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Perceptions on Interventions to Empower Girls and Families to Reduce Child Marriage in Kampung Seri Menanti, Negeri Sembilan, Malaysia

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Abstract
Child marriage is a social phenomenon where girls and boys are married before they reached 18 years old, which usually occurs through an arranged marriage. Oftentimes, these children are living in poverty, and lack access to healthcare and education. In contemporary society, child marriage is still existed and deems as a survival mechanism for the poor. However, passing the minimum marriage age would consume time thus drastic action should undertake to protect these children and exercising their rights. The study aims to ascertain the interventions to empower girls and families to reduce child marriage. Three variables were tested, namely the conditional cash transfer program, educational program, and economic entrusting program, which was successfully undertaken in Third World countries to enable girls to be treated equally in society. A survey was conducted on 116 public persons in Kampung Seri Menanti who met the inclusive criteria of the research. The preliminary findings indicated that these three types of intervention would potentially influence the girl and support family empowerment against child marriage in the country. The research also has practical implications.

Keywords: Child Marriage, Interventions, Conditional Cash Transfer Program, Educational Program, Economic Entrusting Program, Malaysia

Introduction
Child marriage, also known as ‘early marriage’ or ‘child bride’, has an unsettling definition across the globe (Nour, 2006). The complication stems from the variety of cultural interpretations of this matter. In its standard form, child marriage is defined as a union between two parties under 18 years of age (Mahato, 2016).
In the eyes of the law, Malaysia allows child marriage if the girl is 16 years old and the boy is 18 years old, if the Shariah judge or the Chief Minister approves, which follows old English Law bound in the country’s constitution (Federal Constitution, 2006). Due to this reason too,
the child marriage statistic in the country is on the rise for both Muslims and non-Muslims (Tang, 2019). For example, between the years 2007 to 2017, approximately 15,000 cases were reported, where Sarawak has been identified as the state with a high number of child brides (Hui, 2018). Also, the country had been shocked by a marriage of an eleven-year-old girl to a man thirty years older in Kelantan (The Star Online, 2018). The man was later condemned as a paedophile who had targeted marrying the child since she was seven years old (The Star Online, 2018).

Oftentimes, poverty is perceived as the culprit for child marriage (Tristam, 2017). Girls from low-income families are regarded as a burden instead of a resource compared to boys. For example, Paul (2019) identified girls with no or only primary education and coming from a destitute family increasing the prevalence of child marriage. Furthermore, the marriage quality of children who married at or below 12 years old has indicated a strong negative effect as well as being exposed to domestic violence (John et al., 2019). These accounts potentially intensify the power imbalance between spouses and diminish a girl’s agency in the household.

**Problem Statement**

To date, in Malaysia, child marriage continues to be permitted under the Law Reform (Marriage and Divorce) Act and the Islamic Family Law, despite the withdrawal of the country’s reservation to article 16(2) of the Convention on the Elimination of Discrimination against Women (CEDAW) (The Star, 2018). The redundant power in the implementation between the Islamic Family Law and Civil Law showed that the government could not change the law easily (The Star, 2018). The government had taken serious action to reduce the number of child marriages. Actions taken have included a discussion with religious experts to develop new laws and regulations (NST Online, 2018; Reuters, 2018). However, passing laws usually involves long debates. In order to mitigate this issue, the government needs to generate a comprehensive strategy to reduce child marriage immediately. Therefore, with the above arguments, this study aims to determine immediate interventions to mitigate child marriage in the country. Following this, the objectives of this article are to 1) identify the relationship between conditional cash transfer and girls’ and families’ empowerment against child marriage; 2) to determine the relationship between the educational program with girls’ and families’ empowerment against child marriage; and 3) to assess the relationship between the economic entrusting program with girls’ and families’ empowerment against child marriage.

**Literature Review**

Child marriage is an enduring practice all over the world and exists today. The United Nations International Children’s Emergency Fund (UNICEF) (2018) has identified more than 100 countries worldwide involved in this practice which has become a norm, especially among the rural poor. Simultaneously, child marriage is used as a mechanism to reduce the burden of the family, especially by marrying off their girls. This norm is prevalent in a patriarchal tradition where girls or women are not valued equally with boys or men (Janardhana et al., 2011; Kandiyoti, 2005). Oftentimes, girls are married off with little dowry to much older men. There, she has to perform house chores and other homemakers’ tasks and later have children, obliterating her chances to get educated or to have a voice of her own (Ussher, 2011).

