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Jennifer Parsons, Jeffrey Edmeades, Aslihan Kes, Suzanne Petroni, Maggie Sexton & Quentin Wodon

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ECONOMIC IMPACTS OF CHILD MARRIAGE: A REVIEW OF THE LITERATURE

By Jennifer Parsons, Jeffrey Edmeades, Aslihan Kes, Suzanne Petroni, Maggie Sexton, and
Quentin Wodon

Child marriage is a widespread violation of human rights. It is an impediment to social and economic development, and it is rooted in gender inequality. The low value placed on girls and women perpetuates the act and acceptability of child marriage in societies where the practice is common. Child marriage is defined as any legal or customary union involving a boy or girl below the age of 18. This definition draws from various conventions, treaties, and international agreements, including the Convention on the Rights of the Child, Convention on the Elimination of All forms of Discrimination against Women, Universal Declaration of Human Rights, and recent resolutions of the UN Human Rights Council. While boys sometimes marry young, this paper addresses the practice primarily as it affects girls who make up the large majority of children who are married under 18. If current trends continue, more than 140 million girls will marry early in the next decade or nearly 40,000 per day (UNICEF 2014a).

There has been substantial research over the last decade on some of the factors that contribute to child marriage, and some of its consequences (for broad reviews, see among others Jain, & Kurz 2007; Klugman et al. 2014; Malhotra et al. 2011; Lloyd 2005; Santhya, Haberland, & Singh 2006;

UNICEF 2005; UNFPA 2012; UNICEF 2014b; Vogelstein 2013). The reviews suggest that social and cultural norms, including those related to faith, influence the age at which a girl is expected to marry. In addition, socio-economic status, education levels, and community context also influence the likelihood of a girl being married early. The poorest countries have the highest child marriage rates, and child marriage is most common among the poor who have fewer resources and opportunities to invest in alternative options for girls. Social norms around girls' education and women's participation in the formal labor force may mean that girls are not prioritized in a household's education investment decisions. In other contexts, parents may assess the costs and benefits of marriage and decide to marry their daughters early if they are seen as an economic burden that can be relieved through marriage. Less is known about contexts in which girls themselves make the decision to marry.

Jennifer Parsons, American Jewish World Service

Jeffrey Edmeades, International Center for Research on Women

Aslihan Kes, International Center for Research on Women

Suzanne Petroni, International Center for Research on Women

Maggie Sexton, International Center for Research on Women

Quentin Wodon, World Bank

Financial transactions around marriage contribute to the practice. In contexts where bride wealth or bride price is practiced (i.e. a groom or groom's family provides assets to the bride's family in exchange for marriage), families may reap immediate economic benefits from marrying their daughters. In such cases, families may obtain a greater financial amount the younger the bride is. In circumstances where dowry is practiced (the bride's family provides assets to the groom's family), a younger and less educated bride may require a lower dowry, which would incentivize parents to marry daughters at a younger age. When parents marry off their daughter, there are often economic and social reasons for them to make that choice. However, the short-term economic reasons that influence parental choice do not serve the long-term interests of girls.

What can be done to eliminate child marriage? A systematic review of child marriage interventions indicates that reform of the legal and policy framework is a necessary but insufficient part of the answer (Malhotra et al. 2011). Interventions are most powerful when they: empower girls with information, skills, and support networks; enhance the accessibility and quality of formal schooling for girls; and offer economic support and incentives for girls and their families to keep girls in school or marry later. Importantly, educating and mobilizing parents and community members in opposition to the practice is also a key intervention with proven success. Indeed, reframing the idea of girls' transition to adulthood without marriage requires a dialogue with religious and community leaders who have a great deal of influence on those issues.

Child marriage is rooted in socio-cultural practices and religious beliefs in many communities, but beyond stylized facts, the relationships between faith and child marriage are complex and change depending on the community (Gemignani and Wodon 2015). Engaging with faith and community leaders as well as faith-based organizations to critically examine the causes and consequences of early marriage can help in building support for policies towards the elimination of the practice (Karam

2015). In some countries, the dialogue with faith and community leaders can be part of discussions about family law reform and even more generally of broader discussions on women's empowerment, but success is not necessarily a given (Walker 2015).

In this article, the objective is to provide useful information for such dialogue by documenting what is known about the economic impacts of child marriage on the girls who marry early, their children, and their families. The hope is that such information can help sensitize faith and community leaders about the consequences of the practice and the need to eliminate it. The article is structured in five sections. Each section documents the economic impact of child marriage in a specific area: participation and decision-making, educational attainment, labor force participation, violence, and health.

