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The Economic Cost of Child Marriage: The Benefits of Investing in Women's Education and Empowerment

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Abstract: Child marriage, a deeply entrenched social issue in India, imposes significant economic costs on the nation's development. This essay delves into the economic ramifications of child marriage and emphasizes the transformative potential of investing in women's education and empowerment. Through a rigorous statistical analysis, the essay elucidates the profound impacts of child marriage on labor force participation, education, health, and productivity. Furthermore, it presents statistical evidence to demonstrate the multifaceted benefits of empowering women through education, skill development, and entrepreneurship, offering a persuasive case for policy intervention and strategic investments.

I. Introduction

Around the world, an estimated 650 million girls and women living today are married in their childhood, and nearly half live in countries that are supported by global programs. Child marriage is a broader social issue having multiple implications on the wellbeing of the young children. The United Nations defines child marriage as any formal marriage or informal union where one or both of the parties are under the age of 18. UNICEF defines child marriage as the marriage of a girl or boy before the age of 18. Child marriage is considered a crime when it is viewed as a violation of a child's fundamental rights. Based on the United nations convention of Child Rights, fundamental rights includes but not limited to the right to education, the right to protection from physical and psychological harm, and the right to make decisions about one's own life indicating child marriages as sheer violation of child rights.

Child marriage remains a deeply entrenched social issue with far-reaching implications for human rights, gender equality, and economic development. In the context of India, where child marriage persists despite legal reforms and increased awareness, the economic costs are substantial. Prohibition of Child Marriage Act, 2006, which applies to all citizens across India is a special law. After extensive consultations and considering scientific data, recommended setting a uniform minimum legal age of marriage at 18 years for girls.

Key Insights from the NFHS-5 (2019-21) Analytical Paper Series # 1 May 2022 describes that about 40% of children were married before they turned 18 years of age in the lower income group families whereas in a clear-cut contrast to this, only 8% of girls from the high income groups got married before 18. Poverty and child marriages proved to be directly proportional. Restricted access to education makes a notable percentage of children to drop their passion towards education and also indulge in unproductive or lower income human labour which drives the family again into the vicious cycle of poverty. The multi-faceted social problem is rooted in the patriarchy from time immemorial. Even after years of earnest efforts by the reformists, this practice continues to exist in the society. The medical and social consequences are very well discussed but the economic cost involved in child marriages are yet to be given importance.

Economic Implications of Child Marriage

Labor Force Participation and Income Losses in rural areas

Child marriage disrupts the path of education and career development for young girls, resulting in early withdrawal from the labor force. In agrarian households, women are considered to be an additional work force added to the family without any additional cost. In most of the unorganized sector, child brides are used for their strenuous labor but they are not given with any remuneration for the same. Added to the support in the family

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occupation, child brides are forced to do the household works which are not quantified and remunerated. As a human resource, their handwork within the household is not accounted for. This leads to income losses not only for the women themselves but also for their families and communities.

According to the International Labour Organization (ILO), in India, around 16.3% of women aged 20-24 who were married before the age of 18 have no formal education, and their labor force participation is severely restricted due to household responsibilities and early childbearing. In March 2017, World Bank policy paper by Maitreyi Bordia Das and Ieva Zumbyte, titled "The Motherhood Penalty and Female Employment in Urban India," states that "having a young child in the home depresses mothers' employment."

Education Disruption and Human Capital Losses

The adverse impact of child marriage on education is profound. According to the National Family Health Survey (NFHS) 2015-16, 26.8% of women aged 20-24 in India were married before the age of 18, and a significant proportion of them were unable to complete their education. This has long-term consequences for human capital development, limiting the skills and capabilities women can contribute to the workforce and the economy. Without getting any life skills and proper formal education at least till attaining the age of 14, girls are restricted to do unskilled labour works and as house helpers at home. This workforce is not calculated and contributed to the gross domestic product. The World Bank estimates that if girls in India complete secondary education, their lifetime earnings could increase by 21%. As per the National Statistical Survey report of 2019, almost 92% women are doing unpaid domestic work. Though women work in offices or any other organized sector, the gender stereotyping demands the domestic work to be done by the women counterparts. In this background, it's only the child bride who is expected to take up all the house chores when she is not employed otherwise.

