

Research Spotlight:

Cash and asset incentive schemes to address child marriage and support married girls



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To prevent child marriage and support married girls, the World Health Organisation (WHO) strongly recommends offering cash and/or asset incentives conditional on schooling as a broad strategy to increase educational attainment and reduce child marriage. This should be part of social protection interventions for the girls at most risk of child marriage. In this Research Spotlight, we look at the evidence behind this recommendation, and the implications for policy and programmatic work and research. We also offer additional evidence, insights and practical tools to support implementation of such incentives.

The evidence: Where it is from and how we can use it

In 2011, the WHO published a set of [guidelines](#) on preventing early pregnancy and poor reproductive outcomes in adolescents. In 2023, UNFPA and the WHO commissioned a review of the evidence to update these guidelines, including a focus on effective interventions, promising practice and recommendations to prevent child marriage and support married girls. The guidelines are organised around seven core themes: [economic empowerment](#), [education](#), [girls' empowerment](#), cash/asset incentive schemes, the law, meaningful youth engagement and social norms.

There is significantly more evidence on cash and asset **incentive schemes** and their impact on child marriage outcomes than there was in 2011. In this Research Spotlight, we look at the evidence behind the WHO recommendation, which was drawn from 13 studies focused on this area.. We then outline the implications of this evidence, identify gaps, and suggest other areas for investigation and resources to support programme and policy work.

The study selection criteria were rigorous, so some valuable sources of evidence – like context-specific work at the national level – were not rated high enough for inclusion. We draw on a broader evidence base to inform the discussion section. The full list of studies and selection criteria are in the upcoming Population Council brief.

What is covered by the 13 studies

All or most focused on:

- East and Southern Africa (five studies from seven countries).
- The impact of conditional (cash) incentive schemes on reducing child marriage.

Some focused on:

- South Asia (four studies from three countries).
- The impact of unconditional incentive schemes on reducing child marriage as a component of social protection.
- The impact of offering multiple types of incentives (conditional and unconditional cash transfers).
- Multicomponent programmes with an incentive scheme component; none of the studies effectively isolated the incentive component for comparison.

Few or none focused on:

- West and Central Africa (one each from Burkina Faso and Liberia).
- Latin America and the Caribbean (one from Mexico).
- Middle East and North Africa (none).
- The impact of non-financial incentive schemes on reducing child marriage.
- Children and adolescents without parents.
- Supporting girls who are – or have been – married or in a union (ever-married girls).
- Supporting girls in conflict- and/or crisis-affected settings.
- Boys.



Why focus on incentive schemes and child marriage?

In almost every context, girls from the poorest households are at greatest risk of child marriage.¹ Poverty often limits opportunities for girls, leading them and their families to see marriage as a way to improve their economic security.

Incentive schemes are often incorporated into child marriage prevention programmes or policies to mitigate some of the social and economic drivers of child marriage, or as light-touch interventions to enhance the outcomes of broader social protection programmes.²

Depending on context, incentive schemes like conditional cash transfers, unconditional cash transfers and non-financial transfer schemes have the potential to reduce child marriage through:

- 1. Improving household economic security:** By increasing a household's ability to meet their basic needs, cash transfers can reduce the pressure to shift financial responsibility for girls onto a husband or partner's household. They can also reduce girls' motivation to seek economic security through marriage or high-risk sexual relationships, like transactional sex.⁴
- 2. Encouraging investment in girls' education:** By reducing the opportunity cost of education – that is, the loss of potential (economic) benefits from a girl's work or marriage – cash transfers can encourage parents to keep girls in school, which is protective against child marriage.
- 3. Creating marriage disincentives:** Cash transfers that are conditional on delaying marriage have a direct impact on reducing the risk of child marriage, independent of other pathways.⁵

Key terms

Conditional: Incentive schemes that depend on families agreeing to certain terms, like ensuring their daughters do not marry before age 18, that they remain in school or maintain a level of school attendance. Such incentive schemes include conditional cash transfers (CCTs). CCTs are typically less targeted and intended for the general population.

Unconditional: Incentive schemes that do not specify any terms. Such incentive schemes include unconditional cash transfers (UCTs). UCTs are often part of poverty alleviation programmes targeted to people with specific characteristics that may put them at risk. This includes those experiencing extreme poverty, areas characterised by low literacy levels, out-of-school youth, and those without parents.

