

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

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LIST OF ABBREVIATIONS

BC: Backward Caste

BJA: Bono Juana Azurduy

CCT: Conditional Cash Transfer

BDH: *Juntos and Bono Desarrollo Humano*

OBC: Other Backward Caste

OC: Other Caste

SC: Scheduled Caste

ST: Scheduled Tribe

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.
- Focusing on Telangana State, 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 newly-created district of Jogulamba Gadwal.
- 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 objectives were as follows:
 1. To understand the perceptions of key stakeholders such as government functionaries 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 schemes
 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, religious leaders, families of beneficiaries, adolescent girls, and front-line workers. The field work was conducted in November 2018 and in all, 33 individual interviews and 6 focus group discussions with 84 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*

- Gadwal is a drought prone, low income district where the causes of child marriage are mostly economic. Financial distress and low human capital are the key causal factors. Child marriage means fewer mouths to feed. Therefore, as soon as the girl child crosses puberty, it is perceived by the family that her liability can be shed by marrying her off. They feel that marrying off the girls as quickly as possible would complete their duty as parents. Since society perceives daughters as a burden and stigmatizes their unmarried status, it creates a social pressure on the parents to discharge their duties.
- Lack of education and lack of knowledge about the laws foster the attitude of looking upon the daughter as a burden. In a district with merely 49% literacy rate, child marriage is widely prevalent.
- Large dowries are push factors for child marriage. If the girl is older and more educated, the parents have to pay more dowry to a groom of commensurate age and qualifications. Despite poverty, the dowry demand does not abate. The money/materials given as dowry can range from Rs 50,000 to 3,00,000.
- With social expectations and norms putting pressure on the parents, the reluctance to let go of a prospective 'good match' also serves as a driving factor behind early marriages.
- If parents plan to migrate, her security becomes an issue of anxiety. They neither feel safe leaving her behind nor are confident of keeping her safe in the city. The only viable solution is to marry her off and see her settled safely in her marital home before migrating themselves.
- Cultural compulsions, too, are driving forces behind early marriage. If there is a commitment for a consanguineous marriage within the family, even affluent and educated families are ready to marry off their minor daughter so that the groom does not get into a relationship elsewhere. This is more so if the groom plans to migrate for education or work. If allowed to migrate as a bachelor, he would be beyond the control of the families. Therefore, to bind him to a marital relationship becomes imperative.
- Some families might just have the tradition of early marriage of daughters. Such girls might be married at the age of 11 or 12 i.e. as soon as they attain puberty. Law holds no significance for them and neither is the financial incentive able to persuade them to delay the marriage. Within the district are several castes that have a particularly high prevalence of child marriage. Among BC (Backward Caste) communities like *Kurma*, *Golla* and *Valmiki Boya*, child marriage is the custom.
- Contrary to medical evidence, the superstition prevails that younger mothers would give birth to healthier babies.
- The fear of the risk of sexual harassment also propels parents towards child marriage.

- Education, modernity and mobility of girls have created a conundrum for the parents who feel that they are losing control over their daughters. The insecurity sets in when the daughter enters college. Romantic relationships are formed when young boys and girls travel together daily in proximity. Parents react by marrying her off to a cousin or to a good groom in the vicinity. They cannot let her be till 18 and risk an elopement.

2. Structural and Procedural Features of the Schemes

- The quantum of benefits under the Kalyan Lakshmi and Shaadi Mubarak schemes currently stands at Rs 1, 01,116. It is transferred into the account of the bride's mother.
- Several documents are required to establish the bonafide of the bride's age, caste, income, first marriage and residence. All these documents have to be obtained from both the bride and the groom. The Anganwadi teachers sign the Bonafide Certificate that the girl exists. For the Minority Community, the Masjid gives a letter, which is a bonafide certificate of the family. The certification of age of the bride as a major is the most important document since the schemes are based on that criterion. Aadhar card, Anganwadi Certificate or Birth Certificate from school are the acceptable documents. Certification is also required to state that the marriage has taken place. The wedding card and photographs are additional supportive documents, but a certificate is the primary criterion. In practice very, few people provide these. A religious leader's certificate stating that the marriage had taken place is what is normally submitted and accepted.
- The application is uploaded at the MeeSeva Centre. Soon after, the Village Revenue Officer comes home and checks the documents. The verification is done at three levels – home, school and local enquiry. The Village Revenue Officer and Revenue Inspector do the enquiry. The age is checked against the list maintained by the Anganwadi teacher. The next stage is the confirmation with the Panchayat Secretary followed by the confirmation of the religious leader. The Mandal Revenue Officer verifies the documents and sends them to the Revenue Division Officer, who puts up the file to the Collector. The Collector calls for a Committee with the Revenue Division Officer and MLA as members. Once this committee approves the application, the signed file is sent back to the Mandal Revenue Office, from where the cheque is finally given. The MLA can also ask to meet the applicants individually before giving his approval. The beneficiaries are called to the Mandal Revenue Office to receive the cheque personally.
- The Revenue Department is responsible for the IEC activities. There are advertisements in TV and newspapers and the Village Revenue Officer and Tehsildar interact directly with the Gram Sabha to convey the information.
- Officially, Kalyan Lakshmi scheme is meant only for SC, ST and BC families but on the ground, OC families can also receive benefits if their income is below Rs. 2 lakh per annum. A Christian bride has to be a Backward Caste Christian (BCC). Government employees are not eligible to access the scheme nor are farmers with more than ten acres of land, the latter being a discretionary condition imposed by the Village Revenue Officer. The first marriage criterion is only applicable to the bride. The groom could be a widower.

- The time taken to receive the cheque varies from 3 months to 10 months. However, files are known to be pending for three years if there is contradictory information in the documents or counterclaims regarding caste or residence that must be investigated thoroughly.
- Maximum number of women getting married under the Kalyan Lakshmi scheme are in the 19 to 23 age group with 20 years being the age at which a maximum number of women get married. The maximum number of women getting married under the ShaadiMubarak scheme are in the 20-23 age group, with 21 years being the age at which maximum of them get married.

3. Impact on Child Marriage

- The beneficiaries look forward to the amount to be able to pay off the marriage related debts. It frees them of a longer debt cycle and even secures a lower interest rate as the money lenders are assured of repayment within one year. In the case of very poor parents, the assurance of the amount for loan repayment made the marriage possible. For the adolescent girls, the scheme was helping their poor parents arrange for dowry. The parents, too, mention being able to gift some amount of cash to their daughter out of the benefit. The promise of the benefit is now used as an intangible collateral for loans. For asset less families, this makes a huge difference in terms of availability of credit.
- The enhancement of the benefit to Rs one lakh has caused people to pause and weigh the advantages and disadvantages of child marriage. If Rs one lakh out of an expenditure of two to three lakhs is taken care of, it is a huge incentive for the parents who are now willing to delay the marriage of the child till 18 or risk losing this substantial amount of money. Therefore, the incidence of child marriages has reduced in anticipation of getting the money. The beneficiaries clearly state that there has been a fall in the incidence of child marriage in their communities.
- Analysis of the age of marriage of those getting married under Kalyan Lakshmi and Shaadi Mubarak schemes shows that in 5.5 and 5 percent of the cases, the women are older to men. One reason for older women in marital matches becoming desirable could be because of the monetary impetus of the schemes. Due to the availability of assured money, some of it is being promised or demanded as dowry. Grooms are now attracted towards previously unmarriageable girls because their families are eligible to get the benefit from the scheme.
- The current situation is that Kalyan Lakshmi and Shaadi Mubarak seem to have resulted in decline in child marriages.

4. Challenges in Implementation and stakeholder recommendations

- The foremost challenge of implementation is to detect the forgery of age proof documents. A common fraudulent practice is to change the Aadhar details to increase the age of the bride so that the families can receive the benefits despite the bride being a minor. As a result, the Village Revenue Officer and the Revenue Inspector have worked out several methods of identifying fraud through Aadhar. The second method of verification is by checking the school records of the bride if educated. If not, the parents'

marriage date and other relevant information are asked for. Sometimes different certificates carry different age. This is a tedious procedure that takes time. To enquire about the groom's age is more difficult as they are mostly from other places. Parents try to deceive their religious leaders, too, to perform child marriage and yet avail of the benefits.

- The temple is the venue for a large number of marriages. The parents don't ask for any type of certificate at the time of the marriage but later approach the temple when they decide to avail the Kalyan Lakshmi scheme. However, since many poor villagers are married for free, there is no receipt to be given to them and, therefore, there is no proof whether they had performed the marriage or not. The temple has to give the certificate based on trust and not on records. In case the marriage has been held at home and officiated by an independent priest, the Panchayat Secretary asks the parents to get a certificate from the temple and the temple authorities are under the community's pressure to comply.
- Many a time, the parents are originally from Telangana but are living in Andhra Pradesh. They want to avail the benefits as natives of Telangana while the village officers do not consider them as local residents. This dispute causes confusion about eligibility conditions and delay.
- Since only certain castes are eligible and the amount is substantial, people of other castes attempt to get the benefits through forged certificates. If there is dispute over caste status, it leads to delay in settling the matter.
- Establishing bonafide of the bride herself is a difficult task among the Minority Community due to the practice of women's seclusion or purdah. A male officer who visits the home for verification would not be allowed to enter to check her bonafide.
- The approval of the MLA is the final signature on the application file. The political affiliations of the MLA and the family, if divergent, might cause delay in getting the MLA's approval.
- The Revenue Department, being burdened with all Government schemes, gives low priority to information dissemination. It is only once a year or so that the Tehsildar finds the time to interact with the villages and convey details of the scheme. Similarly, the overburdened Panchayat Secretary, too, gives low priority to awareness about the scheme. A lot of discretion is in the hands of the Panchayat Secretary and Gram Sabha. If they follow discriminatory practices, the awareness generation about the scheme become faulty and information about the scheme filters only through kin and patronage network.
- The application process requires certificates supporting the eligibility of both the bride and the groom. The documentation of the bride is available locally but getting the documents for the groom is challenging as he mostly belongs to another place. It is especially difficult if the groom belongs to other states or even other countries where the administrative structure is not geared towards providing such documentation.
- The paperwork for the application can be handled by educated applicants. However, if the family does not have any such capable members, then they seek help from outsiders to put together the application papers. The need for help had created a mini local industry of middlemen who collect the documents required, get the requisite signatures

and assist the families to submit the application online at the MeeSeva Kendra in lieu for a fee.

- For families without a regular wage, the seasonal income could be disputed. Therefore, the income certificate may take some time. Infact, in some cases, getting the application ready takes more time than getting the money.
- Recommendations of the stakeholders include Information dissemination through SHGs, Gram Sabhas and NGOs, simpler document criteria, expediting the process so that they could pay off their loans earlier and create a separate department/office for the scheme.

