schemes have been introduced, with the objective of making parents realise the value in the girl child. Table 3 shows that some of the schemes have been implemented by the Department of Women and Child Development focusing on the girl child. Most of the money is given once the girl child reaches the age of 18 years and the amount varies with the Telangana government’s 1,00,116 being the highest.

Table 3 Central and state CCT schemes for the girl child in India

Name of the Scheme	Year of Initiation	Implementing Agency	Terminal Benefits	
			Age	Amount
Dhan Lakshmi Scheme (Government of India)	2008	Department of Women and Child Development	18 years	Rs 1 lakh
Bhagyalakshmi Scheme (Karnataka)	2006	Department of Women and Child Development	18 years	Rs 1 lakh
Ladli Lakshmi Scheme (MP)	2006	Department of Women and Child Development	21 years	Rs 1,18,000
ChandrannaPELLi Kanuka (AP)	2018	Department of Women and Child Development	18 years	Rs 35,000
Shaadi Mubarak (Telangana)	2014	Department of Women and Child Development	18 years	Rs 75116 to Rs 1,00,116 (2018)
Kalyan Lakshmi (Telangana)	2014	Department of Women and Child Development	18 years	Rs 75116 to Rs 1,00,116 (2018)
Ladli Scheme (Haryana)	2005	Department of Women and Child Development	18 years	Rs 96,000
Rajalakshmi scheme (discontinued)	1992	Department of Medical, Health and Family Welfare	20 years	Rs 21,000
Balika Samridhi Yojana (transferred to states in 2006)	1997	Department of Women and Child Development	18 years	Rs 6,700 (with maximum interest)
Ladli Scheme (Delhi)	2008	Department of Women and Child Development	18 years	Rs 1,00,000
BalriRakshak Yojana (Punjab)	2005	Department of Women and Child Development	18 years	Rs 1,00,000
Ladli Scheme (Delhi)	2008	Department of Women and Child Development	18 years	Rs 1,00,000
BalriRakshak Yojana (Punjab)	2005	Department of Health and Family Welfare	18 years	Rs 1,00,000
Mukhya Mantri Kanya Suraksha Yojana	2008	Social Welfare Department/ State Women Development Cooperation	18 years	Rs 18,000
Mukhya Mantri KanyaVivah Yojana	2007	Social Welfare Department	18 years	Rs 18,000
KunwabalnuMameru	1995	Social Justice and	18 years	Rs 5,000

Scheme		Empowerment Department		
Indira Gandhi Balika Suraksha Yojana	2007	Health and Family Welfare Department	Rs 25,000 to one girl child and Rs 20,000 to both in case of two girl children	
Mukhya Mantri Kanyadan Yojana	2006	Department of Social Justice	At marriage	Goods worth of Rs 9,000

Source: Sekhar (2012)

1.4 Conditional Cash Transfer (CCT) Programs: International

India's CCT programmes came from their perceived success internationally especially in Latin American countries. With their economies undergoing structural transformation CCT schemes were implemented in the beginning of 1980s in some Latin American countries. In this section, we will focus on some of the schemes and the conditionalities and implementing agencies involved in Latin American countries. These schemes had a global resonance leading to replication in other parts of the world. In most of the Latin American countries, CCT schemes were introduced in a cluster of other kinds of social security mechanisms. Slowly over time, CCT became the predominant mode of social security engagement.

1.4.1 Mexico

In 2011, Mexico launched its CCT program called Oportunidades. This program was first funded by the World Bank followed by Inter-American Development Bank (Yanes 2011). This scheme was preceded by Progresa Oportunidades that consisted of CCT schemes for scholarships of children. The scholarships increase proportionately as the age of the school going child increases. The scholarship is higher for girls as compared to boys. The conditionalities associated with the scholarship are school attendance, regular medical check-ups and participation at self-care courses. The program also includes a small financial support for food and energy and a nutritional supplement for small children and pregnant women. In 2011, the program had 5.8 million registered families and a total budget of \$ 4.8 billion. On an average through the scheme each household receives \$827 annually or \$69 monthly. Yanes (2011) says

that new components, like a \$20 conditional transfer to people above 70 years had been added to Oportunidades. In 2007, the energy component was added, which involved a cash transfer to homes in order to compensate for spending on energy sources (power, coal, wood, fuel or candles). In 2010, a new transfer was added, called *Apoyo Infantil Vivir Mejor* (“Live Better Child Support”) (Yanes 2011). This included a small monthly transfer of \$8 for every child under 9, with a ceiling of three transfers per family. The aim of this scheme was to increase the human capital of families through school enrolment. The senior citizens and children make up 25% of the program budget.

1.4.2 Brazil

The first CCT schemes were introduced in Brazil in the mid-1990s. The first scheme was for the eradication of child labour. In 2001, under the ministry of education, a CCT scheme was created to cover children in the age group of 6 to 15; another one for children between 0 and 6 years and pregnant women; and a scheme to compensate the poor households for phasing out the fuel subsidies. In 2003, Brazil’s existing CCT schemes were consolidated under *Bolsa Familia*. This was formed by merging the ministry of education, health, food security and mines and energy. *Bolsa Familia* led to a standardization of the ways in which the scheme was implemented, eligibility criteria and executing agencies. By 2009, the scheme had 12.5 million beneficiary families. The aim was to further expand the scheme to provide cushion to people in the context of a financial crisis. The *Bolsa Familia* uses the self-reported income as an eligibility criterion. In 2010, families that have a per capita income lower than \$39 per month or those who have an income lower than \$78 if they have children under 17 are eligible for the scheme. The conditionalities of the scheme in 2010 was that the children should have a minimum school attendance rate of 85 percent for beneficiary children in the age group of 6-17 and 75 percent for those in the age group of 16-17 is required. The monitoring of these conditions happens at the school and health level. In case the conditionalities are not met, then there is a gradual system of repercussions. First, a notification is sent to the family; second, the benefit is blocked for 30 days; third, the benefit payment is withheld for 60 days; fourth, the benefit payment is withheld for another 60 days and; fifth, the benefit is cancelled.

1.4.3 Peru, Ecuador and Bolivia

The CCT scheme in Peru and Ecuador called *Juntos and Bono Desarrollo Humano (BDH)* provide cash transfers to aid children’s health, education, nutrition and maternal health. Bolivia’s CCT program called *Bono Juana Azurduy(BJA)* focuses on health delivery (CARE 2011; Stampini and Tornaroli (2012). Table 4 gives the details of the scheme in the three countries. In Peru and Bolivia, the beneficiaries are involved in the implementation of the program. In Peru, the beneficiaries elect community leaders, who represent beneficiary views, complaints and give knowledge about duties and rights. They call meetings, monitor beneficiaries and in the process develop leadership skills. In Bolivia, initially, rural women’s federation worked closely with the government in the implementation of the BJA. However, because of inconsistencies, they withdrew support. In Ecuador, beneficiaries are not consulted in the designing and implementation of the program.

Table 4 The main characteristics of CCT programs in Peru, Ecuador and Bolivia

Juntos-Peru	Bono Juana Azurduy-Bolivia	Bono Desarrollo Humano-Ecuador
Transfer is US\$ 70 every 2 months (i.e. US \$ 1.23 a day)	Transfer is US \$250 in instalments spread over 33 months (i.e. US \$ 0.20 a day)	Transfer is U\$ 35 monthly (i.e. US\$ 1.15 a day)
Requirement to have identity documents	Requirement to have identity documents and a form with date of latest check-up from the health center.	Requirement to have identity documents to access health services
Priorities: poor households with children under 14 years; poor households where children are not going regularly to school.	Priorities: lower maternal and child mortality and chronic malnutrition in boys and girls under two years.	Priorities: lowering levels of chronic malnutrition and preventable illnesses in children under five years; ensuring children go to school; protection the elderly and disabled
Conditions: children have regular health and nutrition check ups; children attend school regularly; women	Conditions: pregnant women attend clinics for pre-and post-natal check ups and birth; babies and	Conditions: children under six years attend clinics for regular health checks; children attend school on

have pre-and post-natal checkups. Sanctions are applied.	infants receive health checks.	90% of school days; mothers have smear tests and mammograms
Coverage: started in 2005	Coverage: started in April 2009	Coverage: started in 1998
Implemented in 638 districts	Initially introduced in 52 municipalities, at the end of the first year there were 374,080 beneficiaries (May 2010)	In 2010, 1,180,779 mothers were supported.
An initial period of four years can be extended for a further four after review and certification.	Initially a five-year programme	On-going programme

Source: CARE (2011)

Women’s role as mothers is central to all the three programs and they undergo training to undertake their roles vis-à-vis their families (Stampini & Tornaroli, 2012). Peru’s *Juntos* requires the mothers to attend talks on nutrition and family planning in health centers. Bolivia’s BJA scheme includes workshops for mothers on maternal and child health and family planning. Ecuador’s BDH scheme does not have training programs but has schemes for skilling women to access the labour market (CARE, 2011)

1.4.5 Uruguay

The first cash transfer scheme was implemented in Uruguayan as early as 1943 by the welfare state. It was a family allowance, originally available to workers in the informal economy (Corboz, 2013). In 2004, however, the cash transfers became targeted. The state directed the family allowance to all low-income families with children, however, these families had to be below a third of the minimum wage. They were given, 16 percent of the national minimum wage, paid every two months for each child below the age of 14 and up to 18 year of age. In 2005, a new welfare schemes were introduced called PANES. One of the features of this scheme include a ‘citizenship income’ cash transfer of about \$56 paid monthly (Corboz, 2013). This money was provided conditionally so that recipients would adhere to certain duties. One of these duties was ensuring that children went to schools and had regular medical checkups.