The Sustainable Development Goals (SDGs) urged an end to child marriage due to the detrimental effects on girls and later society generally (Girls Not Brides, 2017). Combating child marriage alone can address eight goals in SDGs including poverty, zero hunger, good
health wellbeing, quality education, gender inequality, boosting economic growth, reducing inequality and promoting peace, justice and strong institutions (Girls Not Brides, 2019). Despite efforts like increasing the minimum age of marriage to 18, other interventions that could be undertaken to assist low-income families are conditional cash transfer, educational programs, and economic entrusting programs, which had been proven effective in other Third World countries.

a. **Conditional Cash Transfer Program**

The conditional cash transfer program has been introduced as one of the interventions in selected countries such as Mexico, India and Malawi (Kalamar et al., 2016). It is a program that provides a financial incentive for poor people to conduct specific behaviours such as remaining unmarried and encouraging school attendance (Doetinchem et al., 2008). In Harayana, India, a conditional cash transfer program was known as Apni Beti Apna Dhan (ABAD) (Nanda, Datta, & Das, 2014). It means “Our Daughter, Our Wealth”. This program was introduced in 1994 to raise the value of girls on par with boys (Nanda et al., 2014). However, this program had a contrasting effect. According to Nanda et al. (2014), the program had a positive impact on the girls’ education, the majority of whom remained in school. On the other side of the coin, Fraser (2011) identified that 56 per cent of the families would still marry off their daughters once they had turned 18, after they had graduated high school and were granted the eligibility to cash out the bond. Less than 50 per cent of the girls joined the employment market.

b. **Educational Program**

According to Schuler et al (2006), girls with education are more valuable than those who do not have any education. ‘Valuable’ refers to the ability of the girls to be independent and to be less burdensome to families (Warner et al., 2014). Paradoxically, many traditional families are reluctant to educate their girls in school since they have the potential for tarnishing the family image by having scandals with boys or men (Nanda et al., 2014). The stigma tainting the family would be a lifelong shame. Despite that, highly educated brides do benefit the in-law’s family where girls are meant to obey husband and family members. Thus, with this imbalance in cost-and-benefit evaluation, many low-income families are reserved in educating their girls.

In reality, education programs could help in delaying girls’ marriage since parents choose to send their daughters to school for a better future (Schuler et al., 2006). Rasmussen et al (2019) researched 31 low- and middle-income countries and indicated two primary interventions that could reduce child marriage. The first was the effort of changing community values to empower girls through education, and the second was to provide a financial incentive to the family so that the girls could attend school.

It is also interesting to note that education might deter girls from being involved in domestic violence. Research has proven that young married girls are more likely to become domestic abuse victims since they lack education and rely solely on their husbands (Kidman, 2017). They are susceptible to becoming helpless. Besides, education opens more doors for girls in job opportunities, which provides a chance to support their families (Olson, 2014).

In addition, education also plays a vital role in protecting girls’ health. According to Girls Not Brides (2018), young girls who got married were more vulnerable to being infected with Human Immunodeficiency Viruses (HIV) and cervical cancer. If girls are not exposed to this information, they cannot protect themselves. Sex education equips young people with the
knowledge, skills, attitudes and information that makes them more responsible for their health and other peoples’ health. This education also teaches children how to protect their dignity and health (Dutch News, 2017).

