

# press release

## Opinion Piece: *The Economic Pitfall of Child Marriage*

Lusaka, 16<sup>th</sup> September 2014 –

Discussions around child marriages in Zambia, and indeed across Africa, have gathered momentum. Zambia has one of the highest rates of child marriages in the world and so it is encouraging that notable figures such as First Lady Dr. Christine Kaseba and Nobel Peace Prize Laureate Bishop Desmond Tutu, are speaking out and have joined Zambia's campaign against child marriages.

The private sector has also joined calls to end child marriages. Standard Chartered Bank, whose global reach spans across Africa, Asia and the Middle East, is a proud member and supporter of the Global Business Coalition for Education Campaign.

Secondly, Standard Chartered Bank's Goal Programme focuses on providing life skills education for adolescent girls aged 12 – 20 using the power of sport. Through Goal workshops, topics such as HIV/AIDS prevention, career development and mentorship are taught. In Zambia, Goal was launched in 2011 as a pilot and has since reached over 2,000 Zambian girls across the country. On 20<sup>th</sup> September, Standard Chartered Bank Zambia will re-launch Goal as a fully fledged programme in Zambia. Goal is seen as one of the effective ways to encourage girl child education and career development, therefore, helping to educate and empower girls and prevent child marriages.

In the lead-up to the launch of Goal, we look at an opinion piece by Payal Dalal –Head of Education and Girls' Programmes at Standard Chartered Bank – who writes about the social and economic impact of child marriages:

“What if I were to tell you that you had a 33 per cent chance of having your human rights severely violated before the age of 19? And then I added that this one violation would affect the rest of your life - your health, education, and self determination? Would you be scared? Angry? Maybe you would get vocal, assert yourself, and build support and protection from family, friends, and community members?

Sadly, this scenario is not hypothetical: adolescent girls, particularly those from very poor families, face these odds every day and don't have the power or privilege to defend themselves. Their rights are constantly under threat, and one of the greatest challenges they face is early and forced child marriage. [One in three adolescent girls in the developing world is married by the age of 18; one in nine girls is married by age 15.](#)

At first glance, early and forced marriage may not seem like a pressing issue in comparison to many of the other abuses adolescent girls face - such as honor killings,

starvation and rape. If you start to think about the issue more critically, however, you realize the severity of the ramifications. Compared to girls who marry later in life, child brides are more likely to die from complications in pregnancy and childbirth, be denied an education, and [suffer from domestic violence](#). Every year 14 million girls are forced to marry against their will to someone they have not chosen.

Undoubtedly, this is a moral issue, but it is also an important economic issue affecting livelihoods and the ability of women to contribute to their communities and economies. By being married early, girls are more likely to be trapped by poverty which limits not only their potential to support adequately their families but also constrains economic growth in their communities and countries. Consider that the [purchasing power of women in the US](#) ranges from USD5-USD15 trillion annually and that women will control two-thirds of the consumer wealth in the US in the next decade. Companies face a massive opportunity cost if women in developing economies cannot realise their potential as wage-earners, entrepreneurs and consumers.

Child brides are also likely to drop out of school, for many reasons including customs, culture, assumption of household responsibilities, husbands and families that don't support education, or laws dictating education is only for unmarried or childless girls. Without access to education, young women do not gain the skills and knowledge necessary to be competitive candidates for employment. This means businesses have fewer options in their talent pipeline and miss out on the unique perspective and contributions that women bring to the workplace.

And the gains are not limited to working for someone else. The skills gap and lack of self determination among child brides also affect entrepreneurship. With the right training and incentives, [women are more likely to start an enterprise than men](#) and will create over half the 9.72 million small business jobs expected to be generated globally by 2018. Fewer skilled and empowered women translate into fewer small businesses and jobs in the communities; the ramifications of this reverberate throughout an entire economy.

The lesson here is that child marriage does not "only" affect fourteen million girls a year; the consequences are far reaching. Early and forced child marriage not only violates the universal declaration of human rights, but it also prevents us from having an inclusive and prosperous global economy. Something that even the most conservative economist or demanding shareholder can agree is bad news, indeed."

**This article was written by Payal Dalal - Head of Education and Girls Programmes at Standard Chartered Bank. It was written for the Global Business Coalition for Education's campaign. Standard Chartered Bank is a proud member and supporter of this campaign.**

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