This duty existed in the family allowance, however, under PANES, it got articulated in a language of 'participative, active and responsible' citizenship (Corboz, 2013). Another duty under the program was to undertake "community work or work-for-welfare programs aimed at increasing social and labour insertion" (Corboz, 2013; 70). 53 percent of the registered recipients for the scheme are women.

1.5 Evaluation of CCT Schemes

Some policy analysts in Latin America argue that the CCT schemes have been successful in increasing school enrollment rates, children's nutritional status, health performance and food security (Soares & Silva, 2010; Fernald et al 2008). CARE (2011) study of CCT programs in Peru, Ecuador and Bolivia noted that there were practical gains to women like an increase in their voice in household decision making, improved access to education and a greater sense of self-esteem (CARE 2011). However, studies also show an increased burden on women, a strengthening of their gendered role and an increase in gender disparity across countries (Yanes 2011; CARE, 2011; Stampini & Tornaroli 2012; Krishnan et al 2014). In the Indian context, while studies have focused on the ways in which programs are implemented, they also make similar criticisms of the scheme as in the Latin American experience (Sekhar, 2012; Sukhija, 2010). In this section, an assessment of the CCT schemes conceptualization and objectives both in Latin America and India will be undertaken.

1.5.1 Construction of the poor and poverty

Almost all CCT schemes target the poor households using the income certificate. However, the data to support such targeted interventions when it comes to the girl child is thin. Research studies amongst the upper sections of the society show an adverse sex ratio, which implies that the oft-made presumption of oppression of women of the lower sections of the society is inaccurate (Sunita & Kamla, 2009). The criteria for CCT schemes are decided without having conducted benchmark studies on women's condition and status across class and caste. Yanes (2011) argues that CCT schemes focus exclusively on poverty without accounting for processes that cause social inequality. The poor in the process are constructed as being irrational who

make bad decisions, hence allowing the governments to have an upper hand in deciding what should be their private good.

1.5.2 Unclear objectives

The expressed aim of CCT schemes pertaining to the girl child in India is to make families realise their value monetarily. However, Sekhar (2012) argues that a closer look at the eligibility criteria of the scheme shows that the intention of some of these schemes is also to ensure a smaller family size and promote family planning. Five CCT schemes (Bhagyalakshmi scheme in MP; Girl child protection scheme in AP; Ladli Lakshmi scheme in MP; Ladli Scheme in Delhi; and Bali Rakshak yojana (Punjab) require families to provide sterilization certificates along with other documents (Sekhar 2012). Similarly, the conditionalities associated with the *Bono Juana Azurduy* (BJA) CCT scheme in Bolivia focused on health delivery, requires women not to get pregnant within two years of a previous birth. Similarly, if a woman has an abortion or a miscarriage, she is not allowed to apply for the scheme for a period of three years. The scheme while not making an explicit mention of a hospital delivery, suspends cash transfers to women if it is a house birth. Women feel this restricts their reproductive choices in the name of better maternal health and health delivery. Lingam and Yelamanchili (2011) argue that it is exclusionary to make the size of marriage and age of marriage as a conditionality in CCT schemes, as it already excludes the disadvantaged classes and castes. It is also argued that it leads to a medicalisation and an increase in expenditure related to child birth (Sapra, 2018).

1.5.3 Reproduction of gender inequalities

One of the criticisms of the CCT schemes that cuts across geographical divides is that the objectives of the scheme combine an improvement in human development indices of health and education with the status of women. It appears that by working on the development indices, the status of the women in the society would also become better. However, gender inequalities are deeply embedded in socio-cultural fabric of societies and required a sustained and multi-pronged approach. For example, Krishna et al (2014) argues that the experience of CCT in Bangalore shows that while the schemes have improved girls' education it has not meant

an increase in the status of girls in the society. Nanda et al (2014) in their evaluation of Haryana government's *Apni Beti Apna Dhan* (ABAD) started in 1994, found that the girl child's retention in the school increased both because of the CCT scheme as well as an expansion of the schooling system. However, the girls reported having less time to study as they had to undertake household chores. The boys educated in private schools were given more resources. Hence, this shows a persistence of gendered inequalities (Sapra, 2018; Nanda et al 2014). Similarly, Sekhar (2012) argues that the girls are seen as a lesser liability because now the state bears the expenditure of their education and marriage.

Women are the primary recipients of money and training in child centered schemes (Sapra 2018; Molyneux, 2009). Hence, studies argue that women are 'empowered' under the guise of being 'guardians of children', thereby placing increased responsibility on women to become 'good mothers'. The schemes are designed to support the children and household rather than a focus on women's needs. The schemes work with the assumption that women are the best caregivers of children, without realizing how it reinforces their gendered roles (Stampini & Tornaroli, 2012). By their very design by focusing on the stereotypical image of women as married and mothers who are economically inactive, the scheme excludes single mothers, women headed households and women who work (Molyneux, 2009; Sapra, 2018). The CARE (2011) study of CCTs in Peru, Ecuador and Bolivia shows that an increase in women's self-esteem, awareness and financial autonomy has been accompanied by a new set of stereotypes portraying women beneficiaries in a negative light. The schemes do not focus on gender relations. In both Peru and Bolivia, the CCT schemes that focus on family planning do not have a provision of knitting it with sexual and reproductive health. The study hence found that while women now had a greater power at home to negotiate and decide how the money could be spent, however, it did not do away with gender-based roles or focus on gender relations (CARE, 2011).

1.6 CCT Schemes in Andhra Pradesh

CCT schemes were introduced in Andhra Pradesh with the objective of curbing child marriages and helping with marriage expenditure. The Chandranna Pelli Kanuka Scheme (CPK) scheme was introduced in April 2018 in Andhra Pradesh. Prior to 2018, there were several CCT schemes pertaining to different caste and religious groups with similar objectives. In 2018 they were all combined to form the CPK and the single desk CPK was formally launched on April 20, 2018.

The CPK scheme in Andhra Pradesh is for SC, ST and BC groups and differently abled people. The scheme also incentivizes inter-caste marriage as long as they are Anuloma marriages that is when a girl from a 'lower' caste marries above or in this case from any other community. It does not incentive marriages between grooms of SC, ST or BC groups marrying outside their caste group, whether higher or comparable castes. If the bride and bridegroom both belong are SC or ST, they are eligible to Rs40,000. If the bride is SC/ST but the groom is of any other community then the amount they are eligible for is Rs 75,000. Similarly, if both bride and bridegroom are BC, they are eligible to get Rs 30,000. If the bride belongs to a BC and the groom to a different community, they are eligible to Rs 75,000. If either of the couples of differently abled then they are eligible to receive Rs 1,00,000.

2. METHODOLOGY OF THE STUDY

2.1 Research Objectives

With this background in view, the research study was initiated to gain a deeper understanding of conditional cash transfer schemes and their linkages with the phenomenon of child marriage in the state of Andhra Pradesh. The specific objectives were as follows:

- 1.** To understand the perceptions of key stakeholders such as high and low-level government functionaries of the district administration regarding the conceptualization of the CCT schemes, the perceived benefits accrued from the schemes in delaying/preventing child marriage, and the difficulties and challenges in implementation of the schemes
- 2.** To understand the perceptions and experiences of families who have availed the benefits of the schemes

3. To document and delineate the process of implementation of the CCT scheme
4. To understand the reasons for the widely-persistent phenomenon of child marriage from the perspective of front-line workers such as the *Anganwadi* workers.

