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MUKHYA MANTRIR NIJUT MOINA AASONI: AN ASSESSMENT OF ITS ROLE IN PREVENTING CHILD MARRIAGE AND PROMOTING GIRLS' EDUCATION IN ASSAM

A POLICY-ORIENTED STUDY OF EDUCATIONAL RETENTION, FINANCIAL INCENTIVES AND SOCIAL CHANGE

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Abstract : Mukhya Mantrir Nijut Moina Aasoni (MMNMA) is a Government of Assam intervention that uses direct financial assistance as an admission incentive to encourage girls to continue education at higher secondary, undergraduate and postgraduate levels. The scheme explicitly identifies increased enrolment, reduction of dropouts, improvement in girls' educational attainment and elimination of child marriage among its objectives. This paper assesses the scheme as a social policy instrument linking educational retention with delayed marriage. The study adopts a descriptive and analytical secondary-data approach, drawing primarily on official Government of Assam guidelines and publicly available demographic evidence, including National Family Health Survey indicators. The analysis shows that the scheme has a strong preventive logic: continued institutional enrollment can raise the opportunity cost of early marriage, provide families with a visible economic reason to support girls' education, and strengthen girls' transition beyond secondary schooling. The 2025–26 guideline provides ₹1,000 per month for Classes XI–XII, ₹1,250 per month for undergraduate students and ₹2,500 per month for postgraduate/B.Ed. students, for up to ten months, with payment through Direct Benefit Transfer. However, financial assistance alone cannot eliminate child marriage. Persistent poverty, social norms, family pressure, school accessibility, safety and uneven institutional capacity can continue to affect girls' educational trajectories. The paper argues that effectiveness should be assessed through longitudinal evidence on retention, transition, attendance, age at marriage and beneficiary outcomes rather than enrollment counts alone. The study concludes with recommendations for stronger monitoring, convergence with child-protection mechanisms, community engagement, targeted support in high-risk areas and independent impact evaluation.
Keywords - Mukhya Mantrir Nijut Moina Aasoni, girls' education, child marriage, Assam, educational retention, financial incentive, Direct Benefit Transfer, social policy.

I. INTRODUCTION

Education is one of the most important instruments for expanding individual capabilities and improving social and economic outcomes. For girls, continued education has an additional significance because it can influence the timing of marriage, participation in the labour market, health-related decision-making, political awareness and inter-generational educational outcomes. Yet educational progression is not determined by school availability alone. Household income, social expectations, gender norms, safety, care responsibilities and perceptions about the economic value of girls' education can influence whether a girl remains in education after the elementary or secondary stage.

Assam has made substantial efforts to expand educational opportunities, but the state continues to face social and demographic challenges that make girls' transition beyond secondary education an important policy issue. Child marriage is one such challenge. NFHS-5 evidence places Assam among the states with a high share of women aged 20–24 who were married before age 18. The figure reported in Government of India statistical reporting is 32.2 percent. This demonstrates the continuing relevance of policies that can help girls remain in education during the years in which early marriage may otherwise occur.

Against this background, the Government of Assam introduced Mukhya Mantrir Nijut Moina Aasoni (MMNMA) as a financial incentive for girls continuing their education. The official scheme guidelines state that the intervention seeks to increase girls' enrollment in higher education, increase the share of girls educated beyond matriculation, reduce dropout, raise the State's gross enrollment ratio and eliminate child marriage. Thus, the scheme itself provides a direct policy hypothesis: if girls are financially supported to remain in education, educational continuity will increase and the likelihood of early marriage may decline.

The significance of MMNMA lies in this combined education-and-social-protection design. It does not treat girls' education only as an educational-sector concern; rather, it attempts to address a household-level economic constraint through a predictable transfer linked to continued institutional participation. The 2025–26 guideline applies the incentive to eligible girls in government and specified venture institutions at higher secondary, undergraduate and postgraduate/B.Ed. levels, excluding private institutions and subject to stated eligibility conditions. Payment is made monthly through Direct Benefit Transfer (DBT), while institutions are responsible for verification and monitoring.