Conclusions and Recommendations

- Though the CCTs are being seen as a fairly strong economic incentive to reduce child marriage, the predominant perceptions of the CCTs as assistance for marriage-related debts, dowry payments, and promise of the benefit seen as collateral for taking loans, dent their potential for bringing about attitudinal change towards the girl child.
- For such attitudinal change to occur, the inter-sectoral linkages with education, livelihood opportunities and vocational training, and awareness generation about reproductive health and sexuality need to be strengthened. The schemes should be seen as part of a slew of initiatives to combat child marriage and, therefore, should have synergy with other programs.
- Despite the fairly large number of beneficiaries the CCTs have been able to garner since they were introduced, different stakeholders voiced their views about the persisting challenges ranging from detection of forgery of the documents, difficulties in verification of residence, caste, and marriage, problems of access due to the paperwork and delay in getting the requisite documents, and the spurt in applications resulting in applications being more than the annual budgetary allocations.
- Information and guidance at the village level via a government office to assist potential applicants in obtaining the requisite documents is needed.
- A time frame for each step of the process would reduce the overall procedural time and not keep the files pending beyond a reasonable time.
- Tighter administrative control to curb corruption and elimination of political approval at any stage is needed as such approval fosters a culture of political patronage.

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 was 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 Telangana 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 Telangana.

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 (2014)). 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 (2014), 2008). 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 (2014)).

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.

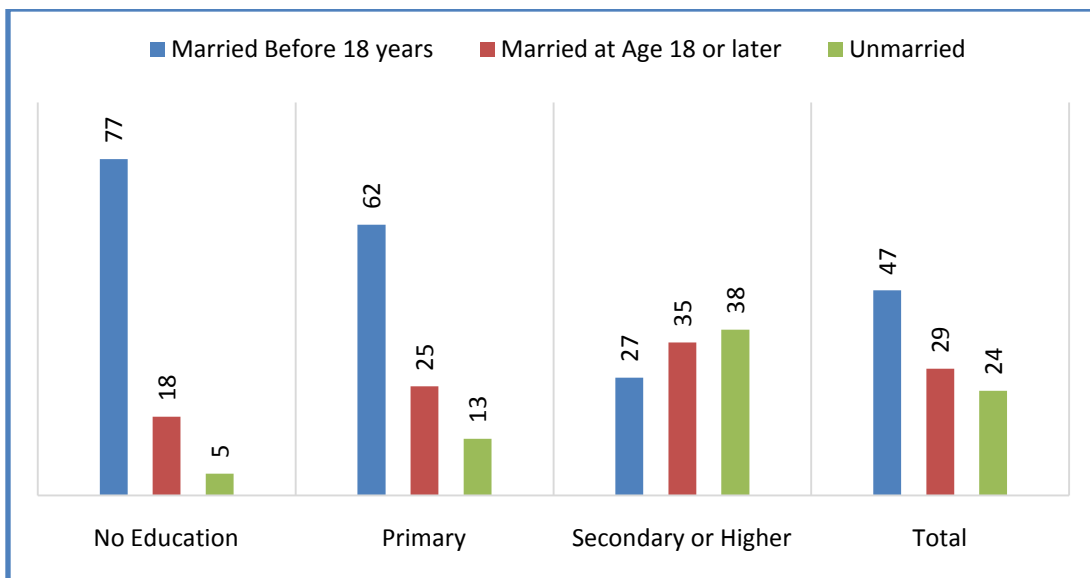


FIGURE 1. AGE OF MARRIAGE AND MARITAL STATUS OF YOUNG WOMEN (20-24) ACCORDING TO EDUCATION IN INDIA 2005-07

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 were 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.

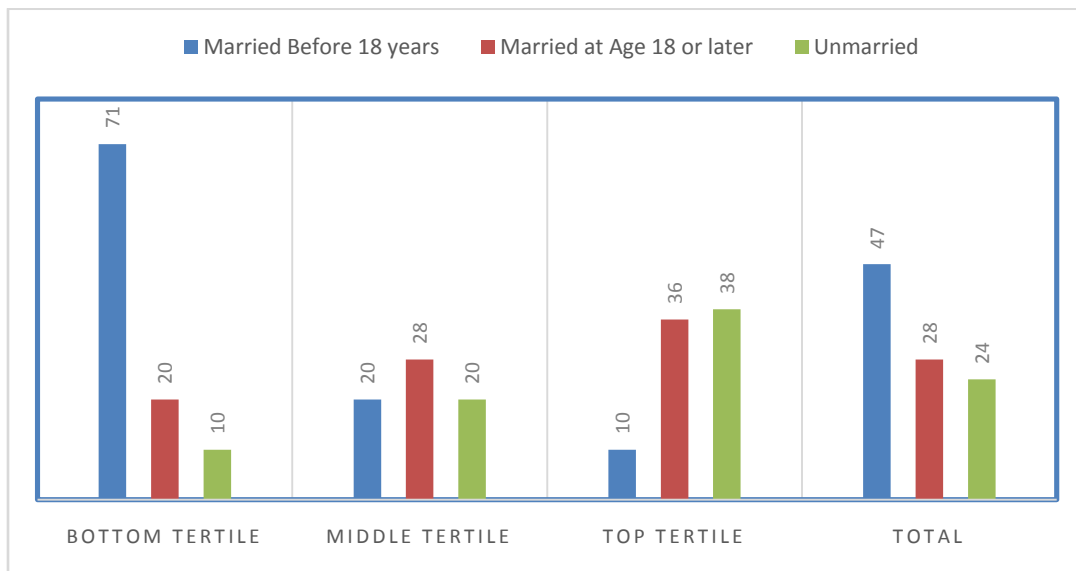


FIGURE 2. AGE OF MARRIAGE AND MARITAL STATUS OF YOUNG WOMEN (20-24) BY HOUSEHOLD WEALTH IN INDIA 2005-06

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 reason for early marriage was 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). CESS (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 CCT scheme in Telangana comes 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 (Shekher, 2012). Haryana was the first state to introduce a CCT scheme in 1994 and it was called ‘ApniBeti 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 Kanya Mantri Suraksha Yojana	2008	Social Welfare Department/ State Women Development	18 years	Rs 18,000

		Cooperation		
Mukhya Mantri KanyaVivah Yojana	2007	Social Welfare Department	18 years	Rs 18,000
KunwabalnuMameru Scheme	1995	Social Justice and Empowerment Department	18 years	Rs 5,000
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 *ApoyoInfantilVivirMejor* (“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	Conditions: pregnant	Conditions: children under

regular health and nutrition check ups; children attend school regularly; women have pre-and post-natal check ups. Sanctions are applied.	women attend clinics for pre-and post-natal check ups and birth; babies and infants receive health checks.	six years attend clinics for regular health checks; children attend school on 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 International's 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 my 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 *ApniBeti 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, Shekar (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 Telangana

CCT schemes were introduced in Telangana with the objective of curbing child marriages and providing financial assistance for marriage expenses. The Kalyan Lakshmi and Shaadi Mubarak

schemes were introduced by the Government of Telangana in 2014. In 2018, the money given in the two Telangana schemes was increased to Rs 1,00,116 from Rs 75,116 in 2018. The Kalyan Lakshmi scheme is for those who have an income limit of Rs 2,00,000 annually belonging to SC, ST and EBC groups. The income limit for the EBC in rural areas is Rs 1,50,000. The Shaadi Mubarak scheme covers Muslim applicants who have an income limit of Rs 2,00,000 annually. The eligibility criterion for both the schemes, apart from the income criteria, is that the bride should be 18 years of age.

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 Telangana. The overarching objectives of the study were

1. To document the process and impact of the state's conditional cash transfer 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 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 schemes
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 the site

The field research site selected for the study was JogulambaGadwal district (in the erstwhile district of Mahbubnagar, hereafter referred to as Gadwal) in Telangana. The rationale for selection of the sites was 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) The erstwhile district of Mahbubnagar in Telangana showed high prevalence of child marriage in the state. Following the re-organization of the state into 31 districts carved out from the 9 earlier ones in 2016, the newly-created JogulambaGadwal district from within Mahbubnagar was selected as a research site.

TABLE 5 SOME SOCIO-DEMOGRAPHIC FEATUES OF GADWAL DISTRICT

	Gadwal
Geographical area	2,928 sq.kms
Population	60,99,90
No. of mandals	12
Rural population	89.6%
Urban population	10.3%
Literacy rate (total)	49.8%
Male literacy rate	60%
Female literacy rate	39.4%
Sex ratio	972
Child sex ratio	933
Child marriages (in Mahabubnagar district)	

Source: Government of India (2011), Source: <http://gadwal.telangana.gov.in/general-info/>

2.2.1 JogulambaGadwal district

As a recently-carved out district, Gadwal has a predominantly rural population and has inherited all the adverse features of the erstwhile district of Mahbubnagar in terms of lagging development parameters. The district is characterized by low literacy rates and low female literacy in particular and adverse sex ratio. While there is no reported data on the prevalence of child marriage in the new district as yet, the recorded prevalence in the erstwhile district of Mahbubnagar is reported to be high (Kannabiran et al, 2017).



FIGURE 3 MAP OF TELANGANA

Note: Following bifurcation in 2014 into the two states of Andhra Pradesh and Telangana, the state of Telangana created 31 districts in 2016, carving them out of the earlier 9 districts. This map shows the erstwhile districts only. Jogulamba Gadwal district was part of the erstwhile Mahabubnagar district that has now been divided into four separate districts.

The specific locations of field work in Gadwal district are given in the map below.

