

## Contested Futures: The impact of early marriage on young women's economic agency in northern Nigeria

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### Abstract

Despite existing evidence of the negative effects of child marriages on school attendance and girls' prospects in many countries, early marriage continues as a widespread practise in Northern Nigeria with far-reaching consequences on girls economic agency as well as outcomes on national development in Nigeria. On the basis of the above premise, the study seeks to take into account the multifaceted nature of this relationship between early marriage and economic empowerment of women based on the systematic review of Nigerian and global literatures between 2015 to 2025. The study finds that early marriage has significant effective impacts in terms of reducing young women's economic agency in several overlapping channels: In reducing young women's educational attainment, in reducing their labour force participation, in reducing their decision-making, and in reducing their financial inclusion. In respect of child marriage, the evaluations of the economic cost of child marriage in Nigeria is estimated to be N10.87 billion per annum or 2.43% of the country's GDP (Fang et al. 2024). With the figures mentioned above, 78% of the girls in Northern Nigeria getting married by the age of 18 The practise occurs at a very young age (48% of the household heads in northern Nigeria were married by the age of 15) thus leading to a kind of cycle that not only pervades poverty but also of poor gender prevalence rates. The results show the lack of education - when adjusting for other characteristics such as education, pick-up, home region, and various time varying indicators - is due to the early marriage of their own education to secondary by 23% and their lifetime earnings to reduce by 12%. This paper postulates that early marriage in particular has been a critical step to opportunities in the economy that have implications and predictions on the individual development paths as well as the general context of socioeconomic development. It needs a multi-level solution which will include how cultural norms can be changed, provision of education and economic opportunities to minimise these tendencies to ensure that the economic potential of women is fulfilled in the Nigerian setting.

**Keywords:** Early Marriage; Child Marriage; Women's Economic Agency; Economic Empowerment; Northern Nigeria; Gender Equality

### 1. Introduction

There are a number of prevailing reasons for the lack of consent; the face of early marriage coupled with the radical economic agency of women goes to make northern Nigeria one of the major development challenges in the region of recent years. Early marriage, which is marriage before 18 years of age, indicated that millions of young women are affected by early marriage interventions regime in Nigeria with prevalence especially in the northern regions where cultural, religious, and economic manifestations of the interventions occur (Erulkar et al 2007). That said, meticulous research has indicated that the concepts of contingent planning emerge through the paradox that exists between 'traditional practises' (such as the traditionalisation of early marriage) and the emerging development priorities (based on women's economic empowerment and gender equality).

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Northern Nigeria is a complex socio-economic environment where early marriage is coupled with poverty and unavailability of educational opportunities in an environment of deep rooted patriarchal cultures. However, certain research in Northern Nigeria has indicated that the rate of teenage marriage stands at 78% for teenage owners by the age of 18, whereas 48% at the age of 15 which is significantly higher when compared to the average and the international trend (Erulkar et al 2007). These statistics are not merely numbers but real lives, which are constantly curtailed by a series of praxes that is inherent to the practise that essentially alters young women's life players and economic possibilities.

However, the consequences of the study of the impact of early marriage on the agency in the economy rely more than on the welfare of the individual but on much more extensive interests of national development and economic growth. According to recent studies conducted by Fang et al (2024), it was estimated that the new sum of money spent yearly in Nigeria on child wedding is \$10.87 billion which stands as 2.43% of the gross domestic product of Nigeria. This high economic cost takes into account many repercussions of early marriage between health outcomes, quality of education achieved, labour market productivity and human capital development.

One of the categories of economic agency is women's economic agency which means opportunity to make meaningful choice in their economic life that combines several complexities: learning and educational status, employment possibilities, generated income-related and economic activities, financial inclusion, household and community decision-making (Ali & Salisu, 2019). The denial of forced marriage deteriorates the quality of life and affects the positive lives through socio-economic dimension; consequently, the parenting of destitute females is less in according equipped to adopt investments in the learning and expanding of their individual child; consequently, it is more difficult to move out of poverty and inequality.

As early marriage fundamentally alters recessive young women's economic pathways in a developing economy in Nigeria, this paper examines how by way of early marriage young women's control over their economies gets curtailed and the aggregate impact for individual and national progress. The literature review is grounded in systematic search of the Nigerian and international literature that is centred on locally generated research anchored on the cultural, social and economic context of the reality in women's experience of northern Nigeria.