Participation and Decision-Making

A girl has voice and agency when she can make decisions about her life and act on those decisions without fear of retribution or violence (Klugman et al. 2014). Related closely to lack of voice and agency, and rooted in gender inequality, is alienation from participation and decision-making about issues in one's own life, as well as those facing a household, family, or community. Child brides often experience overlapping vulnerabilities—they are young, often poor, and undereducated. This affects the resources and assets they can bring into their marital household, thus reducing their decision-making ability. Child marriage places a girl under the control of her husband and often in-laws, limiting her ability to voice her opinions and form and pursue her own plans and aspirations.

Married girls are typically out of school, and most have little to no say in decisions about whether they should continue or return to school, limiting their literacy, numeracy, and financial skills (Malhotra et al. 2011; Plan UK 2011; Vogelstein 2013). By virtue of their low levels of education, they are often not seen by their husbands and in-laws as capable of earning or managing finances or making financial decisions for the household (Becker Fonseca-Becker & Schenck-Yglesias 2006; Blumberg et al. 1995;

Haddad, Hoddinott, & Alderman 1997; Jain & Kurz 2007; The World Bank 2012). Those who do work rarely have control over their earnings. Isolation from school, friends, and the workplace hampers their access to social support that is important to their emotional well-being, and limits their access to social capital and networks that can increase their earning potential and productive use of earnings (Duflo 2011). In addition, married girls often lack the ability to negotiate sexual activity, contraceptive use, or birth spacing with their husbands (Raj 2010; UNFPA 2013) and in many cases are unable to speak up against the physical or emotional violence they experience at the hands of their husbands or in-laws within their own homes.

Within her marital household, a young wife typically has little bargaining power and ability to make decisions regarding various aspects of her life. Husbands and in-laws largely determine her role in the family and control her access to and participation in the outside world. This often remains the case throughout her marriage and translates to weaker control over resources in her household, tighter constraints on her time, more restricted access to information and health services, and poorer health, including mental health, self-confidence, and self-esteem than women who marry later.

This lack of power and decision-making autonomy can have a significant influence on economic decisions. Where women have decision-making power and their priorities are reflected in how household resources are allocated, household expenditures on key areas such as education and health tend to be higher (IFPRI 2003). Similarly studies have found that an increase in a woman's income share or access to credit will increase the share of household expenditures on food, clothing, and children's education (Backiny-Yetna & Wodon 2010; Bussolo et al. 2011, Hoddinott & Haddad 1995). Inequitable intra-household resource allocation in terms of agricultural land or key inputs typically found in households of young brides may also contribute to productivity gaps in agriculture (The World Bank and ONE 2014).

Only through her participation and voice in decision-making can a girl's or woman's

aspirations for her children be realized. A girl's or woman's forced silence on issues pertaining to childrearing affects the lives of her children before they are even born, because of her lack of voice and agency in reproductive decisions, including the timing, spacing, and number of children. The impacts carry through her children's upbringing and into their adult lives, family formation, and the generation they, in turn, raise. In this way child marriage reinforces inequitable gender norms among the next generation, which can result in reduced community investments in social services and programs that might increase her children's chances of success in the future.

In addition to the individual and intergenerational effects of reduced voice and agency, constraining women's and girls' voice and agency contributes to losses in productivity and has long-term effects for development goals (Klugman et al. 2014). The lack of voice and agency in household decision-making and civic participation that typically accompanies child marriage also limits girls' input into community and national decision-making. Research suggests that women's greater involvement in political decision-making increases the likelihood of greater investment in social services, including those directly related to economic growth, such as education (Beaman et al. 2012; Chattopadhyay & Duflo 2003; Chen 2009; Ramaswami, & Mackiewicz 2009).

Educational Attainment

When girls are married early, their educational trajectory is altered. Formal schooling and education often cease, which means they stop acquiring knowledge and skills that would carry them through life, including as productive members of their households and communities. They are also removed from the social network and support structure that schools provide. The earlier a girl marries, the more likely it is that she will have a low level of schooling. Field and Ambrus (2008) and Nguyen and Wodon (2015a) suggest that each year of early marriage below the age of 18 can lead to a decrease of 4–6 percentage points in the probability of secondary school completion for girls, with, in some cases, an impact of the number of years of early marriage

on literacy as well. Data from parental or teacher responses in household surveys on the reasons why girls drop out of school also suggest that child marriage has important negative effects on education attainment (Nguyen & Wodon 2015b; Wodon, Nguyen, & Tsimpo 2015).