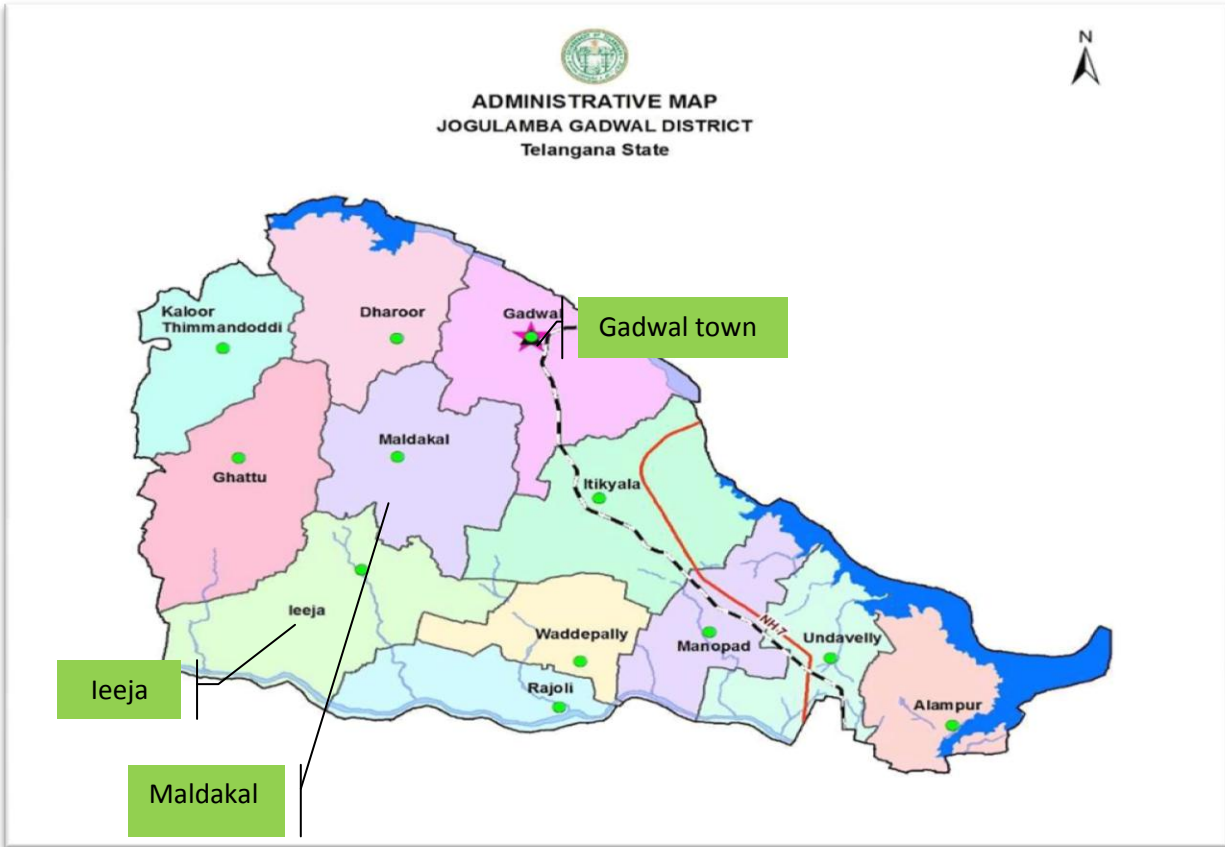


FIGURE 4 MAP OF JOGULAMBAGADWAL SHOWING FIELD LOCATIONS

Source: gadwal.telangana.gov.in

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 GADWAL DISTRICT

District	Category	Participant	Number	Tool
Gadwal	District administration	District Collector	33	Semi-structured interview
		District Welfare Officer		
		Revenue Inspector		
		Village Revenue Officer		
		Child Protection Officer		
	Civil society	NGO chief functionary		
	Community	Religious leaders: kazi, Pastor, Priest		

		Families of beneficiaries		
		Anganwadi workers	12	Focus group discussion
		Adolescent girls	72	

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 Gadwal in Telangana.

Field work was done in the month of November 2018.

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

Governmentfunctionaries

- 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

The incidence of child marriage cannot be delinked from poverty and illiteracy. In Gadwal, too, the key informants blamed financial distress and low human capital as the causal factors. Child marriage means fewer mouths to feed. Therefore, as soon as the girl child crosses puberty, her liability can be shed by marrying her off. Lack of education and lack of knowledge about the laws foster the attitude of looking upon the daughter as a burden. In a district with merely 49% literacy rate, child marriage is rampant.

If she is 14 to 15 years old and she looks good, she is married off. – *Qazi*

3.1.2 Family Commitments

Financial distress is not the only reason for child marriage. If there is a commitment for a consanguineous marriage within the family, even affluent and educated families are ready to marry off their minor daughter so that the groom does not get into a romantic relationship elsewhere.

3.1.3 Migration of Grooms

This is more so if the groom plans to migrate for education or work. If allowed to migrate as a bachelor, he would be beyond the control of the families. Therefore, to bind him to a marital relationship becomes imperative.

Before he leaves, they will get him married so that he does not marry someone else. - *Collector*

3.1.4 Family Tradition

Some families might just have the tradition of early marriage of daughters. Such girls might be married at the age of 11 or 12 i.e. as soon as they attain puberty. Law holds no significance for them and neither is the financial incentive able to persuade them to delay the marriage.

They are well off. How can they not know about the law? Many of them know that child marriage is illegal. We make laws but society has to uphold them. In villages, there are families who cannot be bothered about the law. - *Collector*

3.1.5 Community Tradition

Within the district are several castes that have a particularly high prevalence of child marriage. Among BC (Backward Caste) communities like *Kurma*, *Golla* and *Valmiki Boya*, child marriage is the custom to avoid large dowries, the amount of which increases with the age of the girl.

Caste also plays a role on child marriage. Among the BCs, it is a part of their custom. Among SC and ST, custom and dowry lead to child marriage. *District Child Protection Officer*

3.1.6 Dowry

Large dowries as push factors for child marriage are found in all communities. If the girl is older and more educated, the parents have to pay more dowry to a groom of commensurate age and qualifications. Despite poverty, the dowry demand does not abate and is now considered a part of their tradition. Within the minority community, dowry is less often in the form of cash and more often as material necessities for the home. In either form, the money/materials given as dowry can range from Rs 50,000 to 3,00,000.

There are only a few families that do not take dowry. If a groom does not take adequate dowry, he is suspected to have a problem. – *NGO*.

3.1.7 Migration of Parents

Migration of parents creates the need to marry of the girl. If parents plan to migrate, her security becomes an issue of anxiety. They neither feel safe leaving her behind nor are confident of keeping her safe in the city. The only viable solution is to marry her off and see her settled safely in her marital home before migrating themselves.

In my experience, the reason for child marriage is because many a time the family migrates and the girl would be left alone. So parents think that she would be safer with her husband. – *Beneficiary Parent*

However, while the Anganwadi teachers report the continuation of such compulsions, which make security of the daughter more important than any other incentive to delay her marriage, the Collector is of the opinion that migration *per se* has decreased in the district. As a result, this cause of child marriage is now less relevant.

Migration has now come down in the district. These areas now have some irrigation for the Jurala Project. Migration is restricted to some pockets in the district and even in these pockets it is the adult male who goes out and not the family. Most of them have half to one acre land. Those who are left behind attend to the agricultural work. – *Collector*

3.1.8 Many daughters in the family

Several daughters are a nightmare for the parents. They feel that marrying off the girls as quickly as possible would complete their duty as parents.

If the family has many girls, it becomes difficult. If I marry off my eldest daughter earlier, I can marry off my other daughters soon too. – *Anganwadi Teacher*

The parents think that anyway, the girl has to go away. So might as well send her off early. One job is done if she is sent off as early as possible. – *Adolescent Girl*

This points to an attitudinal orientation of viewing daughters as a burden and stigmatizing their unmarried status. It creates a social pressure on the parents to discharge their duties.

3.1.9 Superstitions about Childbirth

Contrary to medical evidence, the superstition prevails that younger mothers would give birth to healthier babies.

There are also superstitions that the girl will not be able to give birth to a healthy baby if she gets married late. – *Collector*

3.1.10 Prospect of getting a ‘Good Groom’

With social expectations and norms putting stress on the parents, a good groom is hard to let go.

If they get a good groom, many parents would marry off their daughter early. If they delay and he gets married to someone else, then the next person might not be so good a candidate. – *Anganwadi teacher*

3.1.11 Sexual Harassment of Girls

The fear of the risk of sexual harassment also propels parents towards child marriage.

Another reason that is not acknowledged is that girls are getting menstruation at an earlier age than before. Families find it a riskier proposition to keep the girls unmarried till 18. - *Collector*

3.1.12 Modernity, Mobility and Loss of Parental Control

Education, modernity and mobility of girls have created a conundrum for the parents who feel that they are losing control over their daughters. The insecurity sets in when the daughter enters college. The transport system varies from village to village. Roads have been built in the rural areas, but with inadequate public transport system, private autos and jeeps are the common modes of transportation. Romantic relationships are formed when young boys and girls travel together daily in close proximity. Parents react by marrying her off to a cousin or to a good groom in the vicinity. Many of the POCSO cases and Missing cases in police stations are actually elopement cases. Early marriage becomes the only option for parents. They cannot let her be till 18 and risk an elopement.

In class 8th or 9th, a child is going around with someone. We may say that it is a retrogressive step but that parent finds more security in getting her married to a cousin and a good match. – *Collector*

The girl will remain within parental supervision if she is young. Older children will not obey. - *District Child Protection Officer*

This is the contemporary context that provides the setting for the conditional cash transfer schemes to combat child marriage.

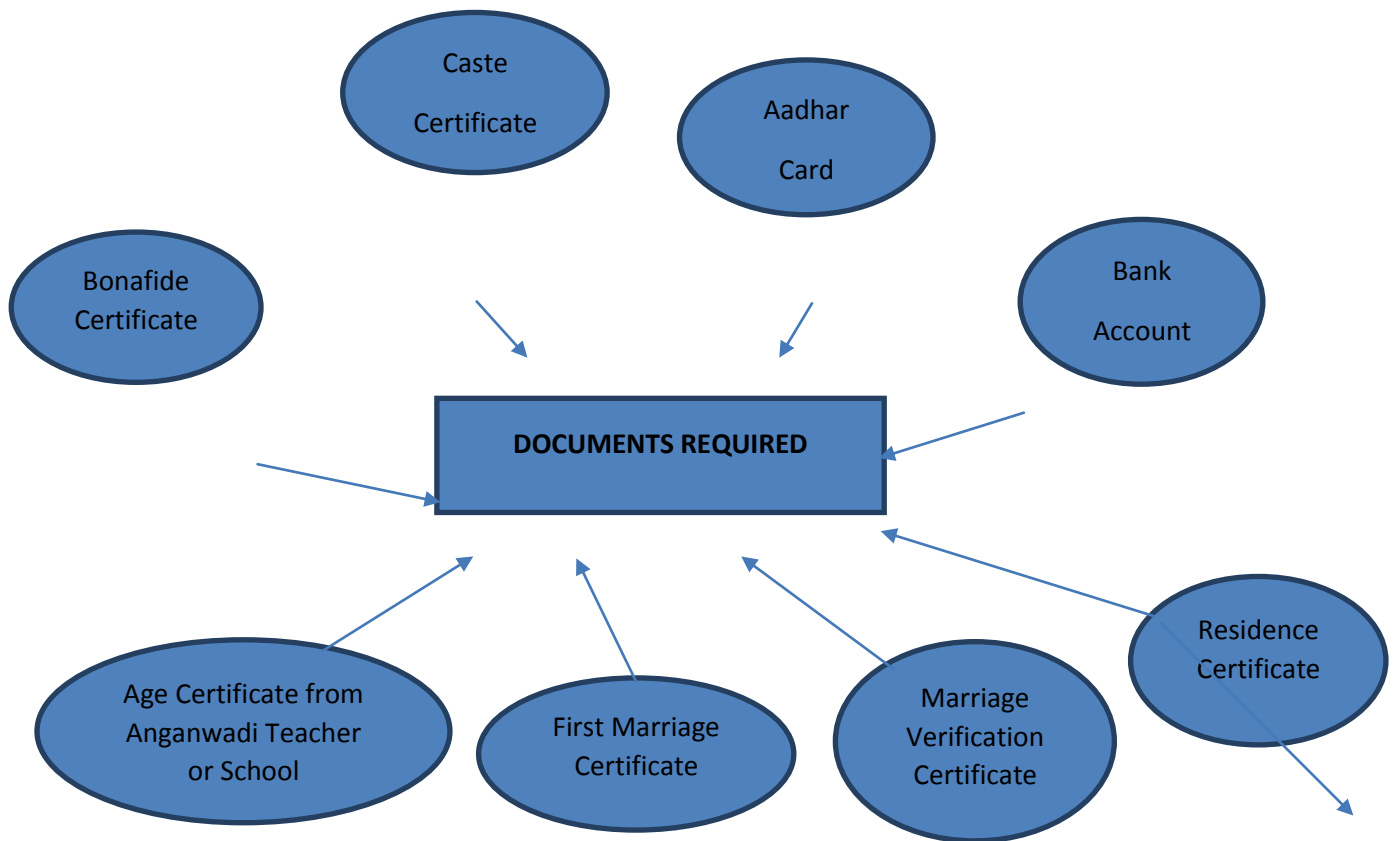
3.2 The Process of Accessing the Benefits