Labelled transfers: Incentives (like cash or assets) to promote certain behaviours, without active monitoring or follow up on compliance, or responses – punitive or supportive – for non-compliance.³



Key findings: The impact of incentive schemes on child marriage

- ✓ **Conditional incentive schemes are highly likely to positively impact on reducing marriage,** with nine of the 13 studies showing a statistically significant impact in Bangladesh,⁶ Burkina Faso,⁷ Ethiopia,⁸ Kenya,⁹ Liberia,¹⁰ Malawi,¹¹ Mexico,¹² Pakistan¹³ and Tanzania.¹⁴ There is more robust evidence available on the impact of conditional incentive schemes than for unconditional incentive schemes.
- ✓ **The evidence most strongly supports incentive schemes conditional on schooling, over those conditional on marriage.** Seven of the nine studies that showed significant impact focused on school incentives, and only two (from Bangladesh¹⁵ and Ethiopia¹⁶) focused on marriage disincentives.
- ✓ **Unconditional cash transfers (UCTs) may have a greater short-term impact on child marriage, but conditional cash transfers (CCTs) may be more effective in the longer term.** This may be because UCTs only support school attendance among girls who are already at lower risk of marriage. Evidence from a two-year programme in Malawi showed marriage was significantly reduced among out-of-school girls in the UCT component compared to those in the CCT component at programme end.¹⁷ However, this reduction quickly disappeared and marriages spiked among girls in the UCT component when the financial support ended. The impact of the CCT component among girls who had been out of school at baseline was still in evidence two years after programme end.¹⁸
- ✓ **Including a CCT conditional on schooling in multisectoral, multi-level interventions may have more potential to reduce child marriage than single-sector interventions.** Evidence from Kenya showed significant reductions in child marriage among participants in three multisectoral packages that included a CCT component, as compared to a single-sector base component focused on violence prevention.¹⁹



What this means for policy and programming

- ✓ **Supporting girls' school attendance and progression through cash or asset transfers can be a successful approach to delaying marriage**, improving girls' education outcomes, knowledge, skills and health, so they are more able to make and/or influence decisions to engage in safer sex and delay marriage.
- ✓ **CCTs for education are a promising approach for reducing child marriage among the girls most at risk – including out-of-school girls – in the longer term, compared to UCTs.** However, child marriage has multiple and overlapping drivers, which change according to context (see discussion area 1 for further considerations on context).
- ✓ **Multisectoral interventions that incorporate CCT in addition to other components could be more effective in addressing the underlying drivers of child marriage**, so maximising impact over the longer term.
- ✓ **Evaluations of the effectiveness of cash transfer programmes need to consider programme sustainability and duration of impact (short vs longer term)**, with follow up after financial incentives end.



Let's discuss! Key considerations for programming

Due to the rigorous selection criteria, gaps and limitations exist in the high-certainty evidence above, from the individual to the relational and systems/services levels. Below we offer additional evidence and insights on these themes, drawn from the broader evidence base. You can use the themes and areas for consideration as prompts for further discussion and research, and to ensure your work is informed by the existing evidence.

1. Incentive schemes should be sensitive and responsive to context-specific child marriage practices and drivers, using gender analysis to identify and mitigate risks.²⁰ Areas to consider include:

- **Where bride price^a is practiced, raising incomes of households experiencing poverty may reduce incentives to marry**, offering families an alternative to arranging a girl's marriage to benefit from an incoming marriage transaction.²¹
- **Where social and gender norms drive child marriage and/or in contexts where a dowry is paid, cash support and income-generating initiatives may increase risks for girls.** Newly financially secure households may receive more marriage proposals, be able to cover wedding or dowry costs,²² or only delay marriage until after cash support is received or a suitable partner is found.²³ If adults go out to work, girls may face more unpaid domestic and care work, affecting their own education and/or employment opportunities.²⁴ Targeted measures may be needed alongside cash transfers to mitigate these increased risks.²⁵
- **How crisis and conflict intensify existing drivers of child marriage like poverty, and create new ones like food insecurity.^c** Key considerations include:
 - When resources are scarce, families – and girls – may seek marriage to reduce the pressure and gain access to additional humanitarian assistance by forming a new family unit.²⁶
 - Addressing new drivers may not shift underlying social and gender norms, but reviewing registration processes for households – including identifying where a spouse is under age 18, or avoiding distributing aid based on average family size – can disincentivise child marriage²⁷ and avoid putting girls at risk.²⁸
 - Where services are disrupted, the availability of cash may not improve access to those services (see discussion areas 4 and 5 for more on multicomponent and government-led interventions).²⁹
- **Limits to the use of cash transfers in some humanitarian settings,^d despite evidence of their effectiveness.³⁰** This can be due to restrictions on the physical movement of cash, fears cash will be diverted to non-state or terrorist groups,³¹ donor constraints around fundraising, and government concerns around dependency, responsible spending and appropriation of cash by insurgents.³²

^a **Bride price** is the money or property paid to the girl or their family, by the prospective husband or their family.

