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Research Article

The Impact of Early Marriage on Education Attainment of Girls in Four Rural Schools of Nyimba District of Zambia

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Abstract

Early marriage continues to pose significant challenges to girls' educational attainment in rural Zambia, particularly in Nyimba District, where cultural traditions and economic hardships often encourage marriage at a young age. This study examines the impact of early marriage on the schooling experiences of girls in four rural schools — Nyalugwe, Mvuwa, Kasansamula, and Unyanya — focusing on school attendance, academic performance, dropout rates, and long-term educational aspirations. Using a mixed-methods approach, the research draws on structured questionnaires, semi-structured interviews, focus group discussions, and school records collected from a sample of 200 participants comprising 100 girls aged 15–19 years (50 currently enrolled and 50 who had dropped out due to early marriage), 28 teachers, and 50 parents or guardians.

Findings reveal that early marriage frequently leads to school dropout, diminished academic achievement, and restricted opportunities for progression to higher education. Approximately 82% of married girls reported poor academic performance compared to only 22% of their unmarried counterparts, and 64% had dropped out before completing Grade 7. Poverty emerged as the predominant driver of early marriage, cited by 72% of girls and 78% of parents, followed by cultural norms (61%), limited access to education (55%), and gender inequality (48%). Married girls consistently reported burdensome domestic responsibilities (88%), childcare duties (76%), and lack of spousal support (70%) as principal barriers to continuing their education. The study further highlights how early marriage perpetuates cycles of poverty and gender inequality, weakening national efforts to achieve universal education and gender equity.

Recommendations emphasise the need for community sensitisation, stronger enforcement of child protection policies, and targeted interventions such as scholarships, mentorship programs, re-entry policies, and reproductive health education. By addressing the root causes of early marriage and supporting girls' continued schooling, stakeholders can promote empowerment, reduce inequality, and enhance the long-term prospects of rural communities in Zambia.

KEYWORDS: early marriage, girls' education, educational attainment, Nyimba District, Zambia, school dropout, gender inequality, rural schools

1. INTRODUCTION

1.1 Background of the Study

Early marriage is a deeply rooted issue affecting millions of girls globally, with sub-Saharan Africa experiencing some of the highest prevalence rates. In many communities, particularly in rural areas, girls are often married off at a young age, cutting short their childhood and educational journey. This practice is driven by a complex mix of poverty, cultural traditions, and gender inequality, and continues to undermine efforts to promote girls' rights and empowerment. Understanding the scope and impact of this issue is therefore essential for developing effective strategies to protect girls and ensure their access to quality education.

In Zambia, early marriage remains a significant barrier to girls' education, especially in rural regions where traditional norms are strongly upheld. Approximately 31% of women in Zambia marry before their 18th birthday — a figure that rises substantially in rural districts such as Nyimba (ZAMSTATS, 2023; UNICEF, 2022). Families often view marriage as a means of economic security or social advancement, prioritising it over formal schooling. Girls who are married early typically face compounded disadvantages: they lose educational opportunities, experience early and high-risk pregnancies, become financially dependent on their spouses, and are denied the agency to make informed life decisions.

Nyimba District, located in Eastern Province, is characterised by high levels of poverty, limited school infrastructure, and entrenched cultural practices that have historically endorsed early marriage. Despite national and international policy commitments — including Zambia's ratification of the Convention on the Rights of the Child (CRC) and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) — enforcement of child marriage laws at the community level remains inconsistent. Four rural schools in the district — Nyalugwe, Mvuwa, Kasansamula, and Unyanya — were selected for this study as they typify the educational and social challenges that rural Zambian girls face.

1.2 Statement of the Problem

Despite policy frameworks prohibiting child marriage and mandating universal basic education, early marriage continues to disrupt girls' schooling in Nyimba District at alarming rates. School records from the four study sites indicated that over 100 girls dropped out due to early marriage between 2022 and 2024 alone. Married girls face a constellation of barriers — domestic labour, childcare, spousal disapproval, peer stigma, and financial constraints — that collectively make it nearly impossible to remain academically engaged. There is also a paucity of empirical research documenting these dynamics specifically within Nyimba District's rural schools, limiting the evidence base available to local policymakers and educators. This study, therefore, seeks to fill that gap by systematically investigating the magnitude, causes, and educational consequences of early marriage in the target schools.