To the point that the need of promoters to enable early marriage arises from the need of an economic agency has grown over the years as Nigeria continues to grapple with various development issues like high levels of poverty, unemployment and gender inequality. Though the country's Vision 2020 and the various development plans have underpinned the crucial importance of women's economic empowerment to achieving sustainable development goals, early marriage has been recognised as a major obstacle to these goals by systematically perpetrating educational and economic exclusions targeting young women.

Poverty, culture, religious interpretation, access to education, and system of government are mostly responsible for the continuity of practises that permit early marriage and are therefore part of a complex system of factors that need to be taken into consideration for a nuanced understanding of relationship between early marriage and economic agency. In poor countries, these, combined, can be portals to scenarios where early marriage is rationalised by the families and the communities which suffer the presence of serious long-term socially and physically destructive consequences for individual women and society as a whole, as recently shown by Kyari and Ayodele (2014) in Nigeria's Northwestern region.

The concept of contested futures is part of the infinite dualism between the traditional and modernity ambitions that permeates so much of contemporary Northern Nigeria. While early marriage persists in culturally and religiously persistent countries, research on its negative effects has stimulated increasing conundrum, and has adopted interventions that seek to cultivate how girls can develop in alternative ways. However, in such discussions fundamental contradictions cannot be ascertained regarding gender roles and alternatives to family structures, and the relatively high speed of social change in very transmuting societies.

While this article makes a contribution to an emerging literature amongst research on the multi-dimensional nature of early marriage, it focuses specifically on the dimension of economic agency as an important dimension of women's empowerment. The act of the relevance of cumulative evidence of networks of journals and research institutions in Nigeria that has subsequently carried out a worthwhile study which comprises the key objective of the study to be contextual; capable in resolving the most intractable policy problems in the developmental affairs of Nigeria.

## 2. Literature Review and Theoretical Framework

The relationship between early marriage and women's economic agency has come of age as an issue of interest in the development literature, as studies have sought to examine the relationship between marriage timing and patterns of schooling and labour market participation, as well as more holistic indicators of empowerment. Sen's (1999) theory of capability is useful in understanding how early marriage constrains the chances and freedoms of women such that they are unable to exercise options that they have reason to value.

The descriptive studies capturing prevalence rates are by far the most numerous; however, the econometric identification of the econometric relationships and the measure of intervention efficacy has advanced all types of research in understanding the benefits and costs of early marriage. Uddin (2025) was the first to introduce a quantitative approach to measuring the costs of early marriage, and more recently, research has increased the creativity of methodologies and geographic coverage. The availability of large-scale household survey and longitudinal data have allowed greater emphasis on the analysis of the long-run effects of early marriage on women's economic outcomes.

Nigerian studies on early marriage have hitherto concentrated on prevalence and culture determinants and paid little attention to economic implications. However, there have been some recent studies that have started to systematically explore the question from an economic perspective. Chukwuemeke et al. (2018), present an all-encompassing study of the causes and consequences of early marriage in Nigeria, which notes the institutionalised negation of women's educational and economic prospects in the practise of early marriage. Their studies have shown there are visible connexions between marriage at a young age and short completion of school, limited skill building, limited economic participation.

The notion of economic agency emerges from the feminist economics literature where the focus of agency is placed upon women's independence and authority within a realm of making choices. Riga (2020) framework of women's empowerment (encompassing resources, agency and achievement) offers helpful analytical insights into exploring the impact of early marriage on women's capability to advance economically. An application of this framework to Northern Nigeria of Ali and Salisu (2019) showed the resulting systematic undermining of all three dimensions of empowerment due to early marriage.

Other explanations for the persistence of early marriage focus on poverty, cultural values, and institutionalised discrimination as explanations for the phenomenon. According to economic theories, early marriage can be a rational reaction of families to poverty and low opportunities, especially in a context where investing in girls' education has unclear returns Shrestha et al (2023). However, critical perspectives on feminism posit that such explanations obfuscate the gendered power relations that render girls' welfare available for negotiation in a way that usually is not the case with boys' welfare.

With regard to Africa, cultural and religious factors assume particularly important roles in northern Nigeria, where traditional practises and different interpretations of Islam are used to define the norms of marriage. Through the study of Adoga-Ikong and Otu (2020), customary law marriage practises in Nigeria and its impact on women's rights and economic opportunities are analysed in order to show the interaction between the fresh and informal legal systems in Nigeria. In other words, they explain how cultural practises can preempt formalised protective law so as to generate conditions under which the early marriage practise continues to thrive, in the face of the opposition, of the law.