c. Economic Entrusting Program
One way to empower women is through economic opportunities (Warner, Stoebenau, & Glinski, 2014). They stated that an economic entrusting program could provide income for women, especially the vulnerable ones such as single mothers (Heath, 2014). Furthermore, labour market opportunities can help to reduce domestic violence since it helps to increase women’s bargaining power, especially with patriarchal actors (Heath, 2014; Kandiyoti, 1988, 2005). Bargaining power enables women to have a voice and make their own decisions. In Bangladesh, the Employment and Livelihood for Adolescents (ELA) offers a microfinance and training program which includes business skills training, mentorship and life skills training (Malhotra et al., 2011; Shahnaz & Karim, 2008). Some social institutions also provide ‘safe space’ for the girls to discuss their concerns, in addition to giving health education and life skills training to them (Kashfi et al., 2012).
Another example is in Ethiopia where Towards Economic and Sexual Reproductive Health Outcomes for Adolescent Girls (TESFA) offers financial empowerment and sexual and reproductive health (Edmeades et al., 2013). The results indicate a 36 per cent income increment and 23 per cent managed to have savings monthly.
The Center for Research on Women and Gender (KANITA) under the Universiti Sains Malaysia had undertaken ‘Projek Mikro Pinjaman USM’ or ‘Micro-Pinj’ to help low-income staff (KANITA, 2010). From here, the staff received small loans to become entrepreneurs. According to Hussin et al (2015), a program on financial empowerment usually focuses on women since they were more likely discriminated against in economic opportunities but, at the same time, it was found that women were good loan payers.
Another micro-finance scheme in the country is offered by Amanah Ikhtiar Malaysia (AIM). It helps in providing loans to the poor to start a business. The main objective of AIM is to improve the underprivileged group’s quality of life. According to Saad and Duasa (2011), women recipients of AIMS loans had performed better than men, and there was a significant increase in their monthly income. In addition, Malaysia also introduced TemanNita which is a Tabung Ekonomi Kumpulan Usaha Niaga (TEKUN) scheme helping women entrepreneurs generate their own income to improve their quality of life (TEKUN, 2018).

With the above arguments, the researchers generated three hypotheses for the study, as follows:

H1: There is a relationship between the conditional cash transfer with girls’ and families’ empowerment against child marriage;

H2: There is a relationship between the educational program with girls’ and families’ empowerment against child marriage; and

H3: There is a relationship between the economic entrusting program with girls’ and families’ empowerment against child marriage.

Method
This study applied a cross-sectional study as the research design. Two sampling techniques were employed, namely purposive and convenience sampling. The purposive sampling was guided by three main inclusive criteria, namely families with women: 1) 18 years and above; 2) married with children, and 3) belonging to the income group in the bottom 40 per cent
(less than RM4,000 per month). The data were collected in the area of Kampung Seri Menanti, Negeri Sembilan. Based on the total population (73,000) and the application of the inclusive criteria, 165 families were eligible to participate in the study. The response rate indicated 88 per cent, where only 146 families gave their verbal consent to participate in the study.

Data were collected using a questionnaire that consisted of five central parts: 1) The respondent’s demographic profile; 2) Perception of interventions to empower girls and families to reduce child marriage (6 items); 3) Conditional cash transfer (6 items); 4) Educational program (6 items); and 5) Economic entrusting program (5 items). These items used a 5-Likert scale.

The reliability test indicated that perception on interventions to empower girls and families scored at .716 (5 items), conditional cash transfer at .693 (6 items), educational program at .803 (3 items), and economic entrusting program marked at .814 (5 items). Deletion of an item was made in the conditional cash transfer that later revised the new $\alpha = .723$ (5 items).

These alpha values were acceptable, as suggested by Sekaran (1992). The data analysis was undertaken using the Statistical Package for Social Sciences version 23.

Results

Demographic Profile

The demographic profile of the respondents indicated that most of the respondents were female (56.8%), followed by males (43.2%). 37% of the respondents were aged 41 to 50 years old, 32.2% of them were 51 and above, 24.7% were aged between 31 to 40 years old, and the rest (6.2%) were aged 21 to 30 years old.

In the category of occupations, 32.9% of respondents worked in the government sector, 26.7% were homemakers, 20.5% were self-employed and the remaining (19.9%) worked in the private sector. 81.5% of respondents were married while 18.5% were divorced. The majority of respondents had three to four children (39.7%), followed by 29.5% with one to two children, five to six children indicated by 23.3%, and 7.5% had more than seven children.

Household monthly income was that most respondents earned less than RM1,000 (41.4%). Forty-four respondents earned RM1,001 to RM2,500, 24 respondents RM2,501 to RM4,000.