This paper therefore examines MMNMA from a public-policy perspective. It asks whether and how an educational cash incentive can contribute to preventing child marriage, what mechanisms connect the scheme to girls' educational continuation, what limitations may reduce its effectiveness, and what monitoring framework could provide stronger evidence of impact. The paper does not claim that MMNMA alone has caused a measurable reduction in child marriage; instead, it evaluates the plausibility and policy design of the mechanism and identifies the evidence required for a causal assessment.

II. REVIEW OF LITERATURE AND CONCEPTUAL FRAMEWORK

The relationship between education and age at marriage has been discussed extensively in development studies. Schooling can affect marriage timing through several pathways. First, education keeps adolescents in an institutional environment during years when early marriage may otherwise occur. Second, continued education can raise expected future returns from employment and further study, thereby increasing the perceived opportunity cost of early marriage. Third, education can increase access to information and strengthen individual agency. Fourth, educational participation may alter household expectations about the appropriate life course for daughters.

Social protection research similarly suggests that financial transfers can influence household decisions when direct and indirect costs of schooling are significant. A transfer does not automatically transform social norms, but it can reduce the immediate financial burden of education and create a material reason for families to keep a girl enrolled. The effectiveness of such programmes is likely to depend on transfer size, regularity, eligibility rules, administrative reliability and whether the incentive is sufficiently connected to the stage of education at which dropout risk is high.

The conceptual framework of this paper combines human-capital theory with a social-norm and opportunity-cost perspective. The central proposition is that an educational incentive can influence behaviour through four linked channels:

(1) reduction of the household cost of continuing education;
(2) increase in the expected private and family value of girls' education;
(3) strengthening of institutional attachment through attendance and progression; and
(4) postponement of marriage by extending the period of educational participation.

The framework also recognises that child marriage is multi-causal. Economic vulnerability may interact with social norms, concerns about girls' safety, family honour, limited access to higher educational institutions, migration, household responsibilities and perceptions of marriageability. Consequently, an education incentive should be viewed as one component of a wider prevention ecosystem. The policy can reduce one set of constraints without necessarily resolving all others.

III. OBJECTIVES OF THE STUDY

The main objective of the study is to assess the role of Mukhya Mantrir Nijut Moina Aasoni in promoting girls' educational continuation and its potential contribution to preventing child marriage in Assam.

The specific objectives are:

(i) to examine the policy objectives, eligibility provisions and financial structure of MMNMA;
(ii) to analyse the pathways through which educational incentives may influence girls' retention and transition;
(iii) to assess the scheme's potential relevance to child-marriage prevention;
(iv) to identify implementation strengths and limitations; and
(v) to propose an evidence-based monitoring and evaluation framework for measuring long-term outcomes.

IV. RESEARCH METHODOLOGY

The study follows a descriptive and analytical research design based primarily on secondary data. The principal documentary source is the Government of Assam, Higher Education Department guideline for MMNMA 2025–26, supplemented by official Government of Assam notifications and budget-related documents. Demographic context is drawn from NFHS-5 and Government of India statistical reporting. The uploaded JETIR paper template was used as the formatting model for page size, margins, font, heading structure, paragraph spacing and general manuscript presentation.

The unit of analysis is the policy intervention rather than individual beneficiaries. The study examines policy inputs, implementation mechanisms, intended outputs and expected social outcomes. The analysis is therefore not a beneficiary-level impact evaluation. No original survey or interview data were supplied for this paper, and no causal effect is estimated. Where the paper discusses possible effects on child marriage, these are treated as policy mechanisms or hypotheses unless supported by outcome data.

The analytical framework uses a simple policy chain: financial incentive → continued enrollment and attendance → reduced dropout → delayed transition into marriage → increased educational attainment and agency. The paper also examines moderating factors such as poverty, institutional access, social norms, safety, family decision-making and administrative capacity. This approach allows the scheme to be assessed both as an education policy and as a preventive social policy.

V. MUKHYA MANTRIR NIJUT MOINA AASONI: POLICY PROFILE

The Government of Assam's 2025–26 executive order describes MMNMA as an admission incentive for eligible girl students enrolled in higher secondary, undergraduate and postgraduate/B.Ed. education in government and specified venture institutions, with private educational institutions excluded. The stated policy background was the Budget 2024–25 announcement to support up to one million girls with financial assistance for continuing education. The scheme's official objectives explicitly include increased enrollment, greater educational attainment beyond matriculation, reduced dropout, improved gross enrollment ratio and elimination of child marriage.