The space aspects of early marriage have had growing attention as researchers have realised there are major differences within Nigeria. Rural-urban dimensions also manifest themselves strongly, with high marriage rates indicated for rural areas and less economic opportunities for women therein. Aliegba et al (2025) discusses how cultural barriers to gender equality in North Central Nigeria repressive cultures, they therefore question the systemic patterns which determine how women's economic autonomy is created where geographical location meets culture.

More recently, there are new types of literatures that have come into view that address how technology and digital media are transforming the traditional institution of marriage-or not. Okunlola (2023) examines the influence of internet use and digital family planning menaces among women and advocates that access to technology brings women new opportunities for empowerment, in the context of sexual agency among women in Northern Nigeria. However, the research has simultaneously identified the continuing issues of unequal access to technology broadly in line with patterns of social economic inequalities.

However, the evidence base of the intervention literature on early marriage prevention and WEE is mixed and the successful programmes often have a combination of several mechanisms compared to non-successful programmes such

as education, economic incentives, and community approach. Zulfa et al (2024) regression analysis of skills acquisition In Northern Nigeria indicates that economic empowerment interventions provide resilience portfolios against early marriage but require support and other social change interventions.

Early marriage is considered as an inevitable cultural practise, but the international comparative researches provide significant information on its economic impact. For Bangladesh and India, as well as other important high burden countries patterns of disruption due to disease and economic constraint are documented and for each country contextual factors underlying intervention effectiveness are also emerging. The comparative approach suggests that although the pattern of economic outcomes linked to premature marriage are similar in different countries, successful interventions should be focused on locally defined context and cultural frameworks.

The literature emerging from macroeconomics on effects of early marriage is a very interesting contribution to the literature produced in this field, as it constitutes a departmental move from listening to effects at individual level upwards to costs and consequences at an aggregate input level. The World Bank's Economic Impacts of Child Marriage series has played a front-runner role in creating methods of measurement of these broader economic effects, and has provided evidence that was directly influential in the policy debates. Fang et al. (2024) approach to use these methodologies in the context of Nigeria contributes significantly toward defying the importance of early marriage to be tackled on a national perspective in the Nigerian setting.

### 3. Methodology

This paper adopts a systematic approach of literature review to explore the nexus between early marriage and women agency for productive economic activities of northern Nigeria. The research design strikes a balance between providing a comprehensive coverage of relevant literature but only on costly quality and contextually relevant sources that could be seen to offer insight on the Nigerian issue.

There were several databases and repositories searched to ensure that the search included both academic and grey literature widely. Method: Primary sources were all from Google Scholar, African Journals Online (AJOL), Nigerian University institutional repositories as well as specialised databases in African researches. Other sources included reports by government, international development organisations, and Nigerian civil society organisations, dealing with women's empowerment and early marriage prevention.

Search terms were created (iteratively by both ED and end users) to balance keywords to be both relevant and broad in coverage. The main terms used were early marriage, child marriage, women economic agency, economic empowerment, economic participation and Northern Nigeria. These were supplemented by secondary terms such as "women empowerment," "gender equality," "educational outcomes," "labour force participation" and "financial inclusion." Exact geographic terms were used in Northern Nigeria, general search terms in "Nigeria" and "West Africa" were included to acquire relevant comparative studies.

Sources of literature were predominately focusing on the literature in the period 2015-2025 in order to capture the objective of the research, as recent evidence and trends are analysed at the initial point. However, seminal studies prior to 2015 were included in order to include ground-breaking contributions, and excellent baseline data that needed to be bracketed. The approach to the review allowed the investigation of the phenomenon not only on the historical background but also on the current achievements related to the consequences of early marriage on the economy.

The inclusion criteria were based on methodological rigour, quality and relevance of the research to the qualification resetting context of use. Articles were included if they were about relations between early marriage and economic outcomes, set in a Nigerian context (with a focus on Northern Nigeria), used quantitative (at least of decent quality) or qualitative methods to answer our question, and had at least something to add to an understanding of women's economic agency. Studies which assessed the impact of sexual activity and risk sexual behaviours among Federal workers in Nigeria were excluded because they had a high methodological risk, if they only focused on other settings and offered no comparative perspective as well as studies that were purely descriptive and had no analytical power.