^b **Dowry** is the money or property paid to the prospective husband or their family by the girl's family.

^c For more examples from conflict- and crisis-affected contexts, see "In context" box on pp. 21-22 of *Girls Not Brides*, 2024, [Child marriage in conflict- and crisis-affected settings: Evidence and practice](#).

^d For example, there has been hesitancy among donors and the government around the use of cash in Syria, due to aid divergence concerns. In Nigeria, anti-money laundering and anti-terrorism laws restrict the flow of cash despite broad government support for its use. In Somalia, government and donors support the use of cash, which is now widespread. See, Boulinaud, M. and Ossandon, M., 2023, [Evidence and practice review of the use of cash transfers in contexts of acute food insecurity](#), Rome: Global Food Security Cluster, pp. 3-4.

- **Using gender analysis to identify the kind of autonomy girls have in decisions about relationships and marriage, local social and economic drivers, and the direction of any marriage transactions.** Programmes can then mitigate the possible negative impacts of cash transfers on violence against women and girls;³³ the unequal distribution of unpaid domestic and care work; the risk of funding dowry;³⁴ increasing reproductive, productive and community management responsibilities for girls and women;³⁵ or use of marriage to access additional aid in humanitarian settings.³⁶

2. To reach girls at risk of child marriage, cash transfer programmes should cover high-prevalence communities and have inclusive eligibility criteria and outreach.³⁷ They also need to be sufficient to cover increasing living costs (size over a long enough period (duration) to support families to avoid child marriage when facing economic hardship. Areas to consider include:

- **Using gender and power analysis to inform decisions about targeting and enrolment strategies, and to communicate clearly with girls, families and communities.** This means defining eligibility criteria that includes adolescent girls, whether in or out of school; and considering who the cash transfer is paid to and how – addressing barriers to adolescent girls’ and mothers’ travel to pay points, for example³⁸ – to minimize exposure to violence and abuse.³⁹ Evidence from Ethiopia shows increasing mothers’ assets lowered the odds of their daughter’s child marriage, while the opposite was true for fathers.⁴⁰
- **Providing intentional outreach to identify and support the girls most at risk of child marriage and ever-married girls,** especially those from the poorest households, those who are pregnant and parenting, affected by conflict and crisis, have a disability, and LGBTQIA+ individuals. This may include supporting their access to existing (state) cash transfer programmes,⁴¹ and promoting collaboration with education, health and child protection services.⁴²
- **Girls’ active participation in incentive schemes, and support for their self-expressed and holistic needs.** This means supporting their agency to delay marriage, with a size and frequency of transfers that reflects their own objectives⁴³ and which address the household- and community-level drivers of child marriage. Cash supports girls’ and their families’ own spending and investment priorities more than in-kind transfers, and is more efficient to deliver at scale (see area 5 for more on delivering at scale).⁴⁴
- **Longer exposure to cash transfers results in greater delays in marriage and – when paired with education – can have intergenerational effects.⁴⁵** This means state-run transfers that are part of social protection systems have potential to address child marriage sustainably and at scale (see area 5 for more on delivering at scale).⁴⁶
- **Recurrent UCTs – delivered alongside broader social and economic support – can have a greater positive impact than one-off transfers** on the health and wellbeing of girls and women affected by GBV and child marriage in displacement settings.⁴⁷

3. Combined unconditional and conditional/labelled transfers for education can be most effective at keeping girls in school.⁴⁸ Such interventions may be large, state-run programmes or part of smaller-scale, multicomponent programmes.⁴⁹ Areas to consider include:

