

Cash & asset incentive schemes & child marriage: Evidence & insights in practice



Based on the evidence, the WHO strongly recommends:

Offering cash and/or asset incentives conditional on schooling as part of social protection interventions for the girls most at risk of child marriage.



Check out the evidence, more considerations & references in our [Research Spotlight](#).



Why focus on incentive schemes & child marriage?

Girls from the poorest households are at greatest risk of child marriage. Poverty limits girls' opportunities & means they – & their families – may see marriage as a way to improve their economic security. Incentive schemes like conditional cash transfers, unconditional cash transfers & non-financial transfer schemes can reduce child marriage through:



Improving household economic security:

Cash transfers can help families meet their basic needs, reducing the pressure – & girls' own motivations – to shift financial responsibility for girls onto a husband/partner.



Encouraging investment in girls' education:

Cash transfers can reduce the opportunity cost of education, so encouraging parents to keep girls in school, which is protective against child marriage.



Creating marriage disincentives:

Cash transfers conditional on delaying marriage can directly reduce the risk of child marriage.



What incentive schemes work to improve child marriage outcomes?

1. Respond to context, using gender analysis to identify & mitigate risks:

- Use gender & power analysis to identify girls' decision-making autonomy, local social & economic drivers, & direction of marriage transfers.
- Cover areas of high child marriage prevalence & include those most at risk/ever-married girls (e.g. the poorest, those affected by conflict/crisis). Support them to pursue their own objectives & access existing (state) cash transfer programmes & services.
- Consider who transfers are paid to & how to minimise violence/abuse. Increasing mothers' assets may be most effective; recurrent transfers can have greater impacts on marriage, health & wellbeing outcomes.
- Use complementary targeted interventions to avoid incentivising child marriage in dowry contexts.
- Review humanitarian assistance registration processes (e.g. family size, spouses under age 18) to avoid putting girls at risk.

2. Combined unconditional & conditional/labelled transfers for education:

- Only apply conditions on school attendance where adequate services are available.
- Include options for remedial, informal & vocational education.
- Avoid punitive sanctions for non-compliance, especially for the poorest households.
- Monitor conditions to identify the girls most at risk, & provide additional support/services.

3. Integrate incentives into multisectoral, multi-level interventions for long-term change at scale:

- Pair incentives with education & gender-transformative “plus” components to address underlying norms & decision-making.
- Partner across sectors & offer complementary social & economic interventions & services (e.g. training for boys & men as “agents for change”, gender-based violence case management, financial orientation).
- Include specific objectives to reduce child marriage in state social protection & cash transfer schemes; incorporate cash transfers into national child marriage strategies. Collect & analyse data on child marriage & related pathways.
- Promote policy coherence & cross-sectoral links, ensuring strong sub-national leadership.
- Work with community/place-based actors, women's rights/women-led organisations to identify & address the structural, supply-side factors that limit girls' opportunities; collaborate with governments, UN agencies & donors across sectors, at all levels.



Some practical tools:

- The CALP Network [resource library](#) & [programme quality toolbox](#) for cash & voucher assistance (CVA).
- Alliance for Child Protection in Humanitarian Action [guidance](#) on CVA (humanitarian).
- Plan International [step-by-step guidance](#) & [mini guide](#) on adolescent-responsive CVA.

- Save the Children [guidance](#) on safeguarding in CVA.
- UNHCR [guidance](#) on child protection in cash-based interventions.
- UNICEF [response analysis tool](#) (education in emergencies) & [targeting guidance](#) on CVA for education.



Working on girls' empowerment & child marriage?

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