Screening and quality control method was adopted during the review procedure. Titles and abstracts were reviewed to select potentially relevant studies and then relevant articles were read in full. Quality appraisal was conducted from the methodological rigour, representativeness of samples used, analytical refinement, as well as relevance to research questions point of view. Subsequently, more attention was paid to adornment journals from Nigeria and locally conducted research in order to make sure that the context was authentic and the study would be culturally sensitive.

Extraction of data consisted of use of structured data extraction templates that were used to extract key features of the studies such as study objectives, research methodology, sample characteristics, key findings, and policy implications. Quantitative estimates of the economic impact of early marriage, qualitative evidence on the lived experiences of women, baring women's agency and evidence on the effectiveness of interventions were paid special attention.

The review was performed using a theme synthesis and this tended to identify patterns and themes across studies while considering differences in method of study and geographical areas in Northern Nigeria. The framework outlined findings to be presented in a universal of dimensions of economic agency of outputs related to education, which are about labour force participation, livelihood creation, financial inclusion, and autonomy of decision making.

## 4. Findings

### 4.1. The Economic Burden of Early Marriage

The implications of early marriage on the economy of Nigeria is sinister and multifaceted as it has the tendency to affect the girl, families, communities and the nation at large. A recent study by Fang et al 2024 gives the first large-scale estimate of the economics of early marriage costing at a whopping \$10.87 billion annually or 2.43% of GDP of Nigeria. This is a landmark analysis which weeds out amounts of gross domestic product (GDP) poor economies are losing due to early marriages and makes a good case to intervene against the practise.

This economic burden is carried out by different parties which include the largest amount which is health consequences at \$8.37 billion per annum. These expenses represent the greater health risks associated with early pregnancy and delivery in adolescent women including maternal mortality, delivery complications, and increased rates of infant and child mortality. According to the studies, about 3,489 girls' deaths in 2019 only were attributed to complications arising from pregnancy and childbirth as a result of child marriage, and nearly 40,000 kids' deaths under 5 years of age were linked to child marriage stating that child marriage contributes to deaths particularly ringing around deaths that occur under 5 years of age (Fang et al., 2024).

The economic losses include interruption of learning and also form another important factor in the economic burden, which is estimated at \$2.5 billion per year. Reports suggest that these costs are derived from the loss of gross income due to the reduction in education level that results from having girls that are married off at an early age and removed from school. The study comes up with findings that early marriage reduces access to secondary education by 23% with ripping effects on lifetime wages and economic productivity. Not only is the loss of education experienced by the individual women, it also reduces the overall human capital to utilise the economy through economic development.

The direct health costs of early marriage are not the only medical related costs of early marriage, for there are also other wider economic repercussions. Premature death leads to loss of productive years of life amounting to considerable economic wastage and intergenerational impacts of maternal and child mortality further result in long term costs. The impact of early marriages on deaths has been to increase poverty in families and limit the ability to invest in the education and development of the surviving children.

Lost years of marriage passively - complementary evidence from the effects of early marriage on economic outcomes at the household and community levels is offered by Kyari and Ayodele (2014), who have been conducting research in North-western Nigeria. According to their research conducted in Zaria Local Government Area, early marriage systematically erodes family productivity by excluding the females from learning and educational opportunities which would enable them earn more and live better. The study shows that families are blind towards these long-term costs and they prioritise short-run perceived gains in payment of bride prices and household cost reduction.

The spatial distribution of economic costs is basically based on patterns of prevalence of early marriage: some Northern Nigerian states are overrepresented in these costs. Sokoto, Kebbi, Katsina, Kano and Jigawa among others are particularly high (in terms of their economies) because of the extremely high rate of underage marriage and the health, educational implications thereof. The geographic clustering of costs indicates that there would be substantial cost benefit from specific interventions in countries that have high levels of prevalence.

### 4.2. Disruption of Education and Impacts on the Human Capital

One of the concrete and tangible ways in which early marriage has negative consequences on education is through its impact on a woman's economic agency. There have been numerous studies which establish that marriage often disrupts

formal education for girls; there are short term and long-term impacts for the trajectory of human capital development and economic opportunity.

Chukwuemeke et al (2018) have conducted an overall analysis of the classroom consequences of early marriage in Nigeria and reported that there are systematic patterns of leaving school when young people get married. Their research shows that early marriage poses a number of obstacles to further education, such as short-term domestic commitments, geographic mobility after marriage, perceived cultural conventions of married female roles, and practical limitations such as pregnancy (and caring for children). The research shows that when these obstacles are present, it is usually impossible for young people to overcome them, which then means that school dropout is almost guaranteed soon after getting married at a young age.