- **The need for effective communication around programme objectives and conditionality with girls, families and communities.⁵⁰**
- **UCTs are potentially more inclusive, but are more likely to mirror existing trends around education and child marriage, and may exacerbate or enable negative decision-making.** Further research into how the gender of the transfer recipient influences decision-making around child marriage is needed (see area 2 above).⁵¹
- **CCTs tied to education can risk excluding the girls who are most at risk of child marriage.** Conditions on specific behaviours (like keeping girls in school) can be hard for the poorest households to meet, and punitive sanctions (like reduced benefits) can have severe negative consequences.⁵²
- **Ensuring behavioural conditions are broad-based, enabling and inclusive, supporting access rather than punishing non-compliance.⁵³** Where state capacity is low – like in conflict- and crisis-affected settings – consider:
 - Using simple **labelled transfers** rather than CCTs to promote access to education.⁵⁴
 - Applying conditions on school attendance only where **adequate services are available.**⁵⁵
 - Including options for **remedial, informal and vocational education.**⁵⁶
 - Supporting inclusion of **ever-married girls**, and those who are pregnant or parenting.⁵⁷
 - **Avoiding punitive sanctions** for non-compliance, especially for the poorest households.⁵⁸
 - **Monitoring conditions** to identify the girls most at risk, and provide additional support or services.⁵⁹
- **UCTs may not incentivise households to shift behaviour from marriage towards schooling if that preference does not already exist.** The interactions between age, gender and the schooling quality and preferences of household members all influence how UCTs impact on child marriage.⁶⁰ In Nepal, UCTs delivered to households with an older woman supported older boys to migrate for work; in households with an older man or couple, they were often used to help pay older girls’ dowry.⁶¹

4. Cash transfers are likely only effective in the long term if implemented in a gender-transformative way⁶² and as part of multicomponent and/or multisectoral interventions that engage with the norms, drivers, systems and services that impact on child marriage.⁶³ Areas to consider include:

- **Including incentive schemes as “add-ons” to multicomponent programming to support girls and their families to overcome practical barriers to accessing their rights and services around education, sexual and reproductive health and rights (SRHR), and economic empowerment.⁶⁴ Consider that:**
 - **Cash can help cover the cost of school fees, uniforms, materials and exams for girls.** However, for long-term improvements at scale, these costs should be removed in national-level policy (see more on improving access and quality of education in the Research Spotlight on [education](#)).⁶⁵
 - **In conflict- and crisis-affected settings, adolescent girls’ priority needs include food, personal hygiene supplies, clean water and clothing.⁶⁶** Without support, child marriage and other risk-taking behaviours – like transactional sex – can be used to meet these needs, undermining girls’ SRHR.⁶⁷ Engagement with norms-based and other sectoral programming can be limited until these needs are met.⁶⁸
 - **Complementary investment in education and other social services** – like life skills training, health care, child protection and case management – is also needed.⁶⁹
- **Pairing incentive schemes with education and gender-transformative “plus” components as part of a broader multi-level and/or multisectoral approach to address the underlying norms and decision-making around child marriage.⁷⁰** Education and gender-transformative approaches can support girls – and others with influence over their lives – to resist unequal and harmful social practices, address the deeper gender dynamics that limit their opportunities, and promote intergenerational change,⁷¹ including in conflict- and crisis-affected settings.⁷²
- **The potential multiplying effects of (recurrent) cash transfers, especially when combined with appropriate social and economic interventions.** In addition to reducing child marriage, cash transfers can also reduce early sexual debut, adolescent pregnancy and violence against women and girls;⁷³ improve household relationships, feelings of safety from GBV, and seeking service referral information and psychosocial support;⁷⁴ and contribute to girls’ sense of agency and a greater say in the decisions that affect them.⁷⁵ Elements of success include:
 - Cash for education.⁷⁶
 - Girls’ access to remedial classes and life skills sessions.⁷⁷
 - Intensive training for boys and men as “agents for change”.⁷⁸
 - GBV case management.⁷⁹
 - Financial orientation, including advice on budgeting and small-scale investing.⁸⁰
 - Partnering across sectors with organisations working on skills- or economic rights-focused interventions.⁸¹

5. Government-led cash transfers that are part of social protection systems – and so have sustainable funding (taxes) and national reach – offer the greatest potential for addressing the key drivers of child marriage sustainably and at scale.⁸² This is particularly important for “plus” components which are cross-sectoral. Areas to consider include:

- **Including specific objectives to reduce child marriage in state social protection and cash transfer schemes; and incorporating cash transfers into national strategies to end child marriage.⁸³ This means:**
 - **Taking a holistic vision of girls’ and women’s lives,** recognising their agency, promoting educational and economic opportunities, and addressing gender inequalities.⁸⁴
 - **Financing cash transfers and other social protection measures to ensure they cover areas of high child marriage prevalence,** including in conflict- and crisis-affected settings and for migrant and stateless populations.⁸⁵
 - **Promoting policy coherence and cross-sectoral links, and ensuring strong national and sub-national leadership** of cash transfer programmes.⁸⁶
 - **Linking incentive schemes to complementary services and systems** – including education, health and child protection – to deliver at scale.⁸⁷
- **Addressing the structural, supply-side factors that limit girls’ and women’s opportunities, especially in conflict- and crisis-affected settings.** Community/place-based actors, women’s rights and women-led organisations are well-placed to identify and address these barriers, but commitment and collaboration is also needed from governments, UN agencies and donors to act across sectors, at all levels⁸⁸ (see more on systems-level initiatives to improve girls’ and women’s economic security, independence and equality in the Research Spotlight on [economic empowerment](#)).

6. Monitoring, evaluation and research are critical to ensuring incentive schemes are effective and reach those most at risk of child marriage and ever-married girls. Areas to consider include:

- **Collecting and analysing data on child marriage and cohabitation status, even when reducing child marriage is not a primary objective.** Data should also be collected around context-specific pathways and longer-term outcomes related to girls' empowerment, intra-household relationships, and choice and marriage quality (including intimate partner violence); school enrolment and achievement; and individual and household economic wellbeing.⁸⁹
- **Designing and implementing pilot schemes with strong evaluation components to test cutting edge approaches to inform national policies and programmes.**⁹⁰ In humanitarian settings, rigorous evaluations of cash-based interventions would build understanding of what works, who is best placed to receive transfers, and counter (real/perceived) risks around cash disbursements.⁹¹
- **More research is needed on the regions and contexts where child marriage prevalence is high, girls are at higher risk and/or there is limited existing evidence.** Priority areas include:
 - **The Sahel**, where child marriage prevalence is highest.
 - The potential for UCTs to facilitate early marriage in **dowry contexts**.
 - The significance of **who receives transfers**, their age and gender, and the age and gender of children in the household.⁹²
 - The scalability and importance of targeting **high-risk segments** of the population.⁹³
 - Which **"plus" components** are most impactful for adolescent girls, how and why, including:
 - The relationship between cash transfers, **girls' empowerment and school quality**.⁹⁴
 - The impact on adolescent **girls' unpaid work** and decisions around marriage.
 - How cash-plus education interventions – as part of a multisectoral approach – can facilitate **longer-term transformative change**.⁹⁵
 - The impacts of incentive schemes on child marriage and girls' education in conflict- and crisis-affected contexts,⁹⁶ building on emergent evidence of impact when cash is paired with **community/place-based norm change** interventions, and as part of a multi-level approach.⁹⁷
 - How to use **service links and complementary interventions** to maximise the impacts of state cash transfer programmes.⁹⁸
 - How cash-plus interventions tied to education can facilitate **long-term transformative change**, rather than short-term behavioural change in conflict- and crisis-affected settings.⁹⁹



Practical tools to support policy and programmatic work on child marriage and incentive schemes

- The CALP Network's [resource library](#), which includes their [programme quality toolbox](#) to support quality cash and voucher assistance programming.
- Alliance for Child Protection in Humanitarian Action [guidance](#) on designing cash and voucher assistance to achieve child protection outcomes in humanitarian settings.
- Plan International and Women's Refugee Commission's [mini guide](#) on designing adolescent-responsive cash voucher assistance programmes.
- Plan International's [step-by-step guidance](#) on cash and voucher assistance programming.
- Save the Children's [guidance](#) on child safeguarding for cash and voucher assistance.
- UNHCR's [guidance](#) on promoting child protection outcomes through cash-based interventions.
- UNICEF's [response analysis tool](#) for effective decision-making on the use of cash and voucher assistance for education outcomes in emergencies.
- UNICEF's [targeting guidance](#) on cash and voucher assistance for education outcomes.



Help us build a more inclusive evidence base

We are committed to building a more diverse, inclusive evidence base on what works to address child marriage and advance girls' rights. To be a part of it, you can:

- [Submit](#) your research to the Child Marriage Research to Action Network (the CRANK) for inclusion in an online research tracker.
- [Sign up](#) to the CRANK for resources and opportunities to participate in quarterly research meetings.

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