1.3 Research Objectives

The study was guided by the following objectives:

1. To determine the prevalence and determinants of early marriage among girls in four rural schools of Nyimba District.
2. To examine the impact of early marriage on girls' educational attainment, including attendance, academic performance, and school completion.
3. To explore the experiences and perceptions of married and unmarried girls regarding the effect of early marriage on education.
4. To identify potential strategies and interventions to prevent early marriage and promote girls' continued schooling in Nyimba District.

2. LITERATURE REVIEW

2.1 Empirical Evidence on Early Marriage and Education

Empirical studies consistently demonstrate that early marriage is one of the most powerful predictors of school dropout among girls in sub-Saharan Africa. Phiri et al. (2023) conducted a mixed-effects analysis revealing that both individual and community-level factors — notably poverty, entrenched cultural norms, and limited access to education — contribute significantly to early marriage. Their findings confirm that girls who marry early are markedly less likely to complete secondary education and face severe restrictions on mobility and autonomy that prevent their return to school.

Kauseni (2018), in a study conducted in Chipili District, Zambia, identified economic hardship, parental pressure, and a lack of awareness about girls' rights as key drivers of early marriage. Girls frequently dropped out due to marriage-related domestic labour and early motherhood, creating insurmountable barriers to academic continuation. Similarly, Chansa et al. (2023), examining Solwezi District in North-Western Province, found that early marriage reduced school attendance, degraded academic performance, and foreclosed higher education pathways. Their study underscored the compounding effects of poverty and inadequate institutional support.

UNESCO (2021) noted that globally, girls who marry before age 18 are six times more likely to drop out of school. In Zambia specifically, evidence from the Ministry of Education (2022) and UNICEF (2022) highlights that the school dropout rate for married girls in rural areas exceeds 60%, with implications for national Human Development Index (HDI) and Gender Parity Index (GPI) scores. These findings contextualise the present study and affirm the urgency of targeted local investigation.

2.2 Theoretical Framework

This study is informed by two principal theoretical frameworks. First, the Gender and Development (GAD) framework positions gender inequality as a structural condition embedded in social, cultural, and economic systems. Under GAD, early marriage is not an isolated cultural practice but a manifestation of systemic

power imbalances that devalue girls' education and restrict their life choices. Second, the Social Ecological Model (SEM) offers a multi-level lens that situates girls' educational experiences within nested systems — individual, family, school, community, and policy — each of which influences and is influenced by early marriage. Together, these frameworks guide the study's analysis of how micro-level experiences of girls interact with macro-level social structures and policy environments in Nyimba District.

3. METHODOLOGY

3.1 Research Design

This study employed a mixed-methods research design, integrating both quantitative and qualitative approaches to examine the impact of early marriage on girls' educational attainment in four rural schools of Nyimba District, Zambia. The mixed-methods approach enabled a comprehensive exploration of the research problem by combining statistical data with personal narratives, capturing both the measurable effects of early marriage and the lived experiences of girls, teachers, and parents.

Quantitative data were collected using a survey design targeting a broad sample of girls, teachers, and parents. Structured questionnaires provided numerical insights into the prevalence of early marriage, its determinants, and its correlation with educational outcomes. The survey method ensured consistency and comparability across respondents, supporting evidence-based analysis. To complement the quantitative data, a case study design was adopted to gather qualitative insights through semi-structured interviews and focus group discussions with a purposively selected sub-sample of married girls, teachers, and parents. This qualitative component provided depth and context to the statistical findings, enabling triangulation of data and enhanced validity.

3.2 Study Area

The study was conducted in four purposively selected rural schools in Nyimba District, Eastern Province, Zambia: Nyalugwe Primary School, Mvuwa Primary School, Kasansamula Primary School, and Unyanya Primary School. These schools were selected based on geographic location, school size, accessibility, and documented incidence of early marriage among female students. Nyalugwe and Kasansamula are situated in more remote areas with limited infrastructure and high reported rates of early marriage, while Mvuwa and Unyanya, though also rural, are relatively more accessible and serve communities with varying levels of exposure to awareness initiatives.

3.3 Population and Sample Size

The target population comprised all girls of school-going age (12–18 years) in the four selected schools, along with their teachers and parents or guardians. The total sample consisted of 200 participants, drawn using a multi-stage sampling procedure combining purposive and random sampling techniques. Table 1 presents the distribution of participants by category.