3.2.1 Amount

The quantum of benefits under the Kalyan Lakshmi and Shaadi Mubarak schemes has been enhanced from Rs 50,000 to Rs 75,000 and currently stands at Rs 1, 01,116. It is transferred into the account of the bride's mother.

3.2.2 Documents Required

Several documents are required to establish the bonafide of the bride's age, caste, income, first marriage and residence. All these documents have to be obtained from both the bride and the groom.



Source: Village Revenue Officer and Revenue Inspector

Bonafide Certificate of existence – The Anganwadi teachers sign the Bonafide Certificate that the girl exists. For the Minority Community, the Masjid gives a letter, which is a bonafide certificate of the family. It is not laid down in the Government Order (GO) but the applicants get it.

Age Certificate – The certification of age of the bride as a major is the most important document since the schemes are based on that criterion. Aadhar card, Anganwadi Certificate or Birth Certificate from school are the acceptable documents.

Anganwadi certificate of date of birth is required if the girl has not gone to school. If she has gone to school, then Birth Certificate from School is required. – *District Child Protection Officer*

The age certificate is the most important document. They can give the Aadhar card or 10th class certificate. – *Pujari*

They can get the Assistant Civil Surgeon's Bone Test Certificate for verification of age. – *Qazi*

Marriage Verification Certificate – Certification is also required to state that the marriage has actually taken place. The wedding card and photographs are additional supportive documents but a certificate is the primary criterion. Although Marriage Registration Certificate is the document mentioned in the GO, in practice very few people provide these. A religious leader's certificate stating that the marriage had taken place is what is normally submitted and accepted.

Only educated people who intend to go abroad get their marriage registered under civil registration. Otherwise, it is not very frequently registered. The religious certificate is enough for applying to the scheme. – *Village Revenue Officer and Revenue Inspector*

To avail the benefits, certification by Pastor is enough. Marriage registration is not required. – *Pastor*

When people come to the temple to perform the marriage, they have to pay Rs 216 to the temple. Then they are given a receipt for this amount of money. That is used as a marriage confirming document. – *Pujari*

For the Muslim brides, the Qazi booklet and Masjid declaration certificate are most important. – *Village Revenue Officer and Revenue Inspector*

The Telangana State Waqf Board has two marriage booklets – one for the groom and one for the bride. These booklets have the entire details of the bride and the groom. It has the signature of the Qazi performing the marriage. These booklets are taken to Haj House at Nampally, Hyderabad, which issues a marriage certificate.

The Panchayat Secretary or Arya Samaj or other similar organizations that have the authority to conduct the marriages, even though they are not religious institutions, can also issue a

marriage certificate that would be accepted. Finally, they can also claim for a certificate under the Hindu Marriage Act from the sub-Registrar.

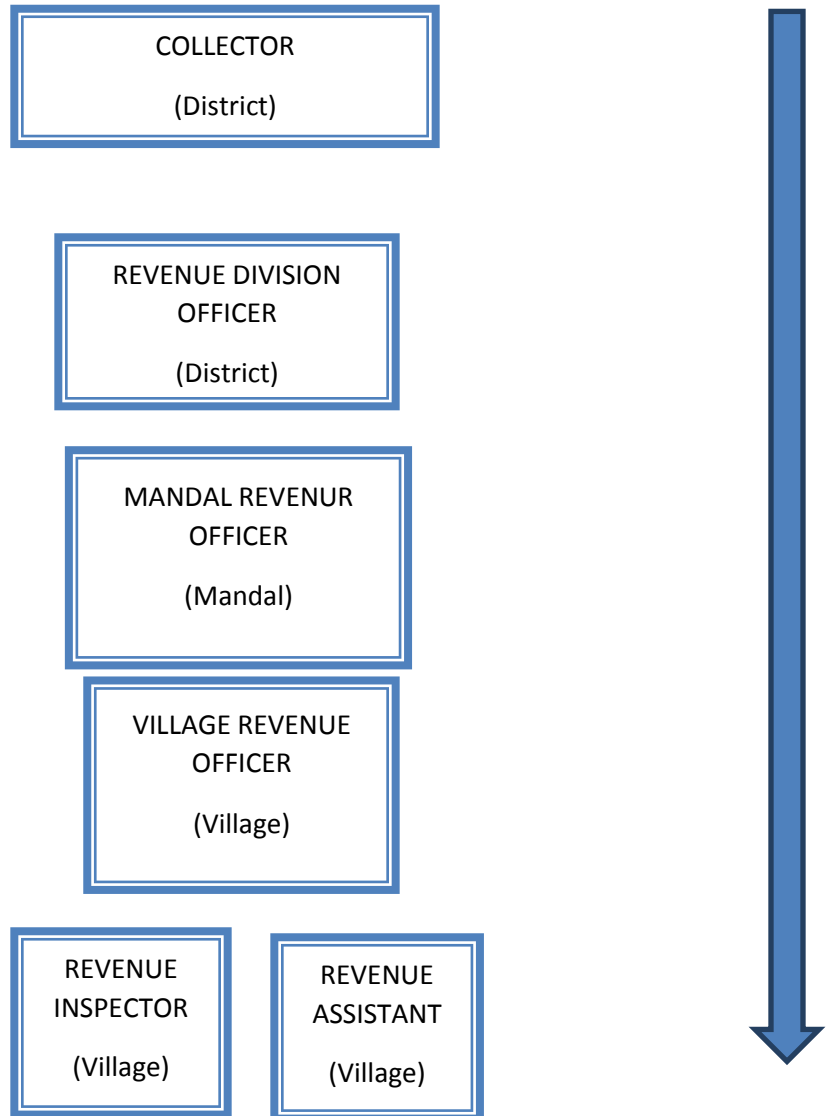
3.2.3 Administrative Structure

The schemes are implemented by the revenue structure. Earlier, the Shaadi Mubarak Scheme was under the Minority Welfare Department. A vigilance enquiry found that the identity of the bride was not being established. Thereafter, it has been shifted to the Revenue Structure.

At the village level are the Village Revenue Officer, Village Revenue Assistant and the Revenue Inspector. At the Mandal level is the Mandal Revenue Officer, who is also known as the Tehsildar. The District level is the Revenue Division Officer and the Collector is the head of the structure.

Now the Revenue Department is the nodal department for both these schemes. It has its structure up to the village level. It has a hold on the village. The Village Revenue Officer and the Village Revenue Assistant can establish who came and went. They know who is whose daughter and whether married or not. - *Collector*