The economic impacts of girls' reduced educational attainment can be measured in terms of reduced earnings and productivity. Depriving a girl of the opportunity to learn limits her prospects for employment and her ability to gain useful skills (Khanna, Verma, & Weiss 2013) or vocational training (UNESCO 2012) for the formal labor sector, inevitably impacting her lifelong earning potential. But in addition, potential shifts in household consumption away from economically beneficial investments tend to be observed with lower levels of education. Not only does lack of education attainment deprive individual girls of voice and agency and decrease their learning and earning potential in the long term, but lack of formal education also has intergenerational effects—impacting her children's education attainment, nutritional status, and physical health.

For many girls, school is not only a source of formal and informal education, but also a space for them to develop social skills and networks and build support systems, which allows them to be mobile and engaged in community affairs and activities. Girls who are married early are often removed from these supportive social networks and isolated in the marital home (UNICEF 2014b). In addition, withdrawing from school lessens girls' ability to engage in community and national-level discussions and debates, or engage in the political processes.

Lack of education also makes it more difficult for girls to access information on health and welfare for themselves or their children (Abu-Ghaida & Klasen 2004; Semba et al. 2008). Girls' education is linked to increased health knowledge and increased use of household resources to promote the education and health of their children (Boyle et al. 2006). Mothers with more education spend more family resources on child nutrition. Children of less well-educated mothers are less likely to be well nourished and immunized against childhood diseases, and more

likely to die (Pfeiffer, Gloyd, & Li 2001; Smith & Haddad 2015). Girls whose mothers have had no education are more likely to be married early, contributing to the cycle of poverty in subsequent generations.

Labor Force Participation

Child marriage may influence female labor force participation in a number of ways, including through a reduction in expected returns from participation in paid employment due to lower educational attainment and an increase in the relative value of unpaid household work stemming from higher lifetime fertility (Klasen & Pieters 2012). A lack of engagement in the labor force may have long-term implications not only for women and their families, but in addition at the aggregate level it may significantly reduce economic growth in communities or societies (Chaaban & Cunningham 2011; Elborgh-Woytek et al. 2013; Smith & Haddad 2015).

As discussed in the previous section, early marriage limits young women's access to education, which in turn affects employment opportunities and the nature and terms of their employment. Low education is a barrier to entry into formal, paid employment (Grown et al. 2005). Secondary and post-secondary education are strongly associated with labor force participation (Cameron, Dowling, & Worswick 2001; Mammen & Paxson 2000), but most girls who marry early do not reach that level. Young married girls whose schooling is cut short also lack the knowledge base and the marketable skills needed for formal work, and are confined to informal or home-based type work, typically characterized by inferior working conditions and lower (or nonexistent) incomes.

Child marriage may also reduce labor force participation by significantly increasing the barriers to employment posed by fertility and women's reproductive roles, both of which are closely linked to age at first marriage. As will be discussed further below, early marriage is associated with early childbearing, short birth spacing, and higher number of children. Large family size and women's roles as primary caregivers for their children emerge as having negative effects on labor force participation

decisions, particularly where there are no or limited childcare options. Because these barriers are particularly felt during the early stages of marriage and family formation, child marriage has the effect of delaying potential entry into the labor force, stunting the potential professional growth and further reducing competitiveness in the marketplace. Furthermore, the traditional gender norms that typically accompany child marriage, coupled with relatively low returns to participation in the formal workforce, lower the opportunity cost of not working for women and their households, further reducing the likelihood of participation.

Also related to fertility, a less explored potential impact of child marriage on labor force participation is through the adverse health impacts of early and frequent pregnancies. Early and frequent childbearing are associated with greater risk of complications and morbidity (Prata et al. 2010). Women who survive severe complications while giving birth often require lengthy recovery times and along with long-term physical, psychological, social consequences, can also experience economic consequences, including withdrawal from the labor force (Koblinsky et al. 2012; UNFPA 2014).

Decreased levels of labor force participation have significant effects beyond the individual. Lower participation in paid employment may increase household poverty, increase vulnerability to economic shocks, lower income diversity, and incentivize short-term allocation decisions at the expense of longer-term investments in human and physical capital. At the more aggregate level, this may lead to lower levels of physical well-being, reduced investment, and lower productivity, all of which influence economic growth. These factors, in turn, may have significant intergenerational impacts, leading to poorer health among children and lower levels of investment in education and other forms of human capital accumulation, as well as a reduced ability to address shocks such as illness, all of which increase the likelihood of early marriage in subsequent generations.