2.2 Field sites and rationale for selection of sites

The field research site selected for the study was Krishna district in the state of Andhra Pradesh. The rationale for selection of the site primarily the following:

- a) Persistently high prevalence of child marriage (percentage of women married before the age of 18 years) as per the extant literature (Kannabiran et al 2017)
- b) Krishna district in Andhra Pradesh was chosen because of the paradoxes it presents. On the one hand, it shows high indicators of human development and gender equality such as literacy, work force participation, sex ratio, and political participation while on the flip side, the district has also recorded high prevalence of child marriage.

Table 5 Some socio-demographic features of Krishna district

	Krishna
Geographical area	8,727 sq. kms
Population	4,517,398
No. of Mandals	50
Rural population	59.2%
Urban population	40.8%
Literacy rate (total)	73.7%
Male literacy rate	78.3%
Female literacy rate	69.2%
Sex ratio	992
Child sex ratio	935
Child marriages	

Source: Government of India (2011) <http://www.krishna.ap.gov.in/Cencus.apo>

Known as one of the most agriculturally prosperous districts in the state of Andhra Pradesh, Krishna is also positioned second in the state in *human development indicators* constructed in terms of income, education and health dimensions, third on the *human poverty index* (in terms of access to basic amenities like water, sanitation, housing, electricity, cooking fuel; adult literacy rate and percentage of children attending school; and infant mortality rate) and first in terms of *gender development and gender empowerment* indices (economic and political participation of women, sex ratio, and rate of violence against women (GOAP-CESS, 2008). The prevalence of child marriage according to national data bases such as the Census and the National Family Health Survey as well as primary research surveys is recorded to be high in the district.

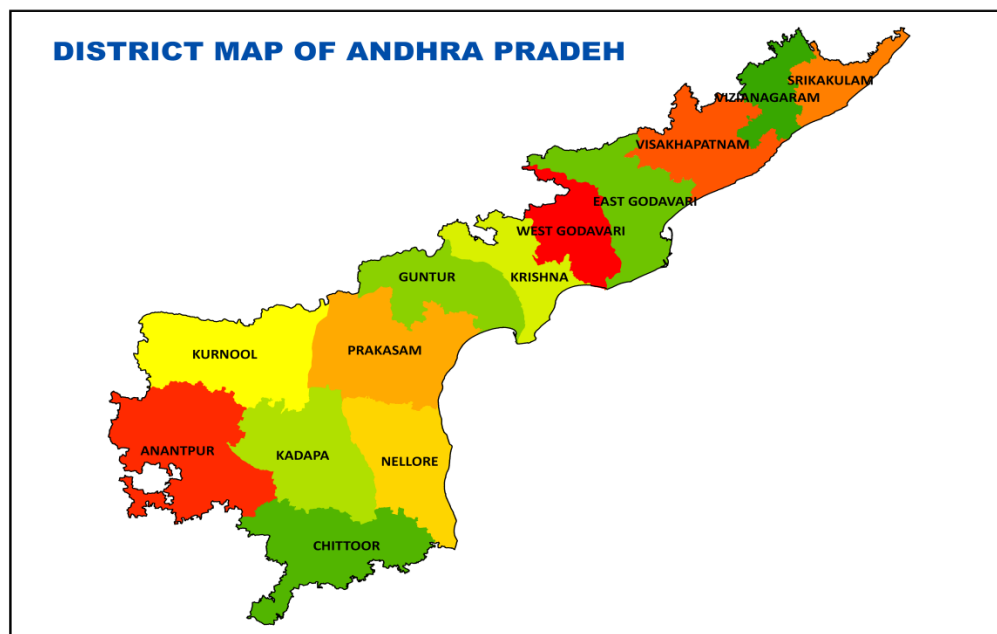
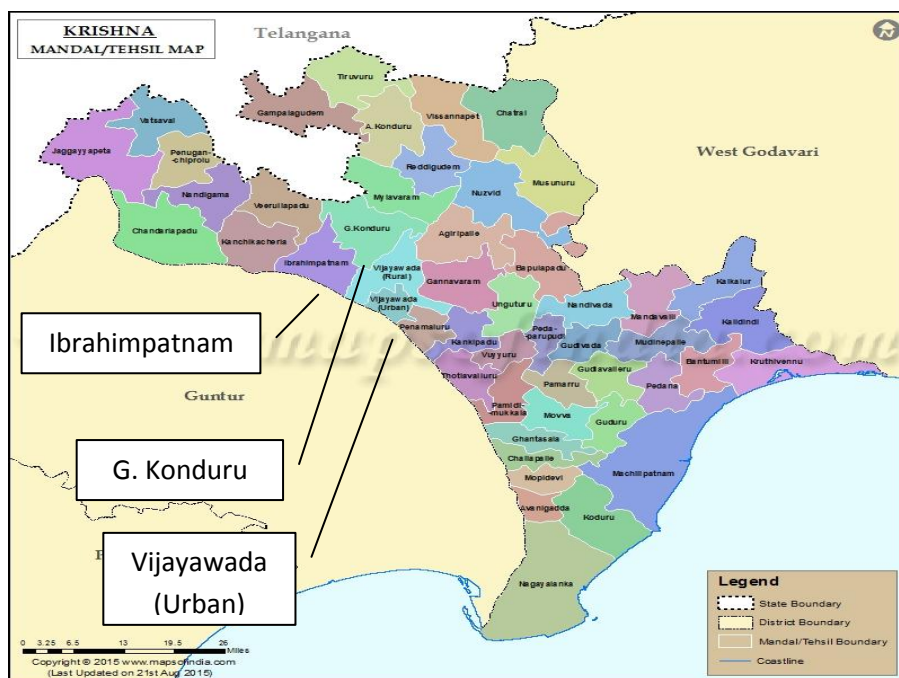


Figure 3 Map of Krishna District

Source: mapsofindia.com

Field work in Krishna district was conducted in the following locations:



Source: mapsofindia.com

Figure 4 Map of Krishna District field locations

2.3 Sample

Using the method of purposive maximum variation sampling, the sample recruited for the study comprised the following:

Table 6: Research sample in Krishna district

District	Category	Participant	Number	Tool
Krishna	District administration	Project Director	15	Semi-structured interview
		Project Officer		
		District Mission coordinator		
		Kalyan Mitras (paid volunteers for registration & verification of applicants)		
	Civil society	NGO chief functionary	15	Focus group discussion
	Community	Families of beneficiaries		
Anganwadi workers				

2.4 Tools and Procedure

The study used qualitative research methods such as semi-structured interviews and focus group discussions with a variety of participants to understand their perceptions about the

conditional case transfer schemes and their linkages with the phenomenon of child marriage in the district of Krishna in AP.

Field work was done in the month of November 2018.

The key domains of inquiry for each category of the sample were as follows:

Government functionaries

- a) Conceptualization of the CCT schemes
- b) Process of implementation
- c) Difficulties and challenges in implementation
- d) Perceived impacts of the schemes
- e) Suggestions for improvement

Families of beneficiaries

- a) Sources of information about the scheme
- b) Difficulties in applying for the scheme
- c) Problems in receiving the money
- d) How they spent the money
- e) Marriage expenses/dowry

Representatives of non-governmental organization

- a) Perceived causes of child marriage
- b) Change in attitudes towards girl child
- c) Nature and scope of intervention in issues of gender and child marriage

Front-line workers

- a) Perceived causes of child marriage
- b) Change in attitudes towards girl child
- c) Change in dowry payments

2.5 Ethical considerations

Verbal informed consent was taken from all the informants after having disclosed the identity of the researcher and the institution and explained the nature and purpose of the study. Permission for taking notes during the interview was taken, and no electronic recording was done. None of the informants without exception had any objection to their names being used or their statements being quoted for the purpose of the study.

3. FINDINGS OF THE STUDY

3.1 Causes of Child Marriage

3.1.1 Poverty and Illiteracy

Poverty in remote rural areas, lack of education and resultant lack of knowledge about laws as well as of the negative impact on the girl child are identified as drivers of child marriage. The stakeholders claim that there is very low incidence of child marriage in urban areas but the issue is definitely high in rural areas, where child marriages are happening across all castes.