Administrative Structure

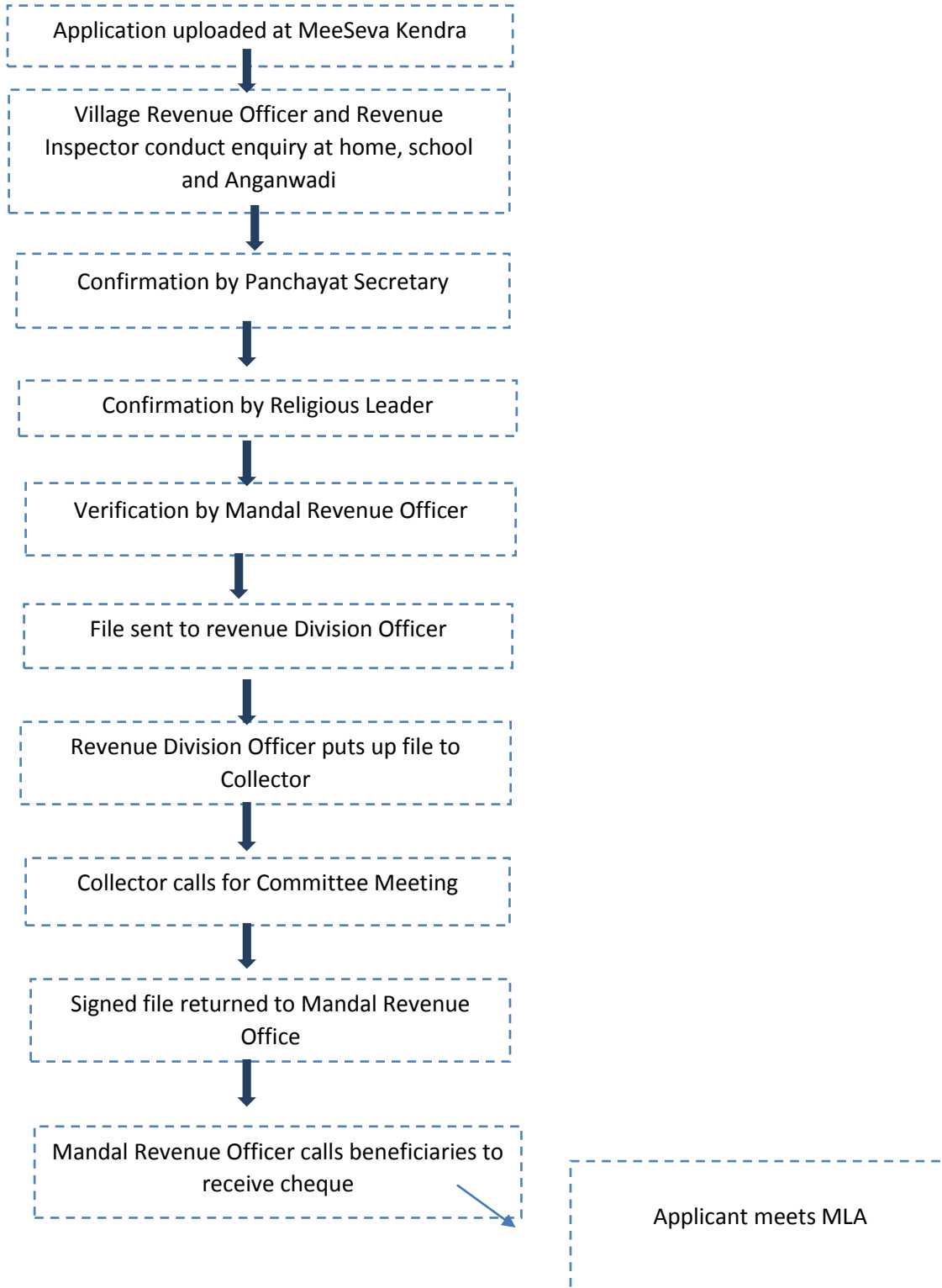


3.2.4 Process

The application is uploaded at the MeeSeva Centre. Soon after, the Village Revenue Officer comes home and checks the official documents and other important documents of marriage, such as marriage cards, photos, religious receipts etc. The verification is done at three levels – home, school and local enquiry. The Village Revenue Officer and Revenue Inspector do the enquiry. The age is checked against the list maintained by the Anganwadi teacher.

The next stage is the confirmation with the Panchayat Secretary followed by the confirmation of the religious leader. The Mandal Revenue Officer verifies the documents and sends them to the Revenue Division Officer, who puts up the file to the Collector. The files are sent in bulk to the Collector, who calls for a Committee with the Revenue Division Officer and MLA as members. Once this committee approves the application, the signed file is sent back to the Mandal Revenue Office, from where the cheque is finally given. The MLA can also ask to meet the applicants individually before giving his approval. The beneficiaries are called to the Mandal Revenue Office to receive the cheque personally. The girl's parents have to do all the paperwork as they would receive the money.

Process Flow Chart



3.3 Dissemination of Information about the Schemes

The Revenue Department is responsible for the IEC activities. There are advertisements in TV and newspapers and the Village Revenue Officer and Tehsildar interact directly with the Gram Sabha to convey the information.

3.3.1 Eligibility

Officially, Kalyan Lakshmi scheme is meant only for SC, ST and BC families but on the ground, OC families can also receive benefits if their income is below Rs. 2 lakh per annum. A Christian bride has to be a Backward Caste Christian (BCC).

Kalyan Lakshmi is for SC, ST and BC. OC can also get if the income is less. – *Anganwadi Teacher*

If a Christian bride has to avail, she has to be BCC. – *Village Revenue Officer and Revenue Inspector.*

Government employees are not eligible to access the scheme nor are farmers with more than ten acres of land, the latter being a discretionary condition imposed by the Village Revenue Officer.

The schemes cannot be accessed if you are a Government employee. Those with land more than 10 acres are not eligible. This is not given in the GO but informally VROs don't approve more than 10 acres. – *Anganwadi teacher*

The first marriage criterion is only applicable to the bride. The groom could be a widower.

They are giving the money even if the groom is a widower. The focus is on the girl for whom it has to be the first marriage. - *District Child Protection Officer*

3.3.2 Time Taken

The time taken to receive the cheque varies from 3 months to 10 months. However, files are known to be pending for three years if there is contradictory information in the documents or counterclaims regarding caste or residence that have to be investigated thoroughly.

3.4 Beneficiaries

3.4.1 Caste and Regional Profile

Kalyan Lakshmi scheme covers BC, EBC, SC and ST groups. Figure 6, shows that the maximum number of applicants across the years belong to BC groups in Gadwal district.

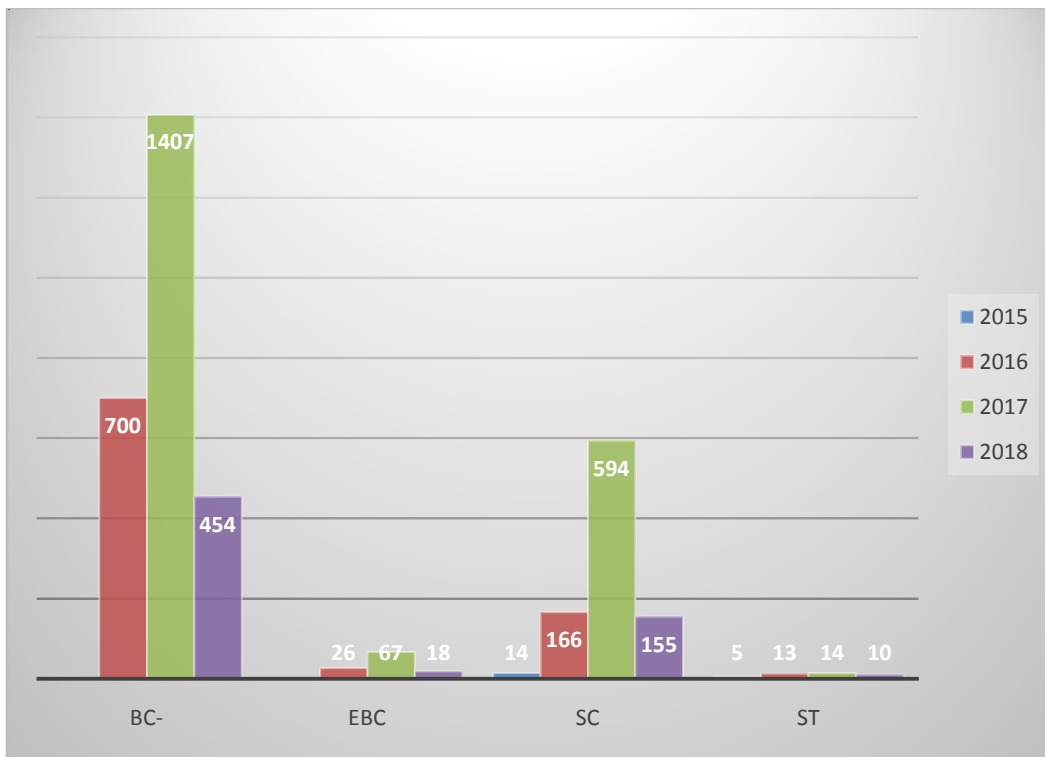


FIGURE 5 APPLICANTS CASTE WISE FOR KALYAN LAKSHMI SCHEME IN GADWAL DISTRICT, TELANGANA (2015-19)

Source: Compiled by authors from district level data

The maximum number of applicants for the Shaadi Mubarak scheme hail from Gadwal mandal and the least number of applicants hail from Kaloor mandal (Figure 7).

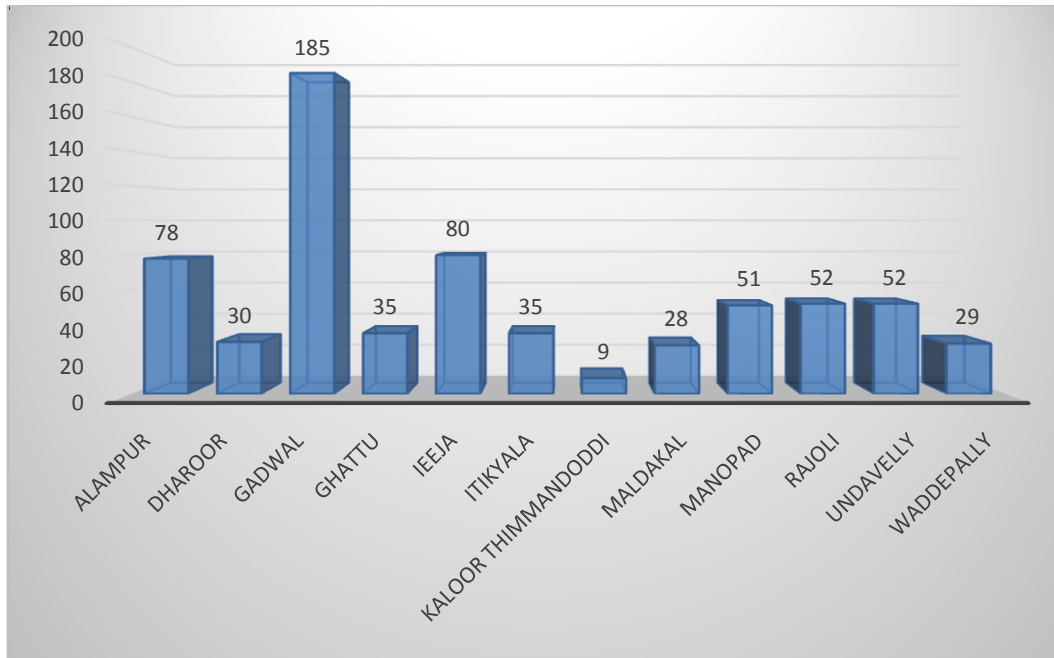


FIGURE 6. NUMBER OF APPLICANTS FOR SHAADI MUBARAK SCHEME MANDAL WISE IN GADWAL DISTRICT, TELANGANA (2015-2019)

Source: Compiled by authors using district level data.