The Population Council (2004) in Northern Nigeria, in its research on the married adolescent girl determined vital baseline data regarding the link between education and the timing of marriage. The study revealed that 51% of the girls who have never attended school were married before the age of 15 years while 10% of girls having secondary education became married. While this unilinear relationship between education and early marriage would thus be a form of protection provided by education against early marriage, it equally implies that early marriage is a barrier to education.

The longer-run impact of education disruption on women's economic outcomes has been the spread of new research in this field. The parallels between primary and secondary education mean that an income forgone from early marriage is directly and positively related to the extent to which women feel compelled to relinquish their schooling, thus forgoing an income-generating educational qualification for a lifetime. Education has good predictive power with regard to employment and job choices and income levels, as a result the lifelong disruption caused by early marriage has very significant impacts on life-long economic decision-making opportunities.

Education before marriage also seems to have an impact on outcomes and studies show that girls who have better educations may be better equipped to resist early marriage or, if married, to stay in educational activities to an extent. However, Kehinde (2011) Nigeria demonstrated that in the Northern part of Nigeria, there is a strong culture and intangible restrictions imposed on well-educated girls with good background reductions that pose great threat to the in-quest of studies after marriage.

The correlates of the psychological and relational damages of broken education are more far-reaching than just the returns to formal level of education, and include much larger nests of human capital approximation. Most importantly, early marriage has distorted the golden period of adolescence, upon which the adolescent has to be individually resolute and build up a sense of social connectivity and sets of skills in securing adulthood to tackle the investigators by society. Rather, these increased development outcomes are implications for women's full economic empowerment over the lifespan, and restrictions on their ability to adapt to changing conditions in the economy or exploit new opportunities.

According to Aliqba et al (2025) there is an existence of patriarchal norm in traditional way of life in North Central Nigeria of excluding female involvement in school, the educational obstacles are well-structured above the needs of an individual female's selection of marriage. Their paper illustrates the interplay between the early marriage practises and cultural imperatives of structural gender homeostatic positioning in relationships and generates social conditions that thermodynamically rationalise the devaluation and undercapitalization of girls' schooling.

#### **4.3. Labor Force Participation and Employment Patterns**

Early marriage fundamentally changes women's relationship with paid work and economic participation and usually limits the opportunities and strengthen traditional gender roles which undermine women's economic agency. The period of life change in transitioning the student to wife and mother in the case are being early in their marriage that can lead to immediate changes in the daily lives of the couple and long-term impacts on the careers and economic independence of both the spouses.

Ali and Salisu (2019) looks at the women's entrepreneur and empowerment strategies in North Nigeria and this goes on to explain the problem of early marriage to be a systematic block in the economic participation of women in Nigeria. Their study finds that several constraints are faced by women who marry at an early age including lack of access to education and training to impart business skills, lack of access to capital for business activities, stereotypes associated with females in the culture that limit women's business opportunities and patriarchal society structures which limit female economic autonomy.

The effects of early marriage leading the woman to early transition from formal to informal life burdensome transition from formal education for domestic duties, and usually resulting in no space for skills development and career preparation. Married adolescents are also likely to have restrictions on mobility, which prevents them from find employment activities as well as other economic activities outside their household. Cultural expectations concerning the role of married women often place more importance on domestic work, in favour of economic activity, it is in many cases this economic activity of women is either discouraged or forbidden.

Long term consequences of evidencing early marriage on both employment patterns comprises lack of employment in the formal sector due reduction in educational credentials and skill development. Women who marry at an early age also tend to have fewer possibilities to create professional networks necessary to the search for occupations where to progress. The concentration of the early-married women in the informal economic activities often implies the inferior and more unstable income, the absence of social protection and low chances of economic rising.

Research discovers complex trajectories in the exercise of women's economic activity facing cultural restrictions - at least for early-married women. Some women do develop initiatives of informal trading or small-scale agricultural production which allow them to make their contribution to household income without transgressing cultural expectations concerning women's roles. However, these kinds of adaptive strategies are usually in very constricted parameters and that often do not utilise pathways to significant economic progress, and autonomy.

The evaluation of skills acquisition programmes in Northern Nigeria which was developed by Zulfa et al (2024). provides some information regarding interventions aimed to improve the economic opportunity of women affected with early marriage. Their research shows that well-targeted skills training can help women to develop income generating activities, but that effectiveness is conditioned on larger social support and cultural change interventions that deal with underlying factors extending barriers to women's economic participation.