Child marriages are high across all castes. – *Anganwadi Teacher*

Child marriages are high in remote areas because the population is not as educated. Nobody who is educating their daughters is getting their daughters married early. – *SERP Area Coordinator*

The reason behind child marriages is that parents are daily wage workers. – *Kalyan Mitra*

Poverty hits their doors. Every family doesn't have the capacity to educate their children. So they try to get their children married. In that way they don't have to meet the needs of their children. – *Anganwadi Teacher*

I have no husband. My family consists of my mother, my two daughters and myself. I have been trying very hard to educate my children. I didn't know that there is a minimum age to get a girl married. So I thought of marrying off my elder daughter at 16. – *Mother whose daughter's child marriage was stopped*

In remote areas, people are not educated. Parents had been married at a young age, so they think that even their children should get married in the same way. – *NGO*

3.1.2 Modernity, Mobility and Loss of Parental Control

Freedom of movement of the younger generation accompanied by high use of mobile phones and social media have come up as an important reason for young girls developing romantic relationships that are thoroughly disapproved by their parents. Child marriage is seen as the solution to the situation.

Girls are often married off early as these days the girls have 'kovvu' [attitude]. Instead of being afraid of parents, instead of studying or working, young girls and boys are getting involved in affairs. – *Beneficiary Bride*

Because technology is now accessible, the girls are using social media and cellphones to communicate with their boyfriends, which has been one of the most important reasons why parents are getting their daughters married off early. – *Anganwadi Teacher*

As they grow up, they start to trap themselves [by getting into relationships]. As the institutions where these people are studying don't want to take the risk, they immediately inform the parents. As the parents are afraid of consequences, they want to marry off their girl as soon as possible. – *NGO*

Nowadays everyone needs a mobile in their hands. The parents will have doubt on their children and they don't want their prestige to be ruined. As they are afraid of all the consequences, they marry off their girl child as soon as possible. – *Author*

Moreover, media and films are said to propagate the image of the 'Modern Woman' among the young, who emulate the dressing styles of the heroines. As parental control over manner of dressing and freedom of mobility are resisted by the girls, parents reportedly prefer to marry off their daughters at a young age before such behavior is firmly ingrained in them.

Because movies and serials are asserting the 'Modern Woman' image who wears modern clothes and heavy makeup, the young girls are being heavily influenced and turning into 'bad girls' by imitating the heroines. Girls nowadays are letting go of all their moral values. – *Anganwadi Teacher*

Lot of influence due to media. Mainly due to serials, they are even changing their dress code. By seeing all these things, the parents are worried and they want to fulfill their responsibility as soon as possible. – *Anganwadi Teacher*

3.1.3 Sexual Harassment of Girls

Sexual Harassment of girls in public places is an immediate concern of parents. While young boys stalk girls, pass comments, take their photographs etc., there is also the fear of more serious attacks on their daughters. The parents are of the opinion that getting their daughters married is the best for of protection from sexual predators in society.

Girls are getting puberty at an early age and their parents don't want them to be 'spoiled', making it safer for them to be married off. Certain section of boys blackmail or harass girls. – *Father, Don Bosco*

Impact of media on the behavior of boys towards girls. They will start to tease or harass or take pictures of a girl. – *NGO*

Parents are worried about their child and they feel that it is very hard to protect the girl child in this society. So they get their child marriage as after marriage there is no need of giving protection. – *Author*

3.1.4 Dowry

The demand for dowry rises with the age of the girl.

If we wait longer, the dowry, too, increases. – *Beneficiary Parent*

3.1.5 Prospects of getting a ‘good groom’

In a society with a high dowry demand, a groom who asks for less is a rarity. Parents are reluctant to bypass such opportunity and would rather take the risk of marrying off their minor daughter.

If the dowry asked is lower than the usual ‘market price’, it compels them [parents] to take decisions as these [child marriage]. – *Beneficiary Bride*

They do not consider the age of the daughter if a good match comes their way. – *Beneficiary Parent*

When they get good proposals, whatever scheme is available is ignored and the girls are forced to get married. - *NGO*

3.1.6 Community Tradition

Certain communities encourage early marriage of girls. If the parents try to do otherwise, they are pressurized to conform or face social stigmatization.

Parents usually get their daughters married early also because that is the culture. – *Beneficiary Bride*

When a family rejects a proposal to marry off their underage daughter, village elders often exert pressure on them to accept the offer. Elders within the family, too, exert emotional pressure and insist that the girl be married off. - *Father, Don Bosco*

3.1.7 Family Commitment

In families with property, daughters are married off to their cousins to be able to retain the property. In such cases, the girls are often minors.

When some of the families have property, they deliberately get the daughter married off within the family so that the property would remain with the family (Menarikam). – *Anganwadi Teacher*

3.1.8 Risk of Domestic Violence and Abuse

Addiction to alcohol by men of the family that often results in domestic violence and sexual abuse by fathers under the influence of alcohol leads to the perception that it is safer to marry off the girl as soon as possible.

If the father is a drunkard, the girl won't be safe in that home. So mainly the mother feels like getting the daughter married as she is afraid of her safety. – *Anganwadi Teacher*

3.1.9 Responsibility Discharged

Gender based discriminatory attitudes make the parents look upon the girl as a burden, whose marriage would free them of an onerous task.

Child marriages are still taking place because I think the family wants to discharge its responsibility as early as possible. *Beneficiary Parent*

Parents want to rid themselves of the responsibility of supporting a girl child. They prioritize the need to unburden themselves than the financial assistance offered by this scheme. – *Father, Don Bosco*

3.1.10 Migration of Parents

This is a region of Gulf Migration. Since such migration is rarely family migration, this cause is not a very big one. However, in the context of migration of single parents, leaving the daughter behind is a cause of anxiety and her marriage is the way out.

The main reason behind all these things was that the Mother wanted to go to Dubai. If she wants to go, then she has to marry her elder daughter to someone. That man will take care of her other child too. As there will be no burden and no concern regarding the children, she can go to Dubai. – *Anganwadi Teacher*

3.1.11 Girls are Themselves Interested

One cannot ignore the agency and desires of the adolescent brides either. The girls themselves may be interested in getting married, attracted by the attention and gifts showered on them.

Several times the girls themselves are interested in weddings because they believe they get attention and because of the gifts they receive that include clothes and cosmetics. – *Anganwadi Teacher*

This is the context in which the scheme operates.

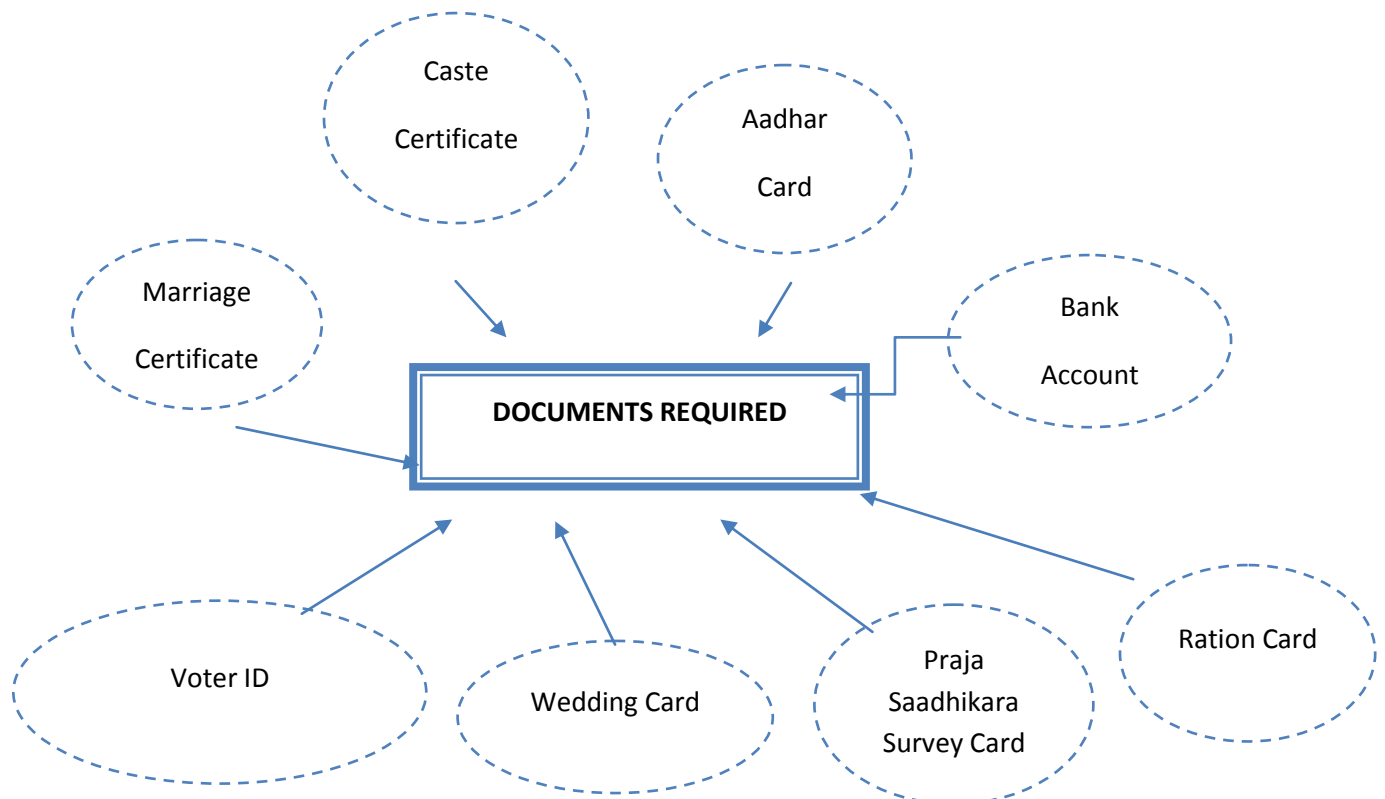
3.2 The Process of Accessing the Benefits