3.4.2 Age of Marriage

Maximum number of women getting married under the Kalyan Lakshmi scheme are in the 19 to 23 age group with 20 years being the age at which a maximum number of women get married (Figure 8)

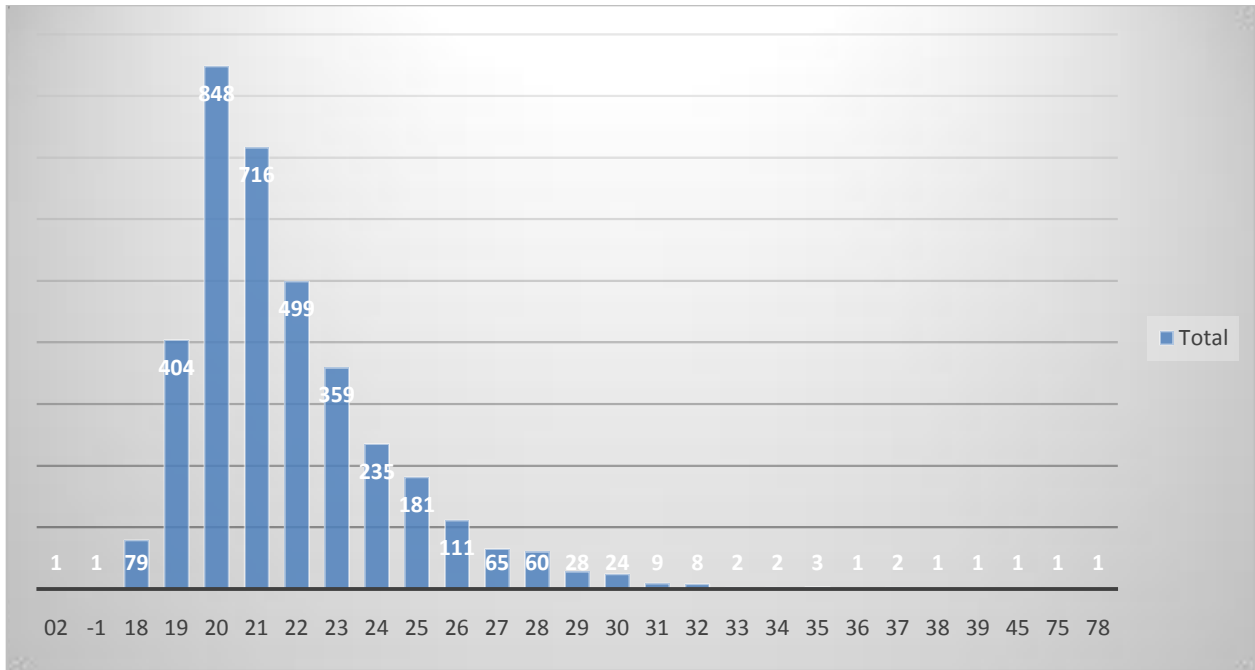


FIGURE 7. AGE AT WHICH WOMEN WHO GOT MONEY UNDER THE KALYAN LAKSHMI SCHEME GOT MARRIED (2015-19)

Source: compiled by authors using district level data.

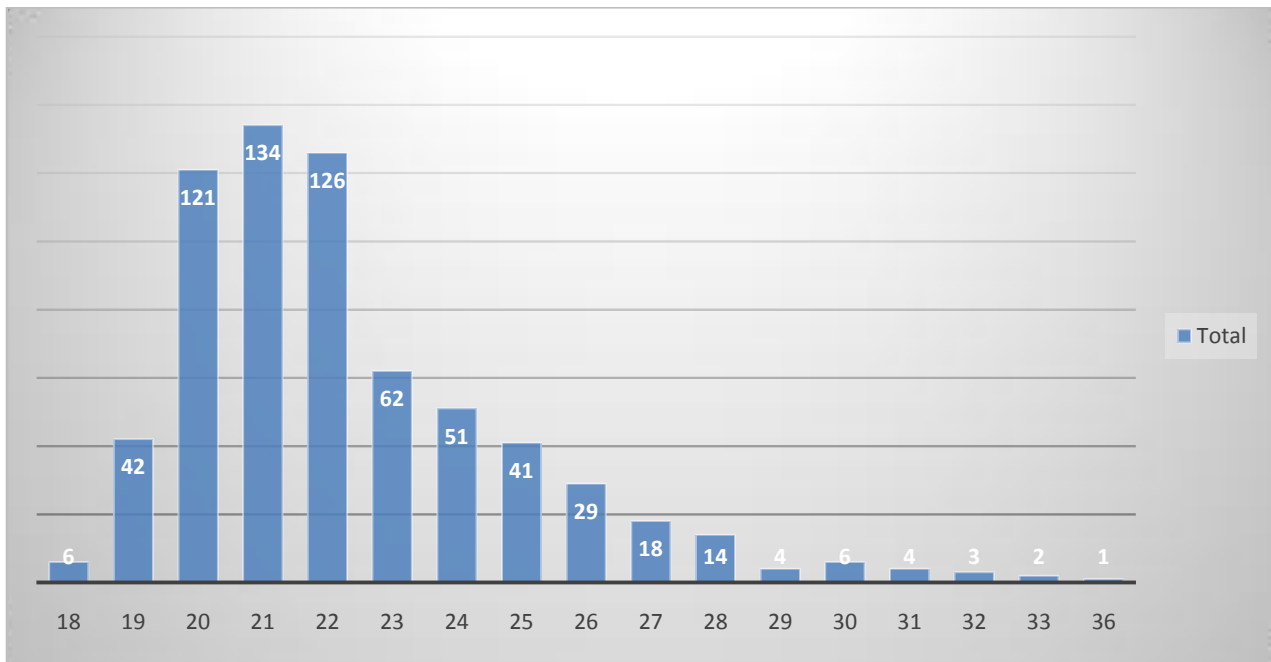


FIGURE 8. AGE AT WHICH WOMEN WHO RECEIVED MONEY FROM THE SHAADIMUBAARAK SCHEME GOT MARRIED (2015-19).

Source: Compiled by authors using district level data.

The maximum number of women getting married under the Shaadi Mubarak scheme are in the 20-23 age group, with 21 years being the age at which maximum of them get married (Figure 9). Both the schemes were introduced in 2014, and 20 and 21 years being the age at which marriages are happening, shows that families are waiting for a couple of years more than the legal age of marriage.

3.5 Challenges of Implementation

Despite the fairly large number of beneficiaries the CCTs have been able to garner since they were introduced, different stakeholders voiced their views about the persisting challenges ranging from detection of forgery of the documents, difficulties in verification of residence, caste, and marriage, problems of access due to the paperwork and delay in getting the requisite documents, and the spurt in applications resulting in applications being more than the annual budgetary allocations. These perceptions are elaborated below.

3.5.1 Age Document

The foremost challenge of implementation is to detect the forgery of age proof documents.

Parents sometimes fudge age to get the benefits. – *District Child Protection Officer*

A common fraudulent practice is to change the Aadhar details to increase the age of the bride so that the families can receive the benefits despite the bride being a minor. These details are changed at the Aadhar Centre itself.

The Aadhar Centre authorities are only supposed to change the details after permission is given by VRO but that is not happening. It is an extra source of income for them. – *Village Revenue Officer and Revenue Inspector*

As a result, the Village Revenue Officer and the Revenue Inspector have worked out eight methods of identifying fraud through Aadhar. The second method of verification is by checking the school records of the bride if educated. If not, the parents' marriage date and other relevant information are asked for. Sometimes different certificates carry different age. This is a tedious procedure that takes time.

To enquire about the groom's age is more difficult as they are mostly from other places.

Parents try to deceive their religious leaders, too, to perform child marriage and yet avail of the benefits.

The Qazi office rejects any applications where the bride is below 18 because even the Qazi can get jailed for it. So the family hides the minor age of the bride from the Qazi. – *Qazi*

3.5.2 Marriage Verification

The temple is the venue for a large number of marriages. The parents don't ask for any type of certificate at the time of the marriage but later approach the temple when they decide to avail the Kalyan Lakshmi scheme. However, since many poor villagers are married for free, there is no receipt to be given to them and, therefore, there is no proof whether they had performed the marriage or not. The temple has to give the certificate based on trust and not on records.

It is a big custom to get married here. A larger number of marriages in this region are performed here. One great difficulty is that when they are getting married, they don't want any document but later when they want to apply for Kalyan Lakshmi scheme, they come and ask for marriage confirmation certificate. There is no proof whether they had performed the marriage here or not. – *Pujari*

In case the marriage has been held at home and officiated by an independent priest, the Panchayat Secretary asks the parents to get a certificate from the temple and the temple authorities are under the community's pressure to comply.

The village secretary tells them, 'Go and get a certificate from the temple.' But all marriages are not held in the temple. The people request us to give a certificate. – *Pujari*

3.5.3 Residence Verification

Many a time, the parents are originally from Telangana but are living in Andhra Pradesh. They want to avail the benefits as natives of Telangana while the village officers do not consider them as local residents. This dispute causes confusion about eligibility conditions and delay.

The borders of this district are porous. Many people belonging to Gadwal stay in Kurnool. They keep shuttling between the two places. Kurnool is in AP but they wish to avail of the scheme in Telangana. – *Collector*

3.5.4 Caste Verification

Since only certain castes are eligible and the amount is substantial, people of other castes attempt to get the benefits through forged certificates. If there is dispute over caste status, it leads to delay in settling the matter.

The applicant might claim to be BC but others might be opposing it. Counterclaims cause delay. - *Collector*

3.5.5 Fraud regarding Time of Marriage

Under the guidelines, only marriages that have taken place after the launch of the schemes are eligible for the benefits. However, in the initial years, families who had married their daughters earlier, too, got the money. However, as time has passed, this form of fraud is no longer possible.

Fraud has happened in the previous years. Girls who had got married before the scheme started also accessed the benefits. – *District Child Protection Officer*

3.5.6 Establishing Bonafide

Establishing bonafide of the bride herself is a difficult task among the Minority Community due to the practice of women's seclusion or purdah. A male officer who visits the home for verification would not be allowed to enter to check her bonafide.

Verifying women from minority community because of purdah – An officer is supposed to go to the home of the bride to establish the identity but he may not be allowed to enter the house. - *Collector*

3.5.7 Approval of MLA

The approval of the MLA is the final signature on the application file. The political affiliations of the MLA and the family, if divergent, might cause delay in getting the MLA's approval.

The final sign has to come from the MLA. So there were delays earlier because the MLA might not want to sign because of political reasons. However, now this has been resolved because the MLA wants to be popular. – *Collector*

3.5.8 Lack of time to publicize the scheme

The Revenue Department, being burdened with all Government schemes, gives low priority to information dissemination. It is only once a year or so that the Tehsildar finds the time to interact with the villages and convey details of the scheme.

The revenue department is responsible for publicity of the scheme. However, burdened with other responsibilities, it is not able to take up this scheme with special care. Usually, on Civil Rights Day, the Tehsildar discusses the scheme with the villagers. - *Village Revenue Officer and Revenue Inspector*

Similarly, the overburdened Panchayat Secretary, too, gives low priority to awareness about the scheme, despite the insistence of higher level officials.

The Panchayat Secretary is already overburdened with several Government programs. The proceedings of the Gram Panchayat have become so mechanical that however much the pressure from the top, the information is not getting disseminated effectively. – *District Child Protection Officer*

3.5.9 Deliberate Blockage of Information at the Local Level

A lot of discretion is in the hands of the Panchayat Secretary and Gram Sabha. If they follow discriminatory practices, the awareness generation about the scheme becomes faulty and information about the scheme filters only through kin and patronage network.