Spatial difference in employment patterns does not just rely on cultural differences, but also on economic opportunity in Northern Nigeria. Urban areas often provide more opportunities for women employment but early marry date and cultural constraint often constraint women to access the opportunities available in the urban areas. Rural areas may provide agricultural employment activity though the early marriage will lead to the women having to practise subsistence agriculture instead of market valley production.

#### **4.4. Financial Inclusion and Management of Assets**

Access to financial services and control over the economic resources are important dimensions of economic agency that are extremely impacted by early marriage. Research shows apatitudes toward women early and in marriage is showing the broader pattern of systemic patterns of financial exclusion for early married women we have due to both structural financial systems barriers to women and cultural restrictions on women with economic and autonomy.

The Ogunrinde (2024). report on women's economic empowerment in Nigeria record the enormous gender gaps with reference to the noted financial inclusion as women's financial inclusion rate stands at 58.9% as compared with that of men (67.4%). Early-married women face extra barriers with respect to, and on top of these barriers for women more broadly including lack of education that impacts financial literacy, lack of mobility impacting access to financial institutions, cultural expectations and norms that leagues husbands of the household who make financial decisions for the household, and lack of collateral or credit history caused by lack of economic participation.

Research by Akpan and Ayinmoro (2024) also studied the so-called impact of spousal ages on women's empowerment; the study showed that those women that are married with large difference in age (which is very common in African countries, i.e. early age of marriage arrangements) have significantly reduced decision-making authority in household finance. Their analysis shows that early marriage often implies unbalanced power deviations that systematically privilege male control of economic resources for exposing women to limited access to, and control over, economic financial assets.

The link between early marriage and asset ownership are representative of more general patterns of gender inequality in property system and inheritance systems. Early-married women are also expected to have less scope to build assets on their own as they will often be engaged in economic activities in small scale and informal form. Cultural practises which privilege male inheritance and property ownership limit the potential of women accumulating assets.

Mobile money and digital financial services constitute potentially transformative opportunities for creating a much better life in terms of financial inclusion for women who are already anticipated to be married at an early age. Research,

expressed by Okunlola (2023), investigates how women's agency in Northern Nigeria have been affected by the internet which to some extent suggest that usage of digital platforms may have offered new routes of financial access that are by-passing some old barriers. However, it is clear from the research that there are also major gaps in access to technology that frequently reflect underlying patterns of economic exclusion.

Microfinance initiatives that target women specifically have elicited mixed results in a region of Northern Nigerian. While some programmes are able to deliver credit access to women entrepreneurs, others are experiencing difficulty with women entrepreneurs in relation to cultural barriers, repayment issues and a lack of business opportunity in a local economy. The ability of microfinance interventions to make a difference seems to be dependent to a large degree on other complementary support in areas such as business training, facilitating access to markets and more widespread efforts at social change.

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## 5. Discussion

The study illustrates the multi-faceted and compound nature of the pathways through which early marriage operates at the individual, household, community and institutional levels to circumscribe women's economic latitude. Understanding these mechanisms is important to optimally develop interventions that go to the very cause not the symptoms of economic marginalisation.

The default option connecting educational disruption is the simplest route to the mechanism of economic freedom which is squelched by early marriage (the result the fundamentalists want). The termination of pre-marital education has immediate repercussions in terms of the development of skills as well as a longer-term repercussion in terms of potential for earning opportunities and employment. The overall rate of early marriage (23%) translates directly into a bill on the secondary education rate (the worst 25% of young women are being married off before completing their schooling) and curtailing employment in the formal sectors (which demands a learning qualification).

Beyond the requirements of the basic level of education, the effects of educational interruption are felt in the realm of critical thinking skills, problem solving skills, and social networks that will enable the person to make economic contributions. In the case of early development, interrupted through marriage, the failure to develop an autonomous sense of self and the capacity for autonomous decision making which is an essential form of economic agency can be retarded. Many studies have indicated that women who continue with secondary education prior to marriage, have a much higher degree of economic independence and engagement in life.

Purportedly, the normative systems that shape socio-cultural behaviour define role and behaviour, and via that, operate through control mechanisms that constrict normative role and behavioural performances among the married and therefore technically adult women. Such restrictions often limit women's mobility, extent to community engagement in economic activity outside the household and within the household, work thus takes precedence over economic participation. Based on the links among patriarchal norms and cultural practises on early marriage, the study identifies the systemic impediments to women's economic involvement.