3.2.1 Amount

The amount under the Chandranna Pelli Kanuka scheme is graded according to caste. Minorities get Rs. 50,000, SC/ST are given Rs. 40,000, BCs get Rs.30,000 and the OC are also given Rs.20,000. It is transferred to an account in the bride's name as it is a gift from the Chief Minister in the role of an elder brother.

3.2.2 Documents Required

Several documents are required from both the bride and the groom.



Source: Mission Coordinator, MEPMA

Marriage Certificate – The marriage has to be registered. The certificate provided by the Government of Andhra Pradesh is valid and not those provided by religious groups or leaders. In rural areas, marriage certificates are provided by the Panchayats while in urban areas the Municipalities do the same.

Caste Certificate – The Revenue Division Officer has to provide the Caste Certificate in the rural areas.

10th class Certificate – This certificate has not been asked for as of now but from the next year it would be compulsory.

3.2.3. Administrative Structure

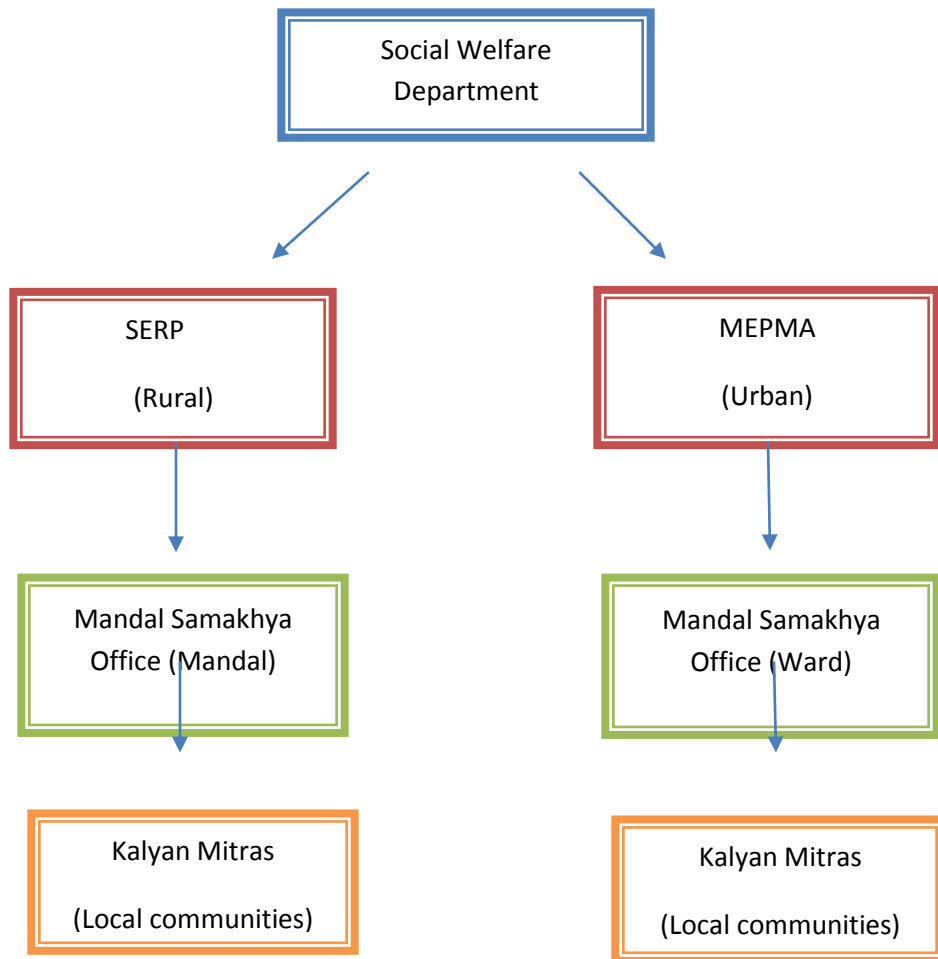
CPK-SD scheme is under the supervision of the Social Welfare Department. However, the actual implementation has been handed over to two organizations – SERP in rural areas and MEPMA in urban areas. At the Mandal level, the Mandal Samakhya office is in charge of registration of applications. This had earlier been entrusted to MeeSeva but due to the fewer numbers of MeeSevas available, the change has been made to increase the accessibility of the registration centers. At the local level, the Kalyan Mitras undertake the verifications.

Social Welfare Department is the nodal agency whereas SERP is the implementing agency in the rural areas. In urban areas, MEPMA is the implementing agency. The Mandal Samakhya office is the functioning body for online applications. At the local level, the verification is done by the Kalyan Mitras.–*Director, Unnati (SERP)*

Kalyan Mitras are only responsible for the CPK-SD scheme. Their position came into effect with the implementation of the scheme. They were selected from among the SHG members. They are paid per case and conduct the verification. All Kalyan Mitras are provided with tabs and trained how to use them. – *Area Coordinator, SERP*

The qualifications for a Kalyan Mitra are that they have to belong to the BC community, should have passed class 10 and should be the member of a SHG. They were given uniforms and tabs and were trained on how to operate the tabs and what would be the nature of their work. – *Kalyan Mitra*

Administrative Structure



3.2.4 Process

The process begins with the registration of the application at the Mandal Samakhya office.

Registration

The couple go to the registration counter in the Mandal Samakhya Office, where the authorities verify whether they are eligible or not. This process has to be done at least 12 days prior to the wedding so that the Kalyan Mitras can verify the necessary credentials. After the registration, the Kalyan Mitra goes for verification. The couple give their thumb prints by which the bride and groom are verified by the Kalyan Mitras of their respective mandals.

Field Visit

After the registration, the mandal Kalyan Mitras and the couple receive the CPK ID. The CPK App gives information about the procedure of the scheme. There are four windows in the App – Couple Field Visits, Marriage Verification, Confirmation, and Reports. The process begins with obtaining the address of the bride and the groom, after which the couple is contacted and the Kalyan Mitras visit them to verify certain credentials. They obtain information about the parents, take biometric details of the parents, the couple, the neighbor and of the Kalyan Mitra. The App can only be accessed after the Aadhar card details and the fingerprints of the bride and groom match. An iris capture is also required.

Only original certificates are accepted as proof during verification. As part of the verification process, the bride and groom are asked whether or not the bride is getting married for the first time. The local people are asked for the details of the family and the couple in order to minimize the chances of fraudulent cases. Finally, the Kalyan Mitras have to give their own biometric information to close the field verification. After this, the Kalyan Mitra and the couple receive a message. Here ends the second step of the process.