Publicity of the scheme is left to the Panchayat Secretary through the Gram Sabha. If they are not doing their job properly, many people don't know about it. Then the scheme is not reaching those whom it should reach. Local leaders, Sarpanch, their selection could be done on a partisan basis. If others go and ask them, they do not give them much details. – *District Child Protection Officer.*

3.6 Problems of Access by Beneficiaries

3.6.1 Getting the documents of the groom

The application process requires certificates supporting the eligibility of both the bride and the groom. The documentation of the bride is available locally but getting the documents for the groom is challenging as he mostly belongs to another place. It is especially difficult if the groom belongs to other states or even other countries where the administrative structure is not geared towards providing such documentation. This is another instance of discretionary power as the GO of 2014 does not ask for such detailed documentation of the groom.

The VRO gives the documents for the bride but it is very difficult to get them from the groom if he belongs to another place. The GO of 2014 does not mention this but the Tehsildar and RDO insist on these documents. Otherwise, they won't give the money. We have grooms from Sri Lanka, Saudi, Mumbai, Madras. How do we get these papers? Qazi

It was a difficult procedure to get the signature. We had to get the groom's documents, including educational certificates signed by his Mandals' VRO. We had to take the certificate from his Pastor that the marriage took place at the groom's home. – Beneficiary parent

3.6.2 Insistence on Local Wedding

For the Shaadi Mubarak applicants, the local officers insisted on a local venue for the wedding so that the verification of the event could be done.

The officers insist that the wedding has to take place in the local district. Suppose a girl, from Gadwal, is married Kurnool, then they won't give the money. Wedding has to happen only in this district. This is not in the GO but the local officers want it. They won't give the money as they are not sure if the marriage has happened or not. Qazi

This appears to be a discrimination against the Shaadi Mubarak applicants because Kalyan Lakshmi beneficiaries clearly mentioned marriages happening in another district. It causes delay in getting the requisite documents but did not make them ineligible for accessing the scheme. However, both families mentioned spending Rs. 5,000. It is not clear to whom this 'speed money' was given or was it 'access money'.

3.6.3 Paperwork difficult for non-literate parents

The paperwork for the application can be handled by educated applicants as mentioned by some of the beneficiaries that their educated children and sons in law took care of the process.

Son-in-law himself helped to get the certificate as he is educated. – *Beneficiary parent*

We did not have any problem with the application because my children did all the work. I have educated all my children. – *Beneficiary Parent*

However, if the family does not have any such capable members, then they seek help from outsiders to put together the application papers. They either seek help from their religious leaders or other people in the community.

As the families are illiterate, I help to get the documents and process the application. – *Qazi*

People helped but we don't know if they take money. Those who are educated can handle the application paperwork but very poor and illiterate people are facing issues. – *Anganwadi teacher*

The need for help had created a mini local industry of middlemen who collect the documents required, get the requisite signatures and assist the families to submit the application online at the MeeSeva Kendra in lieu for a fee.

The process of the application begins with the family approaching the middleman who is usually a local resident. There are many middlemen such as these in the villages who are school dropout with some computer knowledge. They collect the photographs, Aadhar, marriage certificate given by the religious institution or Panchayat office and middleman gets all the documents attested and in the process, he keeps some money. – *NGO*

The schemes had been created with an online application process in order to ensure transparency and reliability. However, if middlemen are removed from the system, marginalized applicants would not be able to navigate the system.

If the middlemen are done away with, the beneficiaries would be at a loss. In spite of the NGO guiding the people about the schemes, it does not prove to be too helpful as the people want to be 'spoonfed'. – *NGO*

3.6.4 Delay in Getting the Requisite documents

Documents that are relatively undisputable, such as bonafide certificate, age certificate, caste certificate, residence certificate, marriage verification certificate etc. are easily available. However, for families without a regular wage, the seasonal income could be disputed. Therefore, the income certificate may take some time. Infact, in some cases, getting the application ready takes more time than getting the money.

Sometimes there is delay in getting the income certificate from the Patwari. The time taken between submitting the application and receiving the money can be from one month to six months. More time is taken to get all the documents. – *Qazi*

Delay is more common when the groom belongs to another place and the bride's family does not know the local officials there. Apart from the challenges of negotiating the system of an unknown place, the delay seems to be a tactic as well to get 'speed money from the bride's family. The amount, too, appears to be predetermined.

Marriage was held in Raichur. So very difficult to get certificates. To get the marriage certificate we had to give 5000 rupees. It took a long time to get the certificate. – *Beneficiary Parent*

The marriage was held in the groom's place. We faced difficulties because the marriage had not happened in our village. We spent 5000 rupees to get money from the scheme. It took quite some time to get the certificate. – *Beneficiary Parent*

3.6.5 Applications more than Budgetary Allocations

With the enhancement of the amount of benefit, there has been a sudden spurt in the number of applications. As a result, the money allocated under the budget gets spent and families have to wait till the next financial year for the cheque.

Money disbursement is dependent on the budget. Some families have to wait till the next budget. – *Qazi*

3.6.6 Political connections matter

Local political dynamics determine the level of support received from the Village Revenue Officer and the Sarpanch.

With VRO and Sarpanch, the political affiliation of the family matters. – *Anganwadi Teacher*

3.7 Perceptions about Objectives of the Scheme

3.7.1 To pay off marriage related debts

The beneficiaries look forward to the amount to be able to pay off the marriage related debts. It frees them of a longer debt cycle and even secures a lower interest rate as the money lenders are assured of repayment within one year.

Generally, it is used to pay off the marriage related debts. The amount is a good support even though it is not totally adequate. – *Qazi*

We used the money to clear off our loans. It was an adequate amount. – *Beneficiary Parent*

We the money received we cleared our debts. The wedding usually takes place at the groom's house and the ceremonies can last up to three days, which makes it quite expensive. – *Beneficiary Parent*

In the case of very poor parents, the assurance of the amount for loan repayment actually made the marriage possible.

We used the money to clear our loans. We feel that the money was enough. We could not have got our daughter married if there was no scheme. – *Beneficiary Parent*

3.7.2 Government Helping to Pay Dowry

For the adolescent girls, the scheme was helping their poor parents arrange for dowry.

Our families cannot afford to give dowries. So the Government is helping us to pay dowry. – *Adolescent Girl.*

The parents, too, mention being able to gift some amount of cash to their daughter out of the benefit.

When the money comes, I will give my daughter Rs 9000 out of the happiness of our heart. KCR is like a 'Mamu' to our daughter. He has got her married, not me. – *Potential Beneficiary*

3.7.3 Collateral for Loans

The promise of the benefit is now used as an intangible collateral for loans. For assetless families, this makes a huge difference in terms of availability of credit.

We spent three lakhs for the wedding. We are sure that we will get the money. We borrowed on "bharosa" that the money will come definitely, so people give us loans. When the money comes, we will give people back the money. – *Potential Beneficiary*

3.7.4 Miscellaneous Financial Needs

There are families who avail the scheme on the basis of the caste certificate but do not appear to be as poor as the majority of the beneficiaries. For them, the benefit is an additional amount for meeting other financial expenditure.

Half the money will be used for my wife's coaching to become a teacher. - *Groom*

My sister-in-law's parents bought a bike for themselves with the money. – *Adolescent Girl*

3.8 Perceptions about Change Brought about by the Scheme

3.8.1 Scheme Popular, Leading to Decline in Child Marriage

The enhancement of the benefit to Rs one lakh has caused people to pause and weigh the advantages and disadvantages of child marriage. If Rs one lakh out of an expenditure of two to three lakhs is taken care of, it is definitely a huge incentive for the parents who are now willing to delay the marriage of the child till 18 or risk losing this substantial amount of money. Therefore, the incidence of child marriages has reduced in anticipation of getting the money.

The schemes have had a positive impact here in Gadwal. The amount is such that they will definitely have a thought about it. During marriage, two to three lakhs gets exchanged.

Therefore, an amount of one lakh would be a substantial contribution to it. It is a good amount of money and, therefore, delay in child marriage is happening. – *Collector*

There has been a good response to this scheme. It stops child marriage. Now people realize that by doing that their one lakh is lost. 70-75% of the people are availing of the scheme. Because of this scheme, there has been 60-70% decrease in child marriage because they will not get the money without the “Above 18” age certificate. – *Qazi*

There has been a significant fall in child marriages after the scheme came in. 80% of the brides are above 18. If a girl child is 17, parents are waiting for a few more months to get the benefits. – *Anganwadi teacher*

The parents are waiting till 18 atleast for the sake of the money. The scheme is popular. – *Village Revenue Officer and Revenue Inspector*

Kalyan Lakshmi has become popular because the amount was increased to Rs. One lakh. The scheme has turned ‘viral’ after this increment. - *NGO*

The beneficiaries, too, clearly state that there has been a fall in the incidence of child marriage in their communities.

People now know that they should wait till 18 years. The amount is good, and people have faith that they will receive it. - *Beneficiary*

The scheme is the reason behind child marriage coming down. – *Beneficiary*

20 marriages have happened in my village. They all accessed the scheme and no one was under 18. – *Beneficiary*

Lots of people in this village have availed the scheme. From last year whichever marriage has taken place here have availed the benefits. – *Beneficiary*

Lots of people are showing interest in the scheme. S there is decline in child marriage. – *Beneficiary*

7.7.2 Older Women getting married to younger men

Analysis of the age of marriage of those getting married under Kalyan Lakshmi and Shaadi Mubarak schemes (Figure 10 and 11) shows that in 5.5 and 5 percent of the cases, the women are older to men. In 95.3 and 91 percent of the marriages under Kalyan Lakshmi and Shaadi Mubarak respectively men are older than women. This shows that it is not a socio-cultural norm for the women to be older. One reason for older women in marital matches becoming desirable could be because of the monetary impetus of the schemes.