Violence

Child marriage itself can be considered a form of violence against girls (Amin 2014; Solotaroff & Pande 2014). Gender norms that devalue girls and women and drive the practice of child marriage may also promote the acceptability of violence. Many girls are married off by their families with the intention of protecting the girl from violence and sexual harassment (UNFPA 2012). In reality, protection from violence is not guaranteed, and physical and sexual violence is often experienced at the hands of the husband once the marriage has occurred (Plan UK 2011). Child brides also suffer emotional violence in their homes and experience severe isolation and depression as a result of early

marriage (Le Strat, Dubertret, & Le Foll 2011; Nour 2009). Indeed, girls who are married early are at a higher risk of experiencing intimate partner violence (IPV) than girls married after age 18 (Clark, Bruce, & Dude 2006). Child

brides are also at higher risk of experiencing physical, sexual, emotional, and other forms of violence in the home at the hands of their husbands' families and in-laws (UNICEF 2014b). As they are often dependent on their husbands and in-laws, they are unable to speak out against these acts of violence. A study conducted by The International Center for Research on Women (ICRW) (Kanesathasan et al. 2008) in two states in India found that girls who married before 18 were twice as likely to report being beaten, slapped, or threatened by their husbands than girls who married later. While this does not demonstrate causality, it suggests negative effects. Violence can be physical, emotional, or sexual, and can have serious negative effects on the physical and mental health of girls, including for reproductive health. The economic impacts and resulting costs of IPV for child brides are reflected in reduced earnings and productivity, shifting investment in their households, and increased out-of-pocket costs. In addition to effects on individual girls, the effects of IPV can be felt across generations, with negative impacts on children's health and well-being and reinforcing the acceptability of violence.

Girls who experience IPV are at higher risk than girls who do not experience IPV for a number of poor physical health outcomes including severe injury, chronic pain, and gastrointestinal, sexual, and reproductive health issues (Campbell 2002; Lamb & Peterson 2012; World Health Organization 2012). Girls who are married young and are subject to IPV experience higher rates of unintended pregnancy, induced abortion, pregnancy complications, low birth weight of children, and sexually transmitted infections, including HIV. IPV also negatively affects girls' mental health, leading to depression, anxiety, and post-traumatic stress disorder (Carbone-Lopez, Kruttschnitt & Macmillan 2006). Government data on harmful traditional practices in Afghanistan suggests that 2,400 women may commit self-immolation each year in the country, with early and forced marriage and sexual and domestic violence identified as key causes (Khanna et al. 2013).

There are a number of costs for a woman and her household when she experiences IPV or violence perpetrated by in-laws. Some of these costs can be measured and assigned a monetary value, while others cannot. In addition to the measurable costs of violence, the psychological and social effects felt by a woman, her household, and her children over time need to be taken into account when assessing the impact of IPV and violence perpetrated by in-laws on child brides.

Violence and its subsequent health outcomes can lead to reduced earnings and productivity over time, a shift in investment of household resources, and increased out-of-pocket costs for medical expenses. Prior research estimating the cost of IPV (Bott et al. 2005; Centers for Disease Control and Prevention 2003; Duvvury et al. 2004; Morrison & Orlando 2004; Rice et al. 1989; Snow-Jones et al. 2006) shows that there is a direct cost represented by the actual financial expenditures related to gender-based violence, including use of health care services, judicial services, and social services. These studies also examine indirect costs, which estimate the value of lost productivity from both paid work and unpaid work, as well as the value of lost lifetime earnings for women who have died as a result of IPV. In addition to monetary costs, DALYs (Disability-adjusted Life Years) lost

were also estimated, including life years lost due to both premature mortality and disability (Waters et al. 2004).

In addition to the effects on the individual directly experiencing violence, IPV also impacts children (Duvvury et al. 2013; UNICEF 2014b). The effects of exposure to violence for children are both immediate and long-term. Violence in the home affects a child's school attendance and performance, as well as physical health (Anand, Desmond Marques, and Fuge 2012). Children who witness abuse are more likely to perpetuate the cycle of violence in their own homes, with boys twice as likely to later perpetrate IPV and girls more than twice as likely to later experience it (Kishor & Johnson 2004).