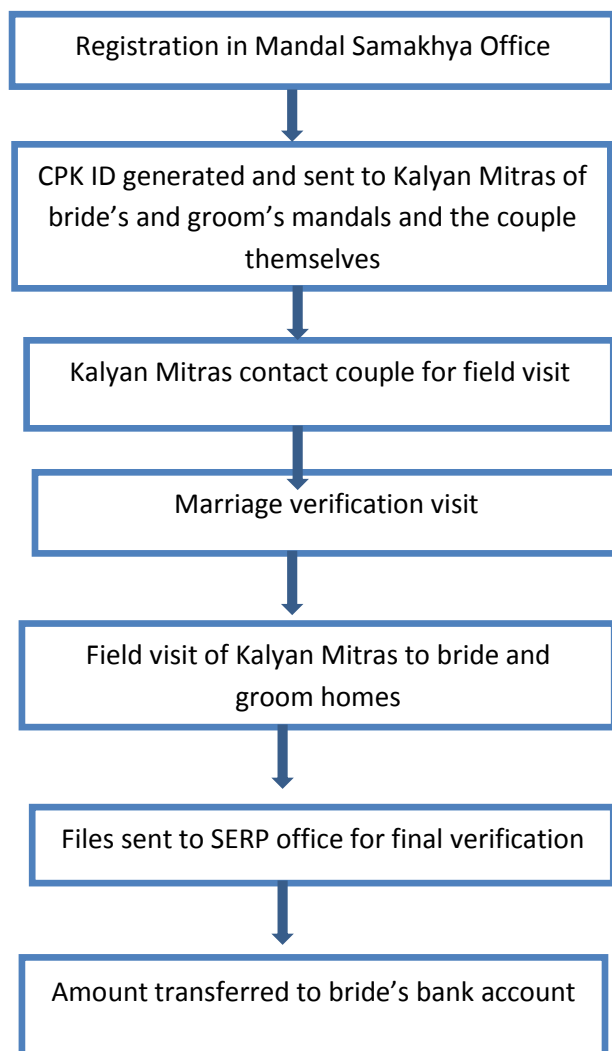
Marriage Verification

The third step is the marriage verification. The Kalyan Mitra visits the wedding site one hour prior to the wedding and the access to the App is open only then until the next six hours. If the information is not taken within the six hours, the App ceases to function. Kalyan Mitras are required to take three photos – one of the bride, one of the groom and one of the Kalyan Mitra and the couple. With this, the marriage verification comes to an end. After this, both the Kalyan Mitra and the couple receive a message.

Disbursement of Benefit

The details are then sent to the SERP office where the documents and photographs are verified again. Finally, the amount is deposited in the bride's bank account.

Process Flow Chart



Source: Mission Coordinator (SERP)

3.2.5 Dissemination of Information about the Scheme

Officially, the scheme is publicized through the media, the Mandal Samakhya offices, the Gram Sabhas and by the Anganwadi teachers.

The scheme was published through announcements, the Mahila Samakhya office, newspapers and regular meetings by Anganwadi teachers. – *Area Coordinator (SERP)*

The Anganwadis conduct door to door campaigns to create awareness about the scheme. – *Anganwadi Teacher*

However, the beneficiaries also heard of the scheme from their political leaders as well as community members.

Their awareness about the scheme came from others in the community who had availed the scheme. After fixing the wedding date for the daughter, the family approached the Mandal Samakhya office where they were given further information. They also heard of the scheme in the Gram Sabha meetings. – *Beneficiary Parent*

The bride's father was aware of this scheme through his community. He visited the SERP office too. Other sources of information were the Mandal Samakhya office and the newspaper. – *Beneficiary Parent*

I came to know of the CPK scheme when we went to our Corporator to inform him about the engagement of our daughter. He told me there is this new scheme. - *Beneficiary Parent*

I came to know about this scheme from the meeting by our MLA who gave publicity about this scheme. – *Beneficiary Parent*

3.2.6 Eligibility

- The bride must be 18 years old and the groom has to be 21 years old
- The couples who had been married a little earlier than the launch of the scheme could avail it in the first year as a special concession
- Both widowed and divorced women are eligible to apply for this scheme. However, they are eligible only if they are drawing their pension from the State. In contrast, a boy getting married for the second time is not eligible for the scheme
- In the case of inter-caste marriage, the bride has to be from SC/St/OBC caste

This scheme does not have so much to do with income as it has to do with caste. For this reason, even the better off SCs and STs can apply for the scheme. It has also been extended to OC. – *Mission Coordinator, SERP*

There are certain criteria for disqualification too.

- The wedding was performed before the date mentioned in the application
- The marriage got cancelled
- Bride/groom is in a different country
- Bride/groom is below legal marriageable age

- Earlier, if the parents of the bride or groom were Government employees, they were not eligible for the scheme. However, that disqualification has now been removed.
- Similar is the case with the wedding being held in a State other than Andhra Pradesh. However, now, the scheme is applicable if the wedding is conducted in five states viz. Karnataka, Telangana, Chhattisgarh, Odisha and Andhra Pradesh

3.2.7 Time Taken

The money is supposed to be deposited on the day of the wedding or the very next day. However, beneficiaries mention a delay of one month for the transfer. Only in the case of incomplete documentation was the transfer held up for four months.

3.3. Regional Backgrounds

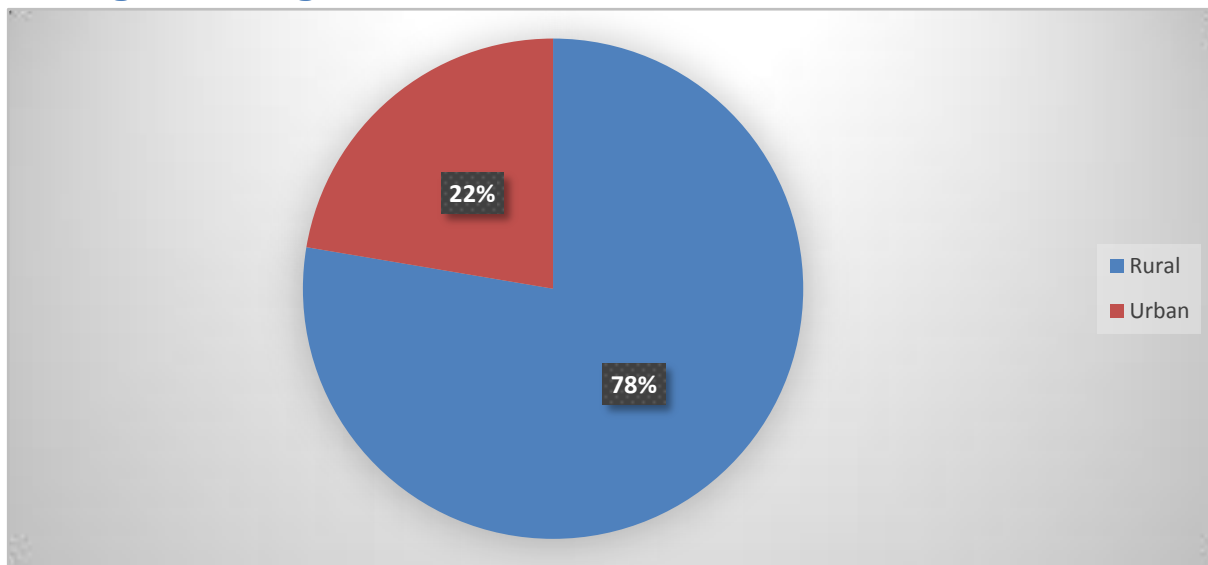


Figure 5 Regional distribution of applicants for the CPK Scheme (April-November 2018)

Source: Compiled by authors using district level data

Maximum number of respondents are from rural AP (78 percent) as seen in Figure 5. A further disaggregation of the data district wise shows that East Godavari (6369) has the highest number of rural applicants followed by Kurnool (5869) and West Godavari (4794). The least number of applicants of the scheme in rural AP are in Vizianagaram (488) followed by Prakasam (530) (Figure 6)