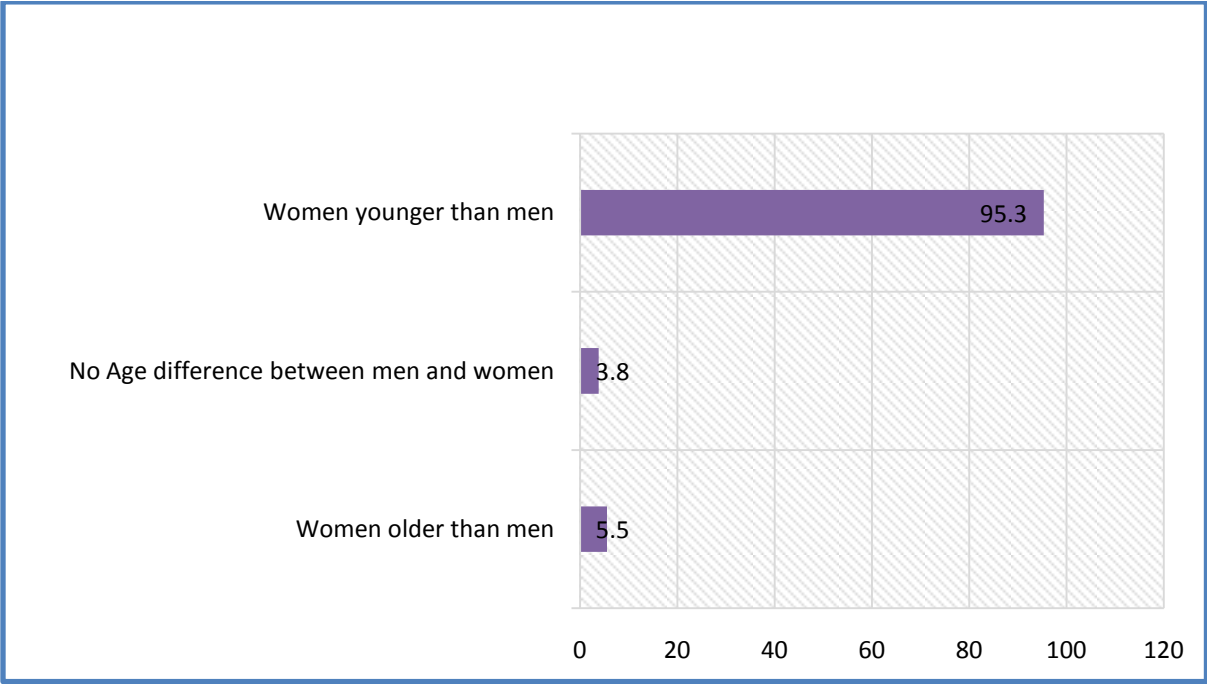


FIGURE 9 AGE DIFFERENCE BETWEEN MEN AND WOMEN IN MARRIAGES UNDER THE KALYAN LAKSHMI SCHEME.

Source: Compiled by authors using district level data

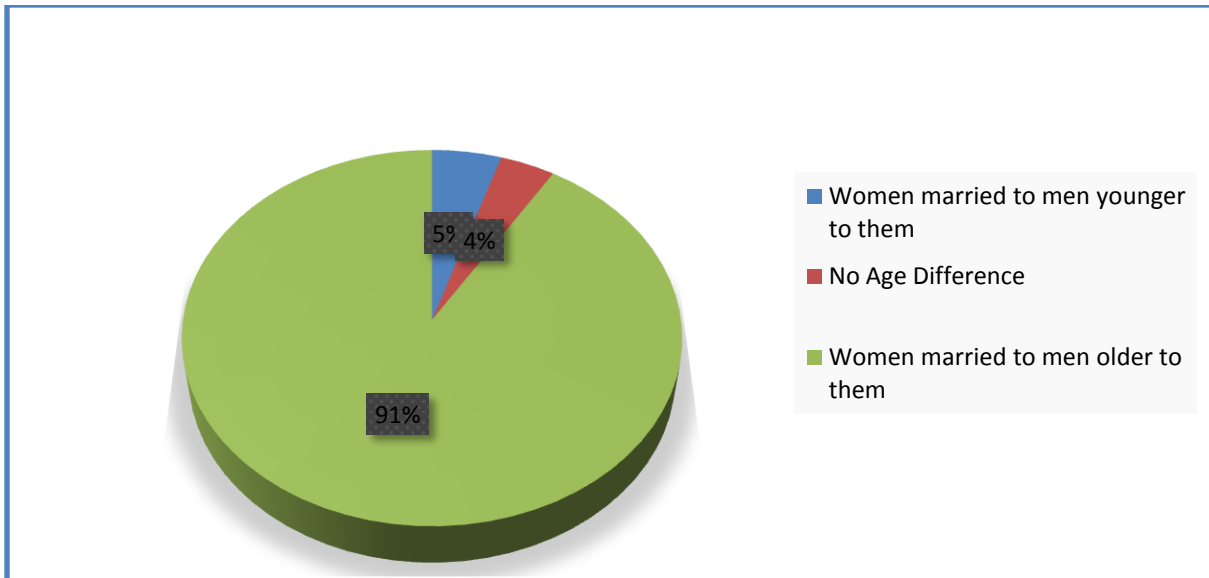


FIGURE 10. AGE DIFFERENCE BETWEEN MEN AND WOMEN IN MARRIAGES UNDER SHAADI MUBARAK SCHEME.

Source: Compiled by authors using district level data

3.8.2 No attitudinal Change

The scheme has acted as a powerful economic incentive to reduce child marriage but there does not seem to be any substantial and significant attitudinal change towards the girl child.

Everyone applies [to avail benefits] but whether it has been able to change attitudes is the question to be asked. – *Collector*

The scheme is only acting as an economic incentive. There is still no change in the family's perception of child rights. – *NGO*

3.8.3 Part of a Larger Package of Efforts to Combat Child Marriage

Although the decline in the incidence of child marriages can be attributed to the substantive economic gain, stakeholders perceive the scheme, not as a stand-alone initiative but a part of a holistic package of efforts to combat child marriages. This multipronged strategy is through

- Education (residential welfare schools)
- Awareness generation (District Child Protection Officer, Anganwadi Teachers and NGOs)

- Vocational training (NGO)
- Efforts by religious leaders
- Punitive action (Collector's warning, police and DCPO raids to stop child marriage)

All these measures share the credit of reducing child marriage.

This is a very good scheme but this has to be considered as one of the components of a more holistic solution. Residential schools have had a very good impact in delaying child marriage. They are run by the Minority and Social Welfare Departments. There is a hostel in every mandal. There is a good enrollment of girls. These are families where predominantly early marriage takes place. The social welfare schools for SC/ST/BC and the Kasturba Schools are endowed with very good infrastructure. Hostels are bigger factor in reducing child marriage. They are making girls and boys conscious of their position, aware of their aspirations. – *Collector*

In the last 20 years, education levels are also increasing. Now the younger generations' thinking is slowly changing. – *Groom*

Nowadays the couples are usually educated. Child marriages are relatively coming down. – *Village Revenue Officer and Revenue Inspector*

We did a year-long campaign in the community and they are saying that over the past three years the number of child marriages has come down because of the growing awareness among children and parents rather than because of the scheme. Telangana Government textbooks also carry toll free number for prevention of child marriage. Among the younger people, there is much more awareness about child marriage. The number of identified child marriages has come down. Awareness programmes are conducted in schools. – *District Child Protection Officer*

A monthly meeting is held at the NGO office – an awareness meeting. It is conducted by the ANM and the teacher of the NGO centre. One of the things discussed is the age of marriage. The meetings are attended by the girls. – *Adolescent Girl*

Our parents are not insisting on early marriage because we are undergoing vocational training. Our parents are convinced when we tell them not to marry us off now because they believe in the advantages of the training that we are getting. – *Adolescent Girl*

We are able to stop 75% of the marriages of young girls. We are asking their parents to wait for one year as the girls are mostly 17 years old. Weddings in the village could be below 18 but those who come here, we make sure that they have all the documents and they have waited till 18. – *Pujari*

In my church, all marriages are done above the age of 18. – *Pastor*

The Qazi office rejects any applications where the bride is below 18 because even the Qazi can be jailed for that. – *Qazi*

Last year the Collector conducted a meeting about child marriage with all Government officials and religious leaders and warned them of penalization if they performed marriage of girls below the age of 18. – *Pujari*

We know that if the authorities got to know of any child marriage, they would not let it happen and will arrest the parents. We have seen raids been conducted by the police. – *Beneficiary*

3.8.4 Marriage Registration Objective not Fulfilled

Due to the flexibility of accepting marriage verification certificate from religious leaders, applicants do not get the marriage registered for the scheme.

Only when the groom is going abroad do they need the marriage registration certificate. – *Pastor*

3.9 Negative Repercussions

3.9.1 Dowry

Due to the availability of assured money, some of it is being promised or demanded as dowry. Grooms are now attracted towards previously unmarriageable girls because their families are eligible to get the benefit from the scheme.

Sometimes there might be an agreement that the groom will get the money. *Qazi*

Bridegrooms are now coming for the scheme. The value of the girl has increased. - *District Child Protection Officer*

The money from Kalyan Lakshmi often becomes dowry. People usually eye girls who are eligible for this scheme. The agreement is usually made before the marriage and the money ends up being taken over by the groom. – *NGO*

The money given through the scheme is often substituted as dowry. – *Village Revenue Officer and Revenue Inspector*

3.9.2 Corruption

The scheme has many layers of approvals that have to be obtained personally. This is an ideal situation to breed corruption. On the one hand, many in the administrative structure are willing to give their signature at a price while on the other, the middleman-officer nexus is created to promise a harassment-free process. The beneficiaries hand over the responsibility of navigating the system to the middlemen, who maintain a payback system.

The bribes in this process are taken from the lowest to the highest level. Everyone signs only after they get their share. Most often there are middlemen involved in the process of application of this scheme who claim about Rs 5000 as their fee. This is distributed along the network. – *NGO*

3.9.3 Rise of Marriage Expenses

Due to the easy availability of money, more is now being spent on the weddings.

As the Government is giving one lakh rupees, that is encouraging the consumption pattern. – *District Child Protection Officer*

3.10 Recommendations by stakeholders to make the schemes perform better

PROCESS	Information dissemination through SHGs, Gram Sabhas and NGOs
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	Simpler document criteria Expedite process
CORRUPTION	Curb forgery of certificates Curb bribe taking by officers
AMOUNT	Enhance the amount
ADMINISTRATIVE STRUCTURE	Create a separate department for the scheme

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 Jogulamba Gadwal in the state of Telangana, 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, religious leaders, frontline workers such as Anganwadi workers, families of beneficiaries, and adolescent girls.

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

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

1. Both Shaadi Mubarak and Kalyan Lakshmi schemes need to emphasize on the legal registration of marriage and not simply rely on certificates by religious community leaders.
2. Since the potential beneficiaries are often non literate and find it difficult to navigate the system, it would perhaps help them if the scheme is restructured such that applicant data is shared between Government Departments based on Aadhar or some other ID rather than ask them to get each document individually. This step would (a) ease the burden on the applicants, (b) make the process more transparent and (c) eliminate the intervention of middlemen.
3. Tighter administrative control to curb corruption and elimination of political approval at any stage is needed as such approval fosters a culture of political patronage.

4. Information and guidance at the village level via a government office to assist potential applicants in obtaining the requisite documents is needed.
5. A time frame for each step of the process would reduce the overall procedural time and not keep the files pending beyond a reasonable time.
6. The schemes should be seen as part of a slew of initiatives to combat child marriage and, therefore, should have synergy with other programs.
7. 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.
8. Our study shows that superstition about child birth is one of the reasons for child marriages. Hence, efforts should be made to undertake sexual and reproductive health knowledge building and dissemination at the village level.

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 ProgrammImplementation

- 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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