The 2025–26 guideline provides differentiated financial assistance according to the level of study. Eligible girls in Classes XI and XII receive ₹1,000 per month for up to ten months, equivalent to a maximum of ₹10,000 per year. Eligible undergraduate students receive ₹1,250 per month for up to ten months, equivalent to ₹12,500 per year. Eligible postgraduate and B.Ed. students receive ₹2,500 per month for up to ten months, equivalent to ₹25,000 per year. The guideline states that benefits are not paid during the specified summer vacation period and that payment is made through monthly DBT to the student's bank account.

Eligibility rules are also relevant to the scheme's relationship with marriage. The 2025–26 guideline states that the incentive is intended for eligible girl students domiciled in Assam irrespective of economic status, while married girls are generally ineligible except in the postgraduate and B.Ed. category. The guideline also requires institutional verification, regular attendance and continuation in the institution. Existing beneficiaries are subject to an attendance requirement, and dropouts are not allowed to continue receiving the benefit.

The administrative design attempts to reduce leakage by placing application verification with institutions and using DBT for transfer. Heads of institutions are required to nominate nodal teachers and monitor beneficiaries. This is important because a cash transfer linked to education is only meaningful when beneficiary records, attendance and institutional status are accurately maintained.

The policy has therefore been designed around continuity rather than one-time educational expenditure. The monthly nature of the assistance can make the benefit visible to families and students throughout the academic year. At the same time, the differentiated amounts across educational levels indicate an attempt to support girls as they progress into stages where the private and social returns to education may increase.

VI. GIRLS' EDUCATION AND THE MECHANISM OF RETENTION

The first major contribution of MMNMA is its potential to reduce the financial friction associated with educational continuation. Even where tuition costs are low or waived, families may face expenses related to transport, books, examination needs, digital access, food, clothing and other educational requirements. A direct transfer can help households meet part of these costs. Because the benefit is paid to the student through DBT, it can also increase the visibility of girls as direct recipients of public educational support.

The second mechanism is the creation of a continuation incentive. The scheme is not merely a reward for examination performance. It is positioned as an admission incentive and requires institutional participation and, for continuing beneficiaries, attendance and compliance with programme conditions. This design is important for girls who may be academically capable but vulnerable to discontinuing education because of household circumstances.

The third mechanism is the signalling effect of government policy. When the state communicates that girls' education is a public priority and provides financial support for continuation, it can strengthen the legitimacy of families' decisions to invest in daughters' education. This may be particularly important in communities where the expected transition from adolescence to marriage is strong and where higher education for girls is not universally perceived as necessary.

The fourth mechanism is progression. Supporting girls at higher secondary level can facilitate transition to undergraduate education, while undergraduate support can reduce the risk of discontinuation before graduation. Postgraduate and B.Ed. support extends the policy beyond basic schooling and potentially contributes to a longer educational pathway. The cumulative effect of repeated transitions may be more important than the amount received in any single year.

VII. MMNMA AND CHILD-MARRIAGE PREVENTION

The relationship between MMNMA and child marriage should be understood as indirect but strategically important. The scheme does not function as a child-marriage enforcement programme. Instead, it seeks to alter one of the conditions under which early marriage becomes more likely: discontinuation from education. When a girl remains enrolled in higher secondary or college, marriage before the legal minimum age becomes more difficult to reconcile with institutional participation and family educational planning.

The policy's own objective of eliminating child marriage gives the intervention an explicit preventive orientation. The design also links eligibility and continued benefit to educational participation. This creates a behavioural bridge between the education system and the social objective of delaying marriage. In principle, the longer a girl remains in education, the greater the probability that marriage will be postponed beyond the legally prohibited age.

NFHS-5 evidence provides the context for this policy emphasis. Government of India reporting based on NFHS-5 places Assam among the states with a high share of women aged 20–24 who were married before age 18, with a reported value of 32.2 percent in the indicator used in that compilation. This is not an outcome evaluation of MMNMA, and the survey period predates the scheme. It should therefore be interpreted as baseline social context rather than evidence that MMNMA has reduced the rate.