Particularly important is the centralisation of decision-making of the male heads of the families. Another aspect contributing among the inequalities that exists early marriage is that marriage is often gendered in a way that husbands are in charge of economic dynamics such as whether the wives work, the decisions they make regarding economics at home, and what spending is put into the marriage. This resultant preponderance of authority also has as an identical corollary the systemic exclusion of women in power-making decisions in fact in economic matters, as well as their ability to write their own economic solutions.

The discriminating institutions refer to formal and informal institutionalised gender oppression of early marrying women. Institutional arrangements, such as educational structures, labour market and financial services, are usually not sensitive to the needs and situation of early married girls. In addition, such factors as traditional systems of authority, cultural norms and religious practises subtly socialise girls and serve to make women susceptible in their economic marginalisation.

The intergenerational transmission mechanism ensures that women's early-marriage economic consequences continue to make a strong methodological mark at the subsequent generations. In addition, in the absence of economic choice, women are less likely to invest in their children's education, particularly the education of their daughters, thus perpetuating, through the generations, such twin evils as child marriages and economic durance.



The findings indicate significant spatial difference in the impact of the practise of early marriage on women's economic agency in Northern Nigeria attributable to differences in cultural norms, economic opportunities and policy implementation. These variations are important for designing the proper context, interventions and resource effectiveness of measures.

As early marriage, in general, shows a great variability in practise worldwide, the importance of the economic effects of this practise highly depends on various, hermeneutical, socio-economic and political interactions that operate at the state level. Some states such as Sokoto, Kebbi and Katsina have very high percentage prevalence of early marriage and its attendant economic loss as compared to other states that have a low prevalence and wider opportunity for women. These differences suggest the need to adapt successful interventions to local circumstances and not to replace standardised interventions throughout the region.

The second phenomenon of spatial variation is urban-rural variation. Rural areas have high incidence of early marriage, and urban centres have more opportunities for women to enter economies and greater availability of cultural fluidity regarding the range of roles open to women. However, for those who marry early in urban mothers, the dynamics particularly when they are girl children may be different, probably as a result of poor family economic necessity and the little or no chance to access education in the fast growing cities.

The economic impact of early marriage has other facets besides that as the Northern region of Nigeria is multi-ethnic and multi-religious. However, religious interpretations and practises dictate in many ways the opportunities and limitations on women, and ethnic groups have differing traditional practises on the appropriate age to marry, and the role of a woman in society. As a result, research also suggests that interventions which are pinned to such cultural differences must be sensitive, for these to be sustainable for change.

Temporal variations hence reflect not only past changes in the early marriage behaviour but also present trends with respect to the economy-helping opportunities of women. Despite that Northern Nigeria still has a high rate of marrying at a younger age, but a recent trend in these countries has shown a gradual and increasing rate of reduction in Courtship marriage maybe as a result of availability and access to education and economic opportunities and/or campaigning. Such positive trends are of varied nature and are reversible on account of an economic shock or social instability.

Relational space-time therefore became a structured play on the beyond intervention, its presence and distortions to analysed and intervened in with participation. As the world's economy continues to revolve and, at times, shockingly swing back-and-forth, there is continued scope for both the empowerment of women as well as the reinforcement of gender-based stereotypes and rigid constraint. Interconnections and conflict between humans and animals should be considered in order to establish a viable model to build on positive trends and overcome the continued barriers.

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## 6. Conclusion

This critical or conceptual description of early marriage to the disability that constrains women's agency in Northern Nigerian economy is presented as a complex meshwork of unfavourable small bounds that merely excludes young women from access to the economies of affluence and pleasure breaking the cycle of poverty and inequality. The study reveals that early marriage is expensive and not only to the individual women but to the woman in Nigeria, because the loss of the women amounts to colossal figures (losses of the order of US\$10 billion per year), which is the loss of human capital, loss in socio-economic development, among others.

These two results support the thesis of "contested futures" in early marriage expansion that goes against the "business as usual" traditions with development expectations and women's quest for economic empowerment. While it is heavily ingrained in religion and cultural practise throughout Northern Nigeria, its contribution to the wellbeing of individual women and to the growth and development of Nigeria as a nation are high enough to warrant a system-wide approach to building the opportunities and choice of young women.