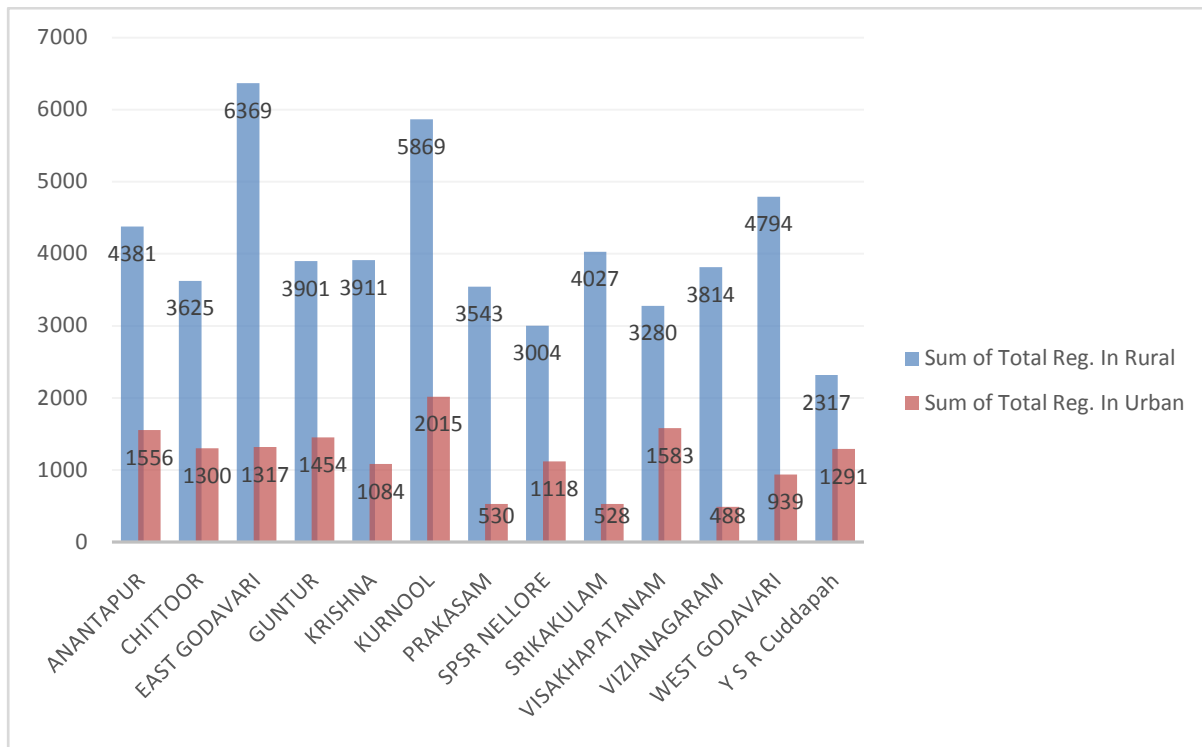


Figure 6. Applicants for the CPK scheme in Andhra Pradesh district wise (April-November 2018)

Source: Compiled by authors using district level data

3.3.1 Categories of Beneficiaries

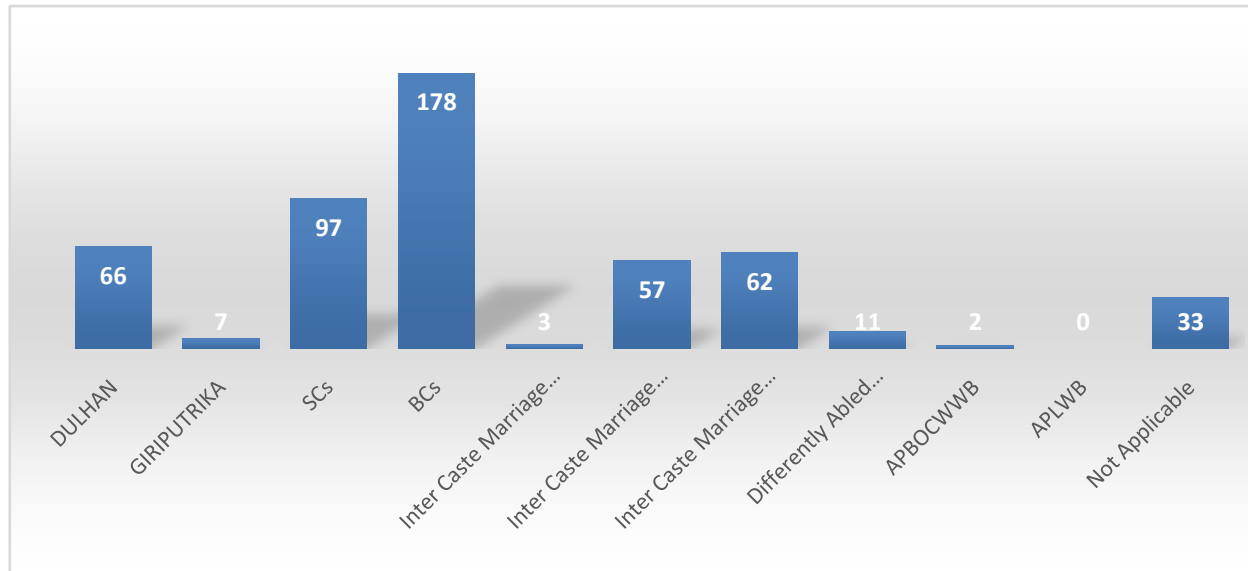


Figure 7. Different categories of applicants for the CPK scheme in Vijaywada (urban) between April-November 2018

Source: Compiled by authors using district level data

CPK scheme has provisions for different categories of applicants for example SC,ST, Backward casters, those who have had inter-caste marriages and differently abled people. Figure 7 shows that the highest number of applicants are from the Backward castes followed by the Scheduled castes. The scheme also incentivizes inter-caste marriage, as long as the girl is from SC, ST and OBC groups.

3.4 Challenges of Implementation

The challenges of implementation were enumerated by the Kalyan Mitras as they are the ones who carry the entire scheme on their shoulders.

3.4.1 Inadequate Reimbursement

The Kalyan Mitras are not adequately reimbursed for their travel expenses. While they spend about Rs. 150 on each trip to the prospective beneficiaries, they are only paid Rs. 200 for every field verification. In effect, it means being paid only Rs. 50 for each case.

3.4.2 Disturbing regular job routine

Even though they were informed that this was a part time job, they are compelled to disturb their full-time occupations in order to visit the field.

3.4.3 Time Pressure for Verification

The field verifications are supposed to be done within two days after the Kalyan Mitras receive their notification. Otherwise, they are fined Rs. 50 for each day of delay.

3.4.4 Blamed for Fraudulent Documents

If fraudulent documents are discovered after the payment has been made, the Kalyan Mitras are blamed for not doing the verification properly.

3.4.5 Resistance from Groom's Family

The Groom's families sometimes resist the rigorous verification process since they have nothing to gain from the scheme.

3.5 Problems of Access faced by Beneficiaries

3.5.1 No Problems

Most of the beneficiaries were reportedly satisfied with the smooth process. They appreciated the fact that the service of a middleman was not required.

No particular difficulty was faced for availing the scheme. The Kalyan Mitras were very helpful throughout the process, which made the process smooth. – *Beneficiary Parent*

There were no middlemen in the process. - *Beneficiary Bride*

3.5.2 Difficulty in getting caste certificate

Some beneficiaries reported problems with the Patwari office in getting caste certificates. However, bribes were not mentioned.

They face most of the problems in getting the caste certificate. - *Beneficiary Parent*

3.5.3 Paperwork difficult for non-literate parents

The uneducated people found navigating the system difficult in the absence of any middlemen.

These types of applications are really very difficult for the poor people and mainly the uneducated ones. They don't know the right procedure for availing it. – *Anganwadi Teacher*

3.5.4 Exclusionary Criterion of Praja Saadhikara Survey

Those who had not been enumerated under the Praja Saadhikara Survey, a comprehensive household survey for socio-economic data in direct digital form, cannot avail the scheme.

3.6 Perceptions about Objectives of the Scheme

The purpose of the scheme is to provide the parents with financial assistance for their daughter's wedding, legal protection, and to eradicate child marriages. – *Director, Unnati (SERP)*

3.6.1 For the Daughter, Not for Dowry

None of the beneficiaries spent the money as dowry. They gave it to their daughters. In fact, the amount of dowry that each paid ran in lakhs and this amount would contribute nothing to it. It was considered as a gift from *Anna* (Elder Brother, the reference here is to the Chief Minister).

We did a fixed deposit with the money in the bank in the name of our daughter. We gave 1.5 lakhs as dowry and we spent about 3 lakhs for the marriage. It [the scheme amount] is not sufficient for marriage expenses but it is at least some amount. – *Beneficiary Parent*

This money is for the daughter and not for the dowry. I had given Rs 2 lakhs worth jewelry, 2 lakhs cash and the marriage expenses came to Rs. 2 lakhs. – *Beneficiary Parent*

The money was retained by the bride and used to create a bank account. – *Beneficiary Bride*

3.7 Perceptions about Change Brought about by the Scheme

It is too early to conduct research. If it is conducted after a year, one can see the real difference. – *SERP APM*

3.7.1 – Brings the issue of child marriage to people's consciousness

Although the scheme needs time to show results, the beneficiaries have admitted that it has at least brought the issue of child marriage as harm to the community's consciousness. That is a good beginning.

The scheme does bring awareness about child marriage. – *Beneficiary Bride*

3.8 Recommendations by the participants

Beneficiary	Enhance the amount to one Lakh
Anganwadi Teacher	Create CPK office in every village to help the potential applicants

4. CONCLUSIONS AND RECOMMENDATIONS

The extant literature shows that the phenomenon of early marriage of girls, that is those marrying below the legal requirement of 18 years of age, or child marriage as it is known in national and international discourse, continues to be a widely-prevalent social problem. State interventions such as CCTs in order to delay the age at marriage are a popular measure to address the issue.