Relationship Between the Conditional Cash Transfer Program with Girls’ and Families’ Empowerment against Child Marriage

The Pearson Correlation Coefficient, $r$, was used to examine the hypothesis one, whether there is a relationship between the conditional cash transfer with girls’ and families’ empowerment against child marriage. Table 1 below shows there was a moderate relationship between the conditional cash transfer program with girls’ and families’ empowerment against child marriage ($r = 0.442, p = 0.000, p < 0.05$).
Table 1  
**Pearson correlation result for conditional cash transfer program**  
|                              | Girls' and families' empowerment against child marriage | The conditional cash transfer program |
|------------------------------|--------------------------------------------------------|-------------------------------------|
| Pearson correlation, r       | 1                                                      | .502**                              |
| Sig.                         |                                                        | .000                                |
| N                            | 116                                                    | 116                                 |

**. Correlation is significant at the 0.01 level (2-tailed)**

**Relationship Between the Educational Program with Girls’ and Families' Empowerment against Child Marriage**

Table 2 shows the perception of respondents on the educational program as an empowerment intervention to reduce child marriage (Hypothesis two). The results indicate that there was a moderate relationship between the educational programs for girls and families' empowerment against child marriage (r = 0.488, p = 0.000, p < 0.05).

Table 2  
**Pearson correlation result for educational program**  
|                              | Girls' and families' empowerment against child marriage | The educational program |
|------------------------------|--------------------------------------------------------|-------------------------|
| Pearson correlation, r       | 1                                                      | .472**                  |
| Sig.                         |                                                        | .000                    |
| N                            | 116                                                    | 116                     |

**. Correlation is significant at the 0.01 level (2-tailed)**

**Relationship Between the Economic Entrusting Program with Girls’ and Families' Empowerment against Child Marriage**

The final hypothesis tested (Hypothesis three) was the economic entrusting program as one of the interventions to reduce child marriage. Table 3 illustrates the result of the Pearson Correlation, r, between the economic entrusting programs and girls' and families' empowerment against child marriage. The result shows a moderate relationship between these two variables (r = 0.352, p = 0.000, p < 0.05).

Table 3  
**Pearson correlation result for economic entrusting program**  
|                              | Girls' and families' empowerment against child marriage | The economic entrusting program |
|------------------------------|--------------------------------------------------------|-------------------------------|
| Pearson correlation, r       | 1                                                      | .313**                        |
| Sig.                         |                                                        | .000                          |
| N                            | 116                                                    | 116                           |

**. Correlation is significant at the 0.01 level (2-tailed)**
Discussion

Child marriage has been embedded in many cultures in the world. Ending child marriage means that society preserves the children’s rights to live, gain an education, have choices and hopefulness. Children, as a vulnerable group, are believed to be protected and allowed to grow (Arias et al., 2010). However, cultural practices, which have overlapped with religious beliefs, have been perpetuating child marriage (Fiorenza, 1995). Reasons such as poverty are usually used to permit such practices. Thus, oftentimes, contingencies conceal the after-effects to the child bride, as mentioned by Khogali:

Child marriage... compromises the development of girls and boys. Moreover, it often results in early pregnancy, poor health, little education and social isolation. All these factors make it impossible to break the vicious circle of poverty - particularly for girls (UNICEF, 2017).

On a similar note, child marriage has invited more problems, namely of workforce inefficiency and poor economic development, than provided long-term relief. Sarker et al. (2019) discovered that dropping out of school has a detrimental impact on the economic development of a country, and child marriage would be contributing to these statistics. While a majority of the population lives in poverty, these conditions only burden public funding and slow down the economy (Yazdkhasti et al., 2015). Therefore, this study was interested in exploring possible interventions to reduce child marriage by empowering girls and families. Even though passing policies would be ideal, they consume time and involve exhaustive arguments. Thus, programs that entrust families might serve as a better immediate solution to stop child marriage.

The study presented three types of interventions which are the conditional cash transfer program, educational program for girls, and the economic entrusting program. These programs have been proven to reduce child brides (Malhotra et al., 2011; Nanda et al., 2014; Schuler et al., 2006; Shahnaz & Karim, 2008). All of the interventions were reported to have a moderate relationship with child marriage reduction.

According to Hinds (2015), the conditional cash transfer increased girls’ survivability as they can support themselves and rely on their family members. On the other side of the coin, Handa et al (2015) identified that the cash transfer program potentially reduces the likelihood of early pregnancy among girls due to the awareness they had in school, better financial stability in the household and delayed first sex. Unfortunately, the program did not alter the parents’ mindset about early marriage.