Table 1: Sample Size Distribution by Participant Category

Participant Category	Sub-group	Number	% of Total
Girls (Enrolled)	Currently in school, aged 15–19	50	25.0%
Girls (Dropouts)	Left school due to early marriage	50	25.0%
Teachers	Staff teaching girls across 4 schools	28	14.0%
Parents/Guardians	Parents of enrolled and dropout girls	50	25.0%
Community Leaders	Key informant interviews	22	11.0%
TOTAL		200	100%

At Stage 1, four schools were purposively selected. At Stage 2, from each school, a list of girls aged 15–19 years was compiled, and 25 currently enrolled girls and 25 girls who had dropped out due to early marriage were selected via simple random sampling, yielding 200 girls in total across the four schools (100 enrolled, 100 dropouts). However, for analytical depth, the study focused on 50 enrolled and 50 dropout girls as the primary comparison group (n=100), with the remaining 100 constituting a broader survey pool. At Stage 3, between 4 and 7 teachers per school were randomly selected (n=28 total). At Stage 4, between 4 and 7 parents or guardians per school were randomly selected (n=28 selected; combined with 22 community leader informants to reach the total of 50 community adults). The sample size of 200 was determined based on the study objectives and the need for a representative cross-section while remaining feasible within available time and resources.

3.4 Data Collection Methods and Tools

Four data collection methods were employed. Structured questionnaires with closed-ended items were administered to girls, teachers, and parents to capture demographic information, educational status, perceptions of early marriage, and institutional responses. Semi-structured interviews were conducted with a purposive sub-sample of married girls, teachers, and parents to elicit personal narratives and contextual insights. Focus group discussions (FGDs) were held with groups of parents and teachers to explore community attitudes and cultural norms surrounding early marriage. Finally, observation of classroom interactions, attendance patterns, and school environments provided supplementary contextual data. All tools were pilot-tested, culturally validated, and translated into local languages where necessary. Informed consent was obtained from all adult participants, and assent was secured from minor participants with parental consent.

3.5 Data Analysis

Quantitative data were analysed using SPSS. Descriptive statistics — frequencies, percentages, and cross-tabulations — were used to summarise patterns. Inferential techniques, including chi-square tests and correlation analysis, were applied to examine associations between early marriage and educational outcomes. Qualitative data from interviews and FGDs were analysed using thematic analysis: transcripts were coded, recurring themes identified, and insights organised into thematic categories. Triangulation was employed to integrate findings from both quantitative and qualitative sources, enhancing consistency and reliability.

4. RESULTS

4.1 School-Level Enrolment and Dropout Trends (2022–2024)

Table 2 presents girls' enrolment figures and the number of early-marriage dropouts recorded across the four schools during the study period.

Table 2: Girls' Enrolment and Early Marriage Dropouts by School (2022–2024)

School	2022 Enrollment (Girls)	2023 Enrollment (Girls)	2024 Enrollment (Girls)	Early Marriage Dropouts (2022–24)
Nyalugwe Primary	142	135	148	27
Mvuwa Primary	118	109	97	34
Kasansamula Primary	131	149	136	22
Unyanya Primary	107	112	119	19
TOTAL	498	505	500	102

Mvuwa Primary School exhibited the most alarming trend, with a consistent and uninterrupted decline in girls' enrolment from 118 in 2022 to 97 in 2024, accompanied by the highest absolute number of early-marriage dropouts (n=34). Nyalugwe and Unyanya showed initial declines followed by partial recoveries, suggesting that community-level interventions or awareness campaigns may have begun to take effect in those communities. Kasansamula demonstrated a peak in attendance in 2023 before a subsequent decline, indicating that gains were not sustained.

Across all four schools, a total of 102 girls dropped out due to early marriage over the two years, representing approximately 20% of the combined enrolled female population in 2022.

4.2 Determinants of Early Marriage

Participants were asked to identify the primary factors driving early marriage in their communities. Table 3 summarises responses across the three stakeholder groups.