Health Consequences and Healthcare Expenditures

Child marriage is closely linked to adverse health outcomes for both young brides and their children. According to UNICEF, India accounts for one-third of the global total of child brides. Early pregnancy increases the risk of maternal and infant mortality, as well as complications during childbirth. The economic burden of addressing these health issues places strain on the healthcare system. UNFPA estimates that in India, the economic costs associated with adolescent pregnancies and births amount to 1% of the country's GDP.

Joses M Kirigia 1, et al., hypotheses that the maternal mortality impacts the Gross Domestic Product. Similar studies across the world suggest major impact of the child marriage on the economic stability of the country. The financial burden on the medical care in case of high risk pregnancies and loss of human resources are very crucial. Physical and medical distresses can be calculated through a variety of methods but the emotional distress could not be quantified. Emotional distress reduces the overall output of any person as per Lazarus, R. S., & Folkman, S. *Stress, appraisal, and coping.*

Productivity and Economic Growth

The limited education, skills, and opportunities resulting from child marriage severely hinder women's productivity and their potential contributions to economic growth. Girls who marry early are more likely to drop out of school, reducing their chances of acquiring employable skills and entering the formal labor force. A World Bank and International Center for Research on Women (ICRW) study (2017) estimated that child marriage leads to significant economic losses globally, amounting to trillions of dollars due to its impact on fertility rates, population growth, health, and educational attainment. In the Indian context, the McKinsey Global Institute (2015) reported that achieving gender parity in economic participation could add $700 billion to India's GDP by 2025, underscoring the untapped economic potential of women.

Similarly, research by UNICEF indicates that eliminating child marriage could increase women's expected earnings in India by over 12%, given that better-educated women tend to secure higher-paying jobs and contribute more effectively to household and national income. Furthermore, the International Labour Organization (ILO) emphasizes that women's full participation in the workforce not only boosts GDP but also enhances labor productivity and innovation. Studies have also shown that delaying marriage leads to lower fertility rates, allowing women to invest more in each child's education and health, which in turn creates a healthier, more skilled future workforce. Thus, the eradication of child marriage is not only a matter of human rights but also a crucial economic strategy for accelerating country's long-term growth and development.

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Investing in Women's Education and Empowerment

Benefits of women's education

Investing in girls' and women's education delivers strong, measurable economic returns. On average, each additional year of schooling raises an individual's earnings by roughly 8–12%, with many global estimates centering around ~10% per year of schooling — and often a slightly higher return for women than men. Beyond wages, maternal schooling produces large public-health dividends: multiple studies find that an extra year of a mother's education is associated with substantially lower child mortality and better child nutrition and development (for example, reductions in under-5 mortality and stunting in many settings). These health gains translate into a more productive future workforce and lower public health costs.

How education reduces child marriage and increases lifetime earnings

Education both prevents and mitigates the harms of child marriage. Evidence shows that an additional year of secondary education reduces the probability of marrying before 18 by several percentage points, and women who were married as children earn significantly less over their lifetimes — the World Bank/ICRW analysis estimates child brides' earnings are about 9% lower than they would be if married later. Ending child marriage would therefore raise women's lifetime earnings and national productivity while also reducing public spending linked to high fertility and poor child health.

Empowerment through skills training and entrepreneurship

Vocational training, digital skills, and entrepreneurship support convert schooling into marketable livelihoods. India's flagship skilling efforts under the Skill India umbrella (including PMKVY and NSDC initiatives) have trained millions since 2015 — official releases report over 14.2 million trained beneficiaries under PMKVY components to date — increasing the pipeline of certified, job-ready women and men. Still, gaps remain: formal vocational penetration among women lags men in recent surveys (for instance, only ~18.6% of women aged 18–59 reported receiving vocational training in recent labour-force surveys), pointing to a persistent skills gap that constrains women's labour-market entry. Scaling targeted skilling for adolescent girls and young women therefore has high payoff: it raises employability, increases incomes, and encourages later marriage and childbirth by improving viable economic alternatives. To eradicate school dropout rates, specific life skills to be supplemented in the curriculum.