On the same note, the program was perceived as bogus since it allowed parents to take advantage of the financial assistance given by the government. Research in Bangladesh and India identified that parents delayed their daughter’s marriage and used the cash transfer to cover the marriage expenses once their daughter turned 18, and prolonged the engagement period and negotiation process with the groom’s family (Amin et al., 2016). At the core, there was no paradigm shift on marrying their daughters at an early age, and the parents played along with the policy or assistance given by the authorities.

The education program also recorded a moderate relationship with child marriage. The results indicated that parents had mixed feelings about the education program, especially the introduction of sex education and reproductive health knowledge. Based on the findings and the analysis of parents’ socio-economy, parents were predisposed to let their children enter the job market as early as 18 years old to assist the family financially. On the same note, daughters were likely to marry after finishing secondary school if they had the potential groom. The justification for this action is simple: to preserve family honour and dignity. Paradoxically, staying at school would have predicted better job opportunities in the future,
especially for girls, which might provide a chance to pull the family out from the poverty cleavage (Olson, 2014).

Parents believed that investing in their children’s education also reduced the propensity for child marriage (Schuler et al., 2006). However, Schuler et al. (2017) found out that the more women were empowered, it increased exposure of women to intimate partner violence. The reason for such an encounter was that women had started to behave differently from their gender roles and norms, which was against patriarchal culture.

The final intervention tested was the economic entrusting program which, among other things, involved empowering girls through vocational training and life skills. The training and skills were believed to promote income generation for girls. The findings signified a moderate relationship between the economic entrusting program and child marriage. This result was anticipated along with the above findings. In this case, girls were perceived as dependent figures, first to the parents before marriage and then to husbands after marriage. Oftentimes, the man of the house would be the sole provider for the family, and the wife served the secondary role in the home. Thus, the confidence of girls becoming the household economic anchor was still low. The lack of confidence was also associated with the parents’ worries about the safety and morality of the girls when too much exposure was given to them (Amin et al., 2016).

Ideally, women who join the workforce have tremendously reduced early marriage, have a voice in the community, and are able to decide for the household (The World Bank, 2017). In reality, their fertility would go down. In most developing countries, childrearing is still dominated by the husband (Doepke & Tertilt, 2018). In essence, girls and women were not entirely empowered even though they were economically entrusted. They had to master bargaining with the patriarchal actors to ensure their rights were preserved (Kabeer, 1999; Kandiyoti, 1988, 2005).

Children belong to a vulnerable group and should be protected by their immediate family members and the community. Poverty and inequality from patriarchal cultural practices usually undermine this moral duty from being orchestrated in everyday life. It is a shame to marry off children who are still in dire need of the love of their parents, the need to gain an education and the opportunity to discover their self-potential. Child marriage denies all of these rights (Ogwumike & Ozughalu, 2018).

The findings have a few practical implications. Firstly, the cash transfer program is a good initiative by the authorities if it could be coupled with programs skewed to change the mindset of the parents. In this sense, the Ministry of Women, Family and Community Development in the country could be in charge of the program in collaboration with schools, religious department, and non-governmental organisations that work on such a cause.

Secondly, there needs to be more investment in education. The government could assist in terms of allocating more budget funds to education, especially in secondary and tertiary education to encourage more students to enrol in higher learning. In this sense, introducing a scholarship program for girls to provide opportunities to those girls from low-income households to further their studies would be essential.

Thirdly, comprehensive e-Kasih, a database of the poor in the Malaysia could be accessed by selected stakeholders, especially those who are giving aid, to identify vulnerable children from poor families. However, the database needs to be upgraded to store such information.

Fourth, the implementation of sex education in schools to provide knowledge to students for the sake of their health is required. This would breed a well-informed generation on their
rights, help-seeking and ways forward to a physically and mentally healthier group that is aware of their equal opportunities to strive for their human potential.

**Conclusion**

Child marriage is an issue that needs to be stopped since it could bring harm to children in many aspects such as health, psychological wellbeing and more. It is vital for the required authorities to take immediate action to stop this phenomenon. From this study, the findings have revealed that the three strategies which are financial incentives known as a conditional cash transfer program, educational program and economic entrusting program could empower girls and families in reducing child marriage.

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