Table 3: Perceived Determinants of Early Marriage by Stakeholder Group

Factor	Girls (%)	Teachers (%)	Parents (%)
Poverty / Financial Hardship	72%	85%	78%
Cultural Norms and Traditions	61%	75%	82%
Limited Access to Education	55%	68%	60%
Gender Inequality	48%	72%	55%
Early Sexual Debut	38%	45%	42%
Parental Pressure / Arranged Marriage	44%	58%	66%
Weak Legal Enforcement	32%	78%	48%

Poverty emerged as the most frequently cited determinant across all groups, with 72% of girls, 85% of teachers, and 78% of parents identifying it as a primary driver. Families facing Economic hardship often views marriage as a survival strategy that transfers financial responsibility for daughters to husbands, simultaneously reducing household expenses and generating bride price income. Cultural norms and traditions ranked second, particularly salient among parents (82%), reflecting the deeply embedded nature of customary practices that prioritise marriage over girls' education. Limited access to education and gender inequality were also prominently identified, especially by teachers (68% and 72% respectively), suggesting that educators keenly observe how structural inequities in rural schooling intersect with early marriage decisions. Weak legal enforcement was the factor most strikingly over-reported by teachers (78%) compared to girls. (32%), indicating that educators are acutely aware of the gap between policy and practice at the community level.

4.3 Impact on Girls' Educational Attainment and Outcomes

A key objective of the study was to compare educational outcomes between married and unmarried girls. Table 4 presents the findings from the survey of the primary comparison group.

Table 4: Educational Outcomes Comparing Married and Unmarried Girls (n=100)

Educational Outcome	Married Girls (n=50)	Unmarried Girls (n=50)	Difference
Still enrolled in school	12%	94%	–82%
Completed Grade 9 or above	18%	68%	–50%
Irregular attendance (>3 days/month absent)	76%	14%	+62%
Reported poor academic performance	82%	22%	+60%
Dropped out before Grade 7	64%	4%	+60%
Expressed desire to return to school	74%	N/A	N/A

The data reveal stark disparities. While 94% of unmarried girls remained enrolled at the time of data collection, only 12% of married girls were still attending school — a gap of 82 percentage points. Only 18% of married girls had completed Grade 9 or above, compared to 68% of their unmarried peers. Irregular attendance (defined as three or more days absent per month) was reported by 76% of married girls but only 14% of unmarried girls. Crucially, 82% of married girls self-reported poor academic performance, against 22% of unmarried girls. Perhaps most tellingly, 64% of married girls had dropped out before completing Grade 7 — the threshold for basic literacy and numeracy competency in Zambia's education system. Despite these outcomes, 74% of married girls expressed a desire to return to school, underscoring the importance of re-entry policies.

Chi-square analysis confirmed statistically significant associations between marital status and all five educational outcome variables ($p < 0.001$ for each), validating the hypothesis that early marriage is a powerful determinant of poor educational attainment among girls in Nyimba District.

4.4 Barriers Experienced by Married Girls
To understand why married girls struggle to continue their education, respondents were asked to identify the specific barriers they face. Table 5 presents the findings.

Table 5: Barriers to Continuing Education Reported by Married Girls (n=50)

Barrier	Frequency (n=50 married girls)	Percentage
Household/domestic responsibilities	44	88%
Childcare duties	38	76%
Lack of spousal/family support	35	70%
Financial constraints	33	66%
Stigma from peers or the community	27	54%
Distance to school	22	44%
Pregnancy-related health issues	19	38%

Household and domestic responsibilities constituted the most prevalent barrier (88%), followed by childcare duties (76%) and lack of spousal or family support (70%). Financial constraints (66%) and community stigma (54%) were also highly cited. These findings reveal that married girls are not simply 'choosing' to leave school — they are trapped in a web of structural and relational constraints that make continued schooling practically impossible without targeted external support. The qualitative data reinforced these patterns: girls described having to wake before dawn to prepare meals, carry water, and care for infants before their peers had even left for school, leaving them too exhausted to attend or concentrate.

4.5 Experiences and Perceptions of Girls
Thematic analysis of interviews and focus group discussions identified four overarching themes in the experiences of married girls: (1) regret and loss of aspirations — the overwhelming majority expressed deep regret at having left school, describing feelings of isolation from age-mates and the painful awareness that their academic dreams had been foreclosed; (2) forced and coerced unions — several girls.

disclosed that they had not consented to their marriages, with families presenting them to prospective husbands without prior consultation; (3) desire for re-entry — 74% expressed a strong wish to return to formal education, though they perceived significant practical obstacles; and (4) increased vulnerability — girls described heightened exposure to domestic violence, early pregnancy, and economic dependence following marriage. Unmarried girls, by contrast, articulated empowerment narratives: they viewed staying in school as protective against early marriage, reported higher self-esteem and confidence, and described supportive peer networks as a key motivator. Several had witnessed older sisters or neighbours marry early and were determined not to repeat those experiences. These contrasting narratives underscore the transformative potential of education as both a practical investment and a social shield.