Competition between early marriage and vocations can happen at very different levels, namely, the socialisation at an individual level and sex discrimination in the institutions of power access at the administrative gate level and the economic level. As has been comprehensively understood in the field of economic and social policy, public policy, and public health, interventions that target root causes, as opposed to addressing symptoms of marginalisation, have the promise of being more effective.

With the high economic loss confirmed in this research, this is encouraging evidence showing the need to prioritise investments to empower women economically and avoid early marriage. The cost of living of \$10.87 billion annually is

not just money, but loss to adhere to in terms of achieving economic leverage and possible growth to be felt and enjoyed by Nigerians at large. From a strictly financial perspective, investments that would succeed in decreasing the rate of early marriage and increasing women's control over their economic future would yield a high rate of return in investment in productivity of goods and development of health and human capital.

Hence, efforts to support the agency decisions of young girls to marry at appropriate ages and age corners need to look beyond economic roots and economic interventions. In this sense, the study unveils the strong presence of cultural and social components for a reproduction of practises that limit the opportunities for women. But these responses must come in the form of a social mobilisation of women's employment rate that combines with, and is interwoven with, a general social transformation campaign that called into question the above norms and structures that subordinate women's interests to accepted but traditional expressions of expectations of gender and family roles.

The spatial and temporal contextual researches highlighted in this study point out that interventions that are successful in one location will need adapting on thus in another - but always with the ultimate aims of empowering women's choices and options in mind. High prevalence of underage marriage and the consequent costs of early marriage in the states of Northern Nigeria is indicative of high return on capital invested and cultural opportunities/confrontations in such strategic areas are variable, so do methodologies of countering.

The study also highlights the importance of the holistic approach, i.e., taking into account a number of constraint processes at the same time. For example, it is a long-standing lesson that no matter how helpful education interventions are, these initiatives are not magic bullets if they are not interleaved with an equivalent intervention that can compensate for the lack of economic opportunity, financial inclusion, and cultural change solutions in the resulting lack of participation of women. On the other hand, any initiative for an economic empowerment programme will be less likely to have any type of sustainable impact on women's lives if due consideration is not given to the forms of learning and cultural factors that predetermine women's opportunities and some limits.

The economic agency concept is used to explain the impact of early marriage and the goals of intervention organisation. In order to empower women to take meaningful choices over their lifetime in the economy, not only near-term barriers to the labour market and to income creation will need to be tackled also the more removed systems of decision making and control over the material resources with which women's opportunities are molded throughout the life-course.

Finally, there is the need for long-term investments into the work of a diverse group of actors including government, civil society, traditional and religious leaders, while also not excluding communities in general, addressing the subject of early marriage and its effect on the agency and financial life of women. In this light, based on the review of the literature, we can conclude that the most successful change processes are those which aim at finding a balance between respect for cultural values and traditions and taking into account the interests and wants of women and their development needs.

The problematic is seen in the context of global development where in most parts of the world there is unemployment and corruption and associated with it, governments face various opportunities and challenges in formulating strategies to use in Northern Nigeria. Finally, with its mere quotation of the priorities of women empowerment and sustainable development, its cannabasis make the most effort of intervention with the aggregation of lessons learned to be able to come up with good practices in an international context. However, the context in northern Nigeria should find solutions that can be built upon, that actually fit the culture and economy, as opposed to solutions one-dimensionally fit into solutions as they were designed by other contexts.

The paper brings to the catalogue of converging evidence which is now available that suggests that women's economic empowerment is not just a moral human rights imperative but also an effective development priority with implications for growth and poverty reduction and for social development. The staggering consequences of early marriage and the consequent incapacitating of women's agency to act in an economic sense is very strong evidence to inform the process of better investment in interventions to enhance the agency and choice in young women.

These findings are also encouraging research in intercultural learning that increases attention on how normative evolution and developmental trajectory and process may interact in the space to inform the prospects of particular individuals as well as aggregate development outcomes. At the heart of these relationships is the need to know them in order to become humbly curious in learning new approaches with respect to cultural differences and the autonomy of the communities that intend to cause a positive change.

Finally, the struggle against the influence of early marriage on the agency of women in the economy is also an exigent issue for development, not to mention for a social change movement gradually gaining momentum. The papers that the review is based on provide welcome contributions to an emerging knowledge base for making eloquently explicit, present challenges that require involvement as well as hope for the better futures of young women from northern Nigeria and elsewhere when research, innovation, and exhibit is urgently needed.

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## Compliance with ethical standards

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No conflict of interest to be disclosed.

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