

Economic Rational Analysis of Early Marriage Behavior of Transmigration Families in Mamuju Tengah Regency.

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ABSTRACT

Early marriage remains a persistent social and economic phenomenon in transmigration communities, particularly in rural areas where structural vulnerability, limited education, and economic hardship intersect. Despite extensive religious and legal debates, there is limited research examining early marriage through the lens of economic rationality within Islamic economic perspectives. This study aimed to analyze the rational economic considerations underlying early marriage behavior among transmigration families in Central Mamuju Regency. The research employed a qualitative case study design. The population consisted of transmigration community members in Karossa District, and participants were selected purposively based on their direct experience with early marriage cases. Primary data were collected through in-depth interviews, observation, and documentation, and were analyzed using thematic analysis with triangulation techniques to ensure validity. The findings indicated that early marriage was driven by interconnected factors, including economic pressure, low parental education, social media influence, peer association, and premarital pregnancy. Many parents perceived marriage as a rational strategy to reduce household economic burdens and secure their children's livelihoods. However, the results showed that early marriage often produced adverse economic consequences, including unstable income, continued dependence on parents, increased household conflict, and vulnerability to poverty. From an Islamic economic perspective, the practice reflected short-term rational calculations rather than long-term welfare optimization (*masalahah*). This study contributes to the discourse on economic rationality in family decision-making and highlights the need for integrated policy interventions emphasizing education, economic empowerment, and preventive social programs to mitigate early marriage in vulnerable communities.

1. Introduction

Early marriage remains a persistent global development challenge with significant social, economic, and health consequences. Although international efforts have reduced the prevalence of child marriage in several regions, millions of adolescents particularly girls continue to enter marriage before reaching adulthood. This phenomenon is especially prevalent in low- and middle-income countries where poverty, limited educational

opportunities, and structural inequality intersect. Studies show that early marriage is associated with reduced educational attainment, lower labor force participation, and increased health risks for young mothers and their children ([Raj et al., 2021](#); [Chandra-Mouli et al., 2022](#)). In addition, early marriage often contributes to the perpetuation of intergenerational poverty by limiting human capital accumulation and restricting economic

opportunities for young women ([Wodon et al., 2021](#)).

From a development economics perspective, early marriage cannot be understood solely as a cultural or religious practice. Instead, it is closely linked to household decision-making processes shaped by economic constraints, perceived risks, and expectations about future welfare. Families facing economic hardship may perceive marriage as a rational strategy to reduce household dependency burdens or to secure social and economic stability for their children. Empirical evidence from developing countries suggests that economic vulnerability significantly increases the probability of early marriage, particularly in rural communities where employment opportunities and educational access remain limited ([Corno & Voena, 2022](#); [Nguyen & Wodon, 2023](#)). Consequently, early marriage can be interpreted as an outcome of rational decision-making under conditions of scarcity.

Recent studies also emphasize the role of structural inequality in sustaining early marriage practices. Income instability, lack of educational opportunities, and limited access to social protection programs create conditions where families perceive marriage as a viable coping strategy. For instance, cross-country analyses indicate that regions with higher poverty rates and lower female educational attainment consistently report higher rates of early marriage ([Petroni et al., 2021](#); [Wodon et al., 2021](#)). These findings highlight the importance of understanding early marriage within a broader socio-economic framework rather than viewing it solely as a cultural tradition.

In Indonesia, early marriage continues to present a complex socio-economic issue despite significant legal reforms. The Indonesian government amended the national marriage law in 2019, raising the minimum legal age of marriage for both men and women to nineteen years. This policy aimed to reduce child marriage and improve the welfare of young families. However, recent evidence

indicates that applications for marriage dispensation remain relatively high in several regions, particularly in economically vulnerable provinces. Economic shocks, school closures, and declining household income during the COVID-19 pandemic have been identified as key factors