4.6 Potential Interventions: Stakeholder Ratings
Participants were asked to rate the potential effectiveness of various intervention strategies. Table 6 summarises their responses.

Table 6: Stakeholder Ratings of Potential Interventions to Reduce Early Marriage

Intervention Strategy	Teachers (%)	Parents (%)	Girls (%)
Community awareness and sensitisation campaigns	93%	86%	80%
Girls' empowerment and mentorship programs	89%	74%	92%
Economic support / conditional cash transfers	86%	91%	88%
Flexible school schedules/re-entry policies	82%	68%	94%
Strengthening enforcement of child marriage laws	96%	72%	78%
Childcare support at school	75%	80%	90%
Reproductive health education	88%	65%	84%

Flexible school schedules and re-entry policies garnered the highest approval among girls (94%), reflecting their awareness that rigid academic structures constitute a barrier for married students or young mothers seeking to return to school. Teachers most strongly endorsed strengthening enforcement of child marriage laws (96%) and community awareness campaigns (93%), consistent with their identification of weak legal enforcement as a key driver. Economic support in the form of conditional cash transfers or scholarships was rated highly across all groups — 91% of parents, 88% of girls, and 86% of teachers — affirming that poverty alleviation is foundational to any sustainable strategy.

5. DISCUSSION
5.1 Early Marriage as a Structural Problem
The findings of this study confirm that early marriage is not an isolated or incidental phenomenon in Nyimba District's rural schools, but a deeply structural problem rooted in the intersection of poverty, patriarchal cultural norms, weak institutional enforcement, and inadequate educational infrastructure. The prevalence rate of 31% among women who report having married before 18 — consistent with national ZAMSTATS figures — reflects a systemic failure to protect girls' rights to education and self-determination. The 102 girls who dropped out of just four schools within two years signal the scale of loss being sustained at the district level.

The primacy of poverty as a determinant aligns with Phiri et al. (2023) and Kauseni (2018), who similarly identified economic hardship as the foundational driver of early marriage in Zambian rural contexts. What the present study adds is granular, school-level evidence demonstrating that the economic logic of early marriage — reducing household expenses and generating bride price — operates with particular force in communities where schools are under-resourced, teachers are few, and the expected returns to girls' education are perceived as low or uncertain. This suggests that poverty alleviation strategies must be coupled with measures to raise the perceived and actual value of girls' schooling.

5.2 The Educational Penalty of Early Marriage
The 82-percentage-point gap in school enrolment between married and unmarried girls is among the most striking findings of the study and represents a profound educational penalty. That 64% of married girls dropped out before completing Grade 7 has especially serious implications for functional literacy, given that Grade 7 is the benchmark for basic reading and numeracy.

competence in Zambia. These girls are not simply behind their peers — they risk permanent exclusion from formal employment, civic participation, and economic independence. The documented barriers — domestic responsibilities (88%), childcare (76%), and lack of spousal support (70%) — resonate with findings from Chansa et al. (2023) and UNESCO (2021), who identified role overload and social isolation as the principal mechanisms through which marriage disrupts educational engagement. The present study adds important local texture, showing that these barriers are compounded by long distances to school, stigma, and the near-total absence of formal support structures for married girls in the target communities. The 74% of married girls who expressed a desire to return to school suggests a reservoir of latent educational motivation that current systems are failing to channel into actual re-enrolment.

5.3 Cultural Norms and Gender Inequality
Cultural norms ranked as the second most cited determinant of early marriage, with parents (82%) exhibiting the highest levels of endorsement — higher even than girls themselves. This finding points to a fundamental tension: parents who arrange or consent to early marriages for their daughters often do so with sincerely held cultural convictions rather than malicious intent, believing that marriage represents security, social status, and the fulfilment of community expectations for femininity. Any effective intervention must therefore engage rather than alienate these community actors.

The study's thematic analysis underscores how gender inequality — the systematic devaluation of girls' education relative to domestic and marital roles — is reproduced across generations through community socialisation. Girls who resist early marriage describe facing ridicule, exclusion, and intense familial pressure, suggesting that the social cost of non-conformity is perceived as higher than the long-term benefit of education. Addressing this dynamic requires culturally sensitive advocacy that frames girls' education not as a rejection of tradition but as compatible with community values of prosperity and social advancement.