Health

Early marriage can affect a girl's physical and mental well-being in a number of ways, some of which have been highlighted in previous sections. Girls who are married young experience higher rates of malnutrition, isolation, and depression (Le Strat, Dubertret, & Le Foll 2011; Nour 2009), and higher maternal mortality and morbidity than girls who marry after age 18, in part due to IPV (Campbell 2002; Carbone-Lopez 2006). These health outcomes result in increased immediate out-of-pocket expenses for the girl and her household, as well as lasting effects on household earnings and reduced productivity. Intergenerational effects are seen in her children, who may have poor physical health outcomes and poor nutrition status, and experience higher rates of infant mortality.

As noted earlier, girls who are married early experience higher levels of depression, anxiety, and isolation than those married later, and higher levels of self-harm and suicide. Child marriage in and of itself can be traumatic for girls, especially in cases of marriage by abduction, resulting in lifelong mental health effects. Even if no causal link between child marriage and suicide has been documented, there is a correlation between early marriage and poor mental health.

A girl's nutritional status can decline if she marries early. This could be linked to poverty within the household, or to traditional gender norms around women's role and place when it

comes to meals, resulting in malnutrition (Nour 2009). Both the mental and nutritional health effects are largely reflective of the social position young brides typically occupy in their households.

Early marriage is also associated with poor sexual and reproductive health. Child brides are often unable to negotiate safe sex with their husband, making them more susceptible to sexually transmitted infections, including HIV, and putting them at higher risk for early pregnancy (UNFPA 2013; Walker et al. 2013). Nine out of ten adolescent births occur within marriage or a union in developing countries. Many child brides face pressure from their in-laws and husbands to become pregnant soon after marriage, which can lead to early pregnancy, increased child bearing over time and unhealthy birth spacing. In Uganda child marriage was associated with an increased likelihood of lifetime induced abortion (Kaye et al. 2007). Child brides are also less likely to receive proper medical care during pregnancy and delivery than those who give birth later. The combination of girls being physically immature and the lack of proper medical care during pregnancy and childbirth puts adolescent mothers at higher risk for complications during gestation and delivery, including prolonged or obstructed labor, fistula and death (Xu et al. 2003). Complications of pregnancy and childbirth are the second leading causes of death among adolescent girls ages 15–19 globally, with nearly 70,000 dying each year (UNFPA 2013; World Health Organization 2014).

The health effects of early marriage extend beyond the girl herself in a number of ways. Infant mortality among babies born to mothers under age 18 is 60 percent higher than among those born to mothers over age 18 (UNICEF 2014a). Children of adolescent mothers are also more likely to have low birth weight and suffer poor nutritional status when they are born and throughout childhood (Wachs 2008). The effects of poor child nutrition can be seen throughout the life course, with negative impacts on educational attainment and health into adulthood. Furthermore, a married girl's role is integral in the day-to-day functioning of her household and, as such, her health influences all

household members. When a girl suffers from poor health, be it physical or mental, there are both immediate direct costs for health care, and longer-term economic impacts and resulting costs in terms of lost productivity and earning potential. Unexpected illness can result in large medical expenses, lost earnings, and less saving at the household level due in part to large income shocks from illness in the family, all of which perpetuate the cycle of poverty.

For a girl and her household, the economic impacts and resulting costs associated with child marriage can result in increased out-of-pocket expenditures for medical and associated costs, many of which stem from early pregnancy and complicated labor and delivery for young mothers. Studies identify out-of-pocket expenditures associated with obstetric care and childbirth in a variety of countries, showing additional costs associated with care for women in rural areas who face particular challenges in accessing health services (Perkins et al. 2009; UNFPA 2013). This is also important to consider since girls in rural areas are much more likely to marry early.

Conclusion

Girls who marry early have little decision-making power within the marital home, a greater likelihood of school dropout and illiteracy, lower labor force participation and earnings, and less control over productive household assets. Because child brides often become mothers during adolescence, they and their children are likely to experience poorer overall health and nutrition. Girls who bear children early have more dangerous, difficult, and complicated births, and tend to have less healthy and less well-educated children than their peers who marry later. Adolescent mothers are at significantly higher risk of maternal mortality and morbidity than mothers just a few years older, which comes with a wide range of economic and social costs and impacts at the individual and household levels. Finally, while the consequences of child marriage are felt most keenly at the individual level, child marriage is likely to also have profound and far-reaching effects at national and global levels in the forms of lost earnings and intergenerational

transmission of poverty. In short, the economic impacts and cost of child marriage are likely to be very high for the girls who marry early, their children, their families, their communities, and society at large.

Disclaimer notice

The opinions expressed in this article are those of the authors only and need not reflect those of the World Bank, its Executive Directors, or the countries they represent. ❖

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