Mechanisms that link empowerment to delayed marriage and better outcomes

When girls have access to quality schooling, vocational training, and income-earning options, several reinforcing mechanisms operate: (1) schooling raises the opportunity cost of early marriage, (2) skills and incomes give girls and their families alternatives to marriage as a livelihood strategy, and (3) economic independence strengthens girls' bargaining power within households. Together these pathways reduce child marriage prevalence, lower fertility, and improve maternal and child health — all of which boost lifetime earnings for women and raise human-capital formation for the next generation.

Taken together, these interventions not only uphold girls' rights but also produce clear economic returns — higher female labour-force participation, increased productivity, and reduced public costs — making investments in girls' education and empowerment among the most cost-effective development strategies available.

Successful policies and recommendations

1. Guarantee access to secondary education for all girls

Ensuring that every girl completes secondary education is the cornerstone of reducing child marriage and enhancing women's long-term productivity. According to UNICEF, girls who complete secondary education are up to six times less likely to marry as children compared to those with little or no education. In the state of Tamilnadu, policy of the state is encouraging education of girl children providing free education, transportation facilities, clean toilets, provision of sanitary pads and also providing scholarships to the children who continue their education. Investments in digital learning infrastructure, particularly in rural and underserved areas, are formulated to bridge the education gap. Community-level initiatives such as conditional cash transfers (e.g., Beti Bachao Beti Padhao in India) and scholarships targeted at girls can further increase enrollment and retention.

2. Scale gender-targeted skilling and entrepreneurship programs

Beyond schooling, vocational and entrepreneurial training equips women with practical skills to access modern labor markets. Government programs like Skill India and the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Naan muthalvan schemes have

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trained millions of young people, but participation rates among women remain lower compared to men. According to the Press Information Bureau, as of 2023, women accounted for only about one-third of the trainees under PMKVY, reflecting a persistent gender gap. Scaling gender-sensitive training centers, linking skills development directly with job placement services, and offering microfinance opportunities for women entrepreneurs are critical steps. Tailored initiatives for digital literacy, STEM education, and green jobs can diversify women's participation in high-growth sectors. Establishing women-only industrial training institutes (ITIs), mentorship networks, and incubation hubs can create a safer and more inclusive environment for skill development. These steps are being encouraged but to be extended to remote areas also.

3. Strengthen laws and enforcement against child marriage

Although the legal minimum age of marriage for women in India has been raised to 18 years in legal terms and 21 years in principle, enforcement remains a challenge, especially in rural areas. The World Bank and ICRW (2017) highlight that strict enforcement of marriage laws, when coupled with community awareness campaigns, significantly reduces child marriage rates. Strengthening enforcement requires clear reporting mechanisms, capacity-building of frontline workers (health workers, teachers, police), and penalties for facilitators of child marriage, including priests and registrars. However, laws alone are insufficient without changing community norms. Therefore, grassroots campaigns, led by local NGOs, self-help groups, and youth clubs, are essential to create social alternatives to child marriage by celebrating educational and professional achievements of girls. Public awareness campaigns—using radio, television, and digital platforms—can reinforce the benefits of delaying marriage and highlight success stories of empowered women.

4. Introduce gender-sensitive labor policies

Women's entry into the workforce is often constrained by structural barriers such as rigid working hours, lack of childcare, and workplace discrimination. According to the International Labour Organization (ILO), India's female labor force participation stands at only 24 largely due to these systemic constraints. Gender-sensitive labor policies must therefore include flexible working hours, provision of affordable childcare facilities at workplaces, and mandatory parental leave policies that encourage shared caregiving responsibilities between men and women. Anti-discrimination and equal-pay legislation must be strictly enforced to eliminate wage disparities. Additionally, corporate incentives for gender diversity, coupled with public investment in care infrastructure, can create an enabling environment for women to balance work and family responsibilities. In the long run, these measures will not only increase women's labor force participation but also contribute to higher productivity, innovation, and inclusive economic growth.

Conclusion

Child marriage imposes significant economic costs on individuals, families, and the nation as a whole. However, the potential benefits of investing in women's education and empowerment are immense. By breaking the cycle of child marriage and providing opportunities for women to reach their full potential, India can achieve inclusive economic growth, improved health outcomes, and sustainable development. It is imperative that policymakers, civil society, and communities come together to eradicate child marriage and harness the power of women's education and empowerment for a brighter future.

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