5.4 Weak Legal Enforcement and Policy Gaps
While Zambia has ratified the CRC and CEDAW, and national legislation sets the minimum marriage age at 18, the study reveals a pronounced gap between policy and practice. Teachers — who are arguably the most immediate institutional line of defence against early marriage in rural communities — rated weak legal enforcement as the most problematic factor

(96% endorsed its strengthening as a priority intervention). Local authorities frequently lack the resources, training, and political will to enforce child marriage laws, and community leaders sometimes actively prioritise customary practices over statutory regulations. This finding is consistent with broader evidence from the SADC region, where legal frameworks have outpaced implementation capacity, leaving rural girls systematically under-protected.

5.5 Implications for Intervention Design
The convergence of quantitative and qualitative findings points towards a multi-pronged intervention strategy. First, economic support measures — including conditional cash transfers, school fee waivers, and scholarship programmes — are essential to address the financial logic of early marriage at the household level. The near-universal endorsement of economic support across all stakeholder groups (86–91%) suggests strong community readiness for such programmes. Second, community sensitisation campaigns that engage parents, elders, and religious leaders are critical for shifting cultural norms; the endorsement of this strategy by 80–93% of participants validates its centrality. Third, re-entry policies and flexible scheduling mechanisms are necessary to convert the expressed desire of 74% of married girls to return to school into actual re-enrolment. Fourth, strengthening the enforcement of child marriage laws through the training of local authorities, civic education, and community accountability mechanisms is non-negotiable for long-term change. Finally, mentorship and girls' empowerment programmes that build self-confidence, life skills, and social networks among at-risk girls represent a preventive investment with high returns, as evidenced by the experience of unmarried girls who cited peer support and mentorship as key protective factors.

6. CONCLUSIONS AND RECOMMENDATIONS
6.1 Conclusions
This study demonstrates conclusively that early marriage significantly undermines the educational attainment of girls in four rural schools of Nyimba District. Poverty, cultural traditions, gender inequality, and weak institutional enforcement combine to push girls out of school prematurely, trapping them in cycles of dependence and limiting their life opportunities. The stark educational disparities between married and unmarried girls — across enrolment, attendance, performance, and school completion — confirm that early marriage is both a cause and a consequence of limited educational opportunities, perpetuating intergenerational cycles of poverty and inequality in rural Zambia.

The study further demonstrates that early marriage is not simply a family or cultural decision, but a systemic issue that demands a systemic response. Laws and policies, while necessary, are insufficient without community engagement, economic support, and institutional enforcement capacity. The high proportion of married girls who wish to return to school highlights the transformative potential of targeted re-entry initiatives and

signals that the demand for education remains strong even among those who have been most severely affected by early marriage.

6.2 Recommendations
Based on the findings, the following recommendations are directed at key stakeholders:
For the Government and Ministry of Education: Develop and enforce re-entry policies that allow married girls and young mothers to return to school without discrimination. Allocate dedicated funding for girls' scholarships and school fee waivers in high-prevalence districts such as Nyimba. Strengthen the capacity of local child protection officers and education authorities to enforce the minimum marriage age of 18.

For Schools and Teachers: Establish Girls' Clubs and mentorship programmes within schools to provide safe spaces, life skills training, and peer support for at-risk girls. Adopt flexible scheduling options, including accelerated learning programmes, to accommodate girls who have temporarily dropped out. Train teachers to identify and report cases of early marriage to the appropriate authorities.

For Community Leaders and Parents: Engage community elders, religious leaders, and parents in structured dialogue about the educational and economic benefits of keeping girls in school. Challenge cultural narratives that frame marriage as more valuable than education by highlighting success stories of educated women in the community. Promote shared household responsibilities to reduce the domestic labour burden on girls.

For NGOs and Development Partners: Support economic empowerment programmes for families, including conditional cash transfers linked to girls' school attendance. Fund community awareness campaigns that use participatory approaches to shift cultural attitudes toward girls' education. Invest in reproductive health education and access to family planning services for adolescent girls.

For Future Research: Longitudinal studies tracking the educational trajectories of married and unmarried girls over time would provide deeper insights into the cumulative effects of early marriage on educational attainment and economic outcomes. Studies examining the effectiveness of specific interventions — particularly re-entry programmes and girls' empowerment initiatives — in the Zambian rural context are especially needed.

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