Focusing on the district of Krishna in the state of Andhra Pradesh, this study aimed to explore whether the CCTs have the potential to delay the age at marriage and thereby serve as a measure to address the systemic discrimination and gender inequality inherent in the practice.

The study used qualitative research methods such as semi-structured interviews and focus group discussions to explore perspectives and perceptions of key stakeholders such as government officials, non-governmental organization representatives, frontline workers such as Anganwadi workers, and families of beneficiaries.

The findings of the study are grouped under four broad themes: perceived reasons for child marriage; structural and procedural features of the schemes; and perceived impact of the scheme on child marriage; and challenges in implementation and stakeholder recommendations.

Based on the findings of the study, the following recommendations are made.

1. The income criteria need to be strengthened for CPK scheme, so that the scheme does not contribute to an inflation of the marriage budget for some.
2. Information and guidance at the village level via a government office to assist potential applicants in obtaining the requisite documents is needed.
3. The benefit should be a viable amount to be attractive enough to delay child marriage.
4. The schemes should be seen as part of a slew of initiatives to combat child marriage and, therefore, should have synergy with other programs.

5. The creation of livelihood opportunities and the link between education and livelihood needs to be made so that if girls and families see women favourably employed they would be motivated to study.

APPENDICES

INTERVIEW SCHEDULE - GOVERNMENT OFFICIALS

State:

Scheme:

Implementing Agency/ Department:

Informant Name:

Designation:

I. Conceptualisation of the Scheme

- a. When was this scheme initiated in your state?
- b. What are the objectives of the scheme? (Please provide a copy of the government order of the scheme)
- c. Does the scheme cover the entire state or in selected districts?
- d. In how many districts has the scheme been implemented? (Name the districts and since when (year))
- e. What are the rationale for selecting the district? (If implemented in a few districts)
- f. What are the eligibility criteria (conditions) that a person/family should fulfill to be a beneficiary of the scheme?
- g. Since its initiation in your state have the eligibility criterion (conditions) of the scheme been changed/ modified any time?
- h. If yes, when and why?
- i. What are the new eligibility conditions included?
- j. What are the financial incentives offered to the beneficiaries under the scheme and when will it be given?
(Note- please provide a criterion for the GO on financial incentives/benefits?)
- k. How is the scheme going to benefit the girls?
- l. How is the scheme going to benefit the mother/parents?

II. Implementation Mechanism

- a. Who is the implementing authority of the scheme at the state level?
- b. Who is the implementing authority of the scheme at the district level?
- c. What are the guidelines for the implementation of the scheme?
(Note- please provide a copy of the GO regarding the guidelines)
- d. How are the beneficiaries identified and selected for the scheme?
- e. What were the processes adopted for the publicity/ dissemination of the scheme in the public/target groups?
- f. Were only Information and Education Campaign (IEC) activities undertaken for mass awareness about the scheme?
- g. If yes, who undertook the IEC campaign?
- h. Was any orientation workshop/training organized for the officials at the time of the implementation of the scheme?
- i. How is the staff trained to deliver the scheme?
- j. What are the documents required from the beneficiaries for availing the scheme?
- k. How are the payments made to the beneficiaries (mode of financial transaction)?
- l. What is the total amount of financial incentive a beneficiary can avail if all the conditions are fulfilled (during the entire duration of the scheme)?
- m. Do they receive it in installments? If yes, in how many installments do they get the full benefits?

III. Spatial Coverage and Number of Beneficiaries

- a. In how many districts has the scheme been implemented in each year?
- b. Has the scheme achieved the stated target (year wise)?
- c. What is the overall number of beneficiaries of the scheme in the state (year wise)?
- d. What is the profile of the beneficiaries who generally register for the scheme?
(Particular caste/economic strata).

IV. Financial Allocations

- a. The amount of money allotted for the scheme in a year in your state (year wise)?

- b. The amount of money spent for the scheme in a year (year wise)?
- c. The amount of money given to the beneficiaries (year wise)?
- d. The administrative cost of the scheme (as a proportion of the total money spent-year wise)?
- e. What is the proportion of this scheme's financial allocation to the total budgetary allocation of the department in a year (year wise)?
- f. Do you think the fund allocation for the scheme is sufficient enough?
- g. If the allotted funds are not utilized, what are the reasons?

V. Monitoring Process and Outcomes

- a. Who monitors the scheme?
State level
District level
- b. What are the indicators used to monitor the scheme?
- c. Anytime since inception, has any departmental review been done on the functioning of this scheme (Y/N)?
- d. If yes, what are its funding?
- e. Do you have any guidelines/ manual for monitoring this scheme (Y/N)? If yes, please provide a copy.
- f. Do you have any mechanism through which you can get feedback on the scheme from local officials (Y/N)? If yes, give details.
- g. Do you have any information regarding the misuse of the scheme by the beneficiaries (Y/N)?
- h. What kind of misuse is usually reported?
- i. Do you have any information regarding the misuse of the scheme by the local implementing official?
- j. What kind of misuse complaints do you receive from local officials?

VI. Challenges to the Programme Implementation

- a. What is the overall impact of the scheme?
- b. Has the scheme reached those who need it (Y/N)?

- c. Do you think people who need the scheme get left out? If yes, why?
- d. What can be done to improve the access of the left-out groups?
- e. What are the major factors influencing the good performance of the scheme?
- f. What are the major factors responsible for the poor performance of the scheme?
- g. Are the activities and outputs of the scheme consistent with the attainment of its objectives?
- h. If no, what can be done to attain the objectives of the scheme?
- i. What challenges did you face during the publicity campaign of the scheme?
- j. What are the shortcomings of this scheme in comparison to the other similar schemes?
- k. To strengthen and popularize the scheme, what can be done?
- l. Would you like to share any other information pertaining to this scheme and its implementation?

INTERVIEW SCHEDULE-BENEFICIARIES

Scheme Name

State Name

Beneficiary Name

Beneficiary Location (Place/District)

Age

Educational Qualifications

Caste

Primary Occupation

Secondary Occupation

1. How many children do you have?

Number of Boys:

Number of Girls:

2. For which girl child have you taken this scheme?

3. How did you get to know about the scheme?

4. What are the difficulties of applying for this scheme?
5. What are the difficulties of receiving the money?
6. What did you do with the money?
7. Did you receive the cash as promised under the scheme?
8. From where did you receive the cash?
9. Did you face any problems receiving the benefits of the scheme?
10. Did anyone help you in the process of getting the benefits?
11. How many families in your village have joined the scheme?
12. Do you think the scheme has brought any change in attitudes towards the girl child?
13. Have the benefits of the scheme helped you in securing your daughter's future?
14. Would you have waited till the age of 18 without the scheme?
15. In your opinion, what more benefits should be added in the scheme?
16. Have you come across any publicity/ advertisement about this scheme (Y/N)?
17. Would you recommend this scheme to your friends and other people in the community?
18. Have you availed any other government scheme?
19. If yes, which scheme?

INTERVIEW SCHEDULE-NGO

State:

Scheme:

NGO:

NGO representative:

NGO location:

1. What are the major areas of activity/intervention of your NGO in this state?
2. Do you think the scheme is being implemented effectively (Y/N)?

3. Do you think the eligibility criteria need to be simplified to popularize the scheme?
What are your suggestions?
4. People of which caste/economic group generally opt for this scheme? Is this scheme preferred by poor people?
5. Does the scheme meet its objectives of ensuring the birth of girls?
6. What kind of criticism do you usually hear from the people about the scheme?
7. What are your suggestions to popularize the scheme?
8. What are the problems people generally face in getting benefits out of the scheme?
9. What can be done to minimize the difficulties of the beneficiaries?
10. Have there been any instances of misuse of the scheme in your area? Please provide details.
11. Where there any instances of corruption involved in the implementation of the scheme?
Who were responsible for this?
12. How best can we involve the local bodies in the implementation of the scheme?
13. How best can be involve the NGOs/ Women's groups to popularize the scheme?

INTERVIEW SCHEDULE-ANGANWADI WORKERS

District

Village

Name

Years of experience

1. What are the schemes in your village to prevent child marriages?
2. When were these schemes implemented?
3. Which scheme is availed the most?
4. Can you tell us who are the families that have availed the benefits of the scheme?
5. In your village do you think the scheme has been implemented effectively?

6. Do you think the eligibility criteria needs to be changed to popularize the scheme?
7. Has the scheme brought about any change in the attitude towards daughters?
8. Do you think the families who have daughters in the age group who have not availed the scheme? If yes, why?

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