The likely effect of the scheme may be strongest where the main barrier is the cost or perceived low economic return of continuing education. Where child marriage is driven primarily by coercive social norms, insecurity, family crisis or lack of access to secondary and higher educational institutions, financial assistance alone may have limited effect. MMNMA should consequently be implemented in convergence with child-protection laws, counselling, school retention programmes, safe transport, residential facilities where required, community awareness and local administrative action.

VIII. ANALYSIS OF POLICY STRENGTHS

A major strength of MMNMA is the clarity of its policy objective. The official guideline does not restrict the scheme to increasing enrollment; it also identifies dropout reduction, higher educational attainment and child-marriage elimination. This creates a broader policy rational and allows the intervention to be assessed across multiple outcomes.

A second strength is the use of a recurring financial incentive. Monthly DBT may provide a more sustained signal than a single annual payment. Regularity can help families plan around education-related costs and can make the public benefit tangible. The DBT mechanism also has the potential to improve transparency and reduce administrative handling of cash.

A third strength is the coverage across educational stages. By supporting higher secondary, undergraduate and postgraduate/B.Ed. levels, the scheme recognises that educational discontinuity can occur at multiple transition points. This is particularly relevant to child-marriage prevention because remaining in education through late adolescence can extend the period before marriage decisions become immediate.

A fourth strength is institutional monitoring. The role assigned to head of institutions and nodal teachers creates an administrative link between payment and educational status. Attendance and dropout monitoring can help identify beneficiaries at risk of leaving education. With proper implementation, the system could become a useful early-warning mechanism.

A fifth strength is its universal economic eligibility principle within the stated category of eligible girls. By not limiting the basic incentive solely to a poverty certificate, the scheme can avoid excluding households that face educational costs but may not fall within a narrow poverty threshold. However, universal eligibility also makes targeting of higher-risk groups more difficult, which underscores the need for complementary monitoring.

IX. IMPLEMENTATION CHALLENGES AND LIMITATIONS

The first limitation is that financial support does not address every determinant of child marriage. Social norms, family pressure and gender expectations can remain powerful even when a girl receives an educational incentive. Some households may treat the transfer as supplementary income without changing decisions about marriage.

The second limitation is the possibility of unequal access to institutions. A financial incentive can be less effective when a girl lives far from a suitable higher secondary school or college, when transport is unsafe or expensive, or when accommodation is unavailable. In such settings, the opportunity cost of continuing education can remain high despite the transfer.

Third, administrative quality matters. Bank Account not seeded with Aadhar, delays in verification, bank-account problems, attendance-record errors or weak communication can reduce the practical value of the scheme. Since the programme relies on institutional verification and DBT, digital and administrative capacity at the local level is a critical implementation variable.

Fourth, the scheme may face a measurement problem. Increased enrollment is easier to observe than delayed marriage. A beneficiary can be enrolled at one point and still marry early or discontinue education later. Therefore, programme success cannot be established by counting applications or payments alone. Longitudinal tracking is required.

Fifth, there is a risk of attribution error. Child marriage is influenced by many policies and social changes, including legal enforcement, awareness campaigns, school expansion, economic transformation, women’s employment, health interventions and community action. Any observed reduction in child marriage after MMNMA cannot automatically be attributed to MMNMA without an appropriate comparison design.

X. RESULTS AND DISCUSSION

The evidence reviewed supports the conclusion that MMNMA has a coherent policy mechanism for promoting girls’ education. The Government of Assam’s own objectives directly connect financial assistance with enrollment, educational attainment, dropout reduction and child-marriage elimination. The 2025–26 design strengthens this mechanism by providing differentiated assistance across educational levels, requiring institutional participation and using DBT for payment.

The available evidence also indicates significant scale. An official address of the Governor of Assam reported that 1.66 lakh girl students had received monthly financial support under Nijut Moina by the time of that address. This demonstrates that the programme had moved beyond a pilot-scale intervention and had reached a substantial number of beneficiaries. However, beneficiary coverage should not be equated with impact: the key research question is what would have happened to these girls in the absence of the scheme.

The demographic context strengthens the importance of the intervention. NFHS-5 shows that child marriage remains a serious issue in Assam. At the same time, the scheme’s education-centred design provides a plausible preventive pathway because the years covered by higher secondary and undergraduate education overlap with the period of elevated risk of early marriage. The policy can therefore be interpreted as a preventive investment in girls’ life-course opportunities.

Nevertheless, the present study cannot report a statistically estimated reduction in child marriage attributable to MMNMA. The principal reason is the absence of beneficiary-level longitudinal data, a pre-scheme/post-scheme outcome series directly linked to beneficiaries, and a credible comparison group in the materials reviewed. The appropriate conclusion is therefore that MMNMA is strongly aligned with a child-marriage prevention strategy, while the magnitude of its actual effect requires further empirical evaluation.

XI. POLICY RECOMMENDATIONS

First, the Government should establish a longitudinal MMNMA monitoring system that follows beneficiaries from higher secondary through higher education wherever possible. Key indicators should include enrollment, attendance, grade progression, dropout, re-entry after interruption, completion, age at marriage and transition to employment or further study.

Second, MMNMA should be integrated with child-protection and child-marriage prevention mechanisms. Where institutional records show repeated absence, discontinuation or other warning signs, schools and colleges should have a clear referral pathway to appropriate child-protection and welfare authorities, while respecting privacy and legal safeguards.

Third, the programme should identify high-risk geographic and socio-economic contexts for additional support. Financial assistance can be complemented by transport support, safe accommodation, counselling, career guidance and community mobilisation where barriers are primarily infrastructural or social.

Fourth, independent impact evaluation should be commissioned. Evaluation could compare eligible beneficiaries with suitable comparison groups using matched or quasi-experimental designs, subject to ethical and administrative feasibility. The evaluation should examine both short-term educational outcomes and longer-term marriage timing.

Fifth, administrative reliability should be strengthened through periodic audits of beneficiary records, bank-payment status, attendance data and dropout reporting. A grievance mechanism should be accessible to students so that payment or eligibility problems can be resolved without causing educational interruption.

Sixth, the programme should measure empowerment outcomes, not only attendance. Girls' aspirations, confidence in continuing education, access to career information, knowledge of legal rights and participation in household decisions can provide a richer picture of whether the intervention contributes to long-term social change.

Finally, public communication should present the scheme as an investment in girls' education and future capabilities rather than merely as a cash benefit. Community leaders, parents, teachers and local institutions should be engaged in communicating the social and economic value of delaying marriage and completing education.

XII. CONCLUSION

Mukhya Mantrir Nijut Moina Aasoni represents an important shift toward combining educational policy with social protection and gender-equality objectives. Its design recognises that girls' educational continuation is influenced not only by academic factors but also by household economics and social expectations. By providing recurring financial assistance and tying continued eligibility to institutional participation, the scheme creates a practical incentive for girls to remain in education.

Its relevance to child-marriage prevention is particularly significant because the scheme targets educational stages that overlap with the period of elevated risk of early marriage. The policy logic is persuasive: continued enrollment can delay marriage, increase educational attainment and expand future opportunities. However, the scheme should not be presented as a single solution to child marriage. The persistence of social norms, poverty, safety concerns, geographic barriers and family-level pressures means that a multi-sectoral response remains necessary.

The central finding of this assessment is therefore twofold. First, MMNMA is well aligned with the goal of promoting girls' education and has an explicit policy objective of eliminating child marriage. Second, the existence of a strong policy mechanism is not the same as proof of causal impact. Assam now has an important opportunity to move from implementation to rigorous outcome measurement. A robust longitudinal evidence system would allow policymakers to determine whether financial assistance produces sustained educational retention, delayed marriage and improved life-course outcomes for girls.

In conclusion, MMNMA should be understood as a potentially transformative education-and-social-protection intervention whose success depends on continuity, administrative reliability, complementary child-protection measures and independent evaluation. If these components are strengthened, the scheme can contribute not only to higher educational participation among girls but also to a broader transformation in the social expectations surrounding girls' education and marriage in Assam.

XIII. ACKNOWLEDGMENT

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Table 1. Financial assistance under MMNMA, 2025–26

Level of study	Monthly incentive	Maximum months	Maximum annual amount
Higher Secondary (XI–XII)	₹1,000	10	₹10,000
Graduation (B.A./B.Sc./B.Com.)	₹1,250	10	₹12,500
Post-Graduation / B.Ed.	₹2,500	10	₹25,000

Source: Government of Assam, Higher Education Department, MMNMA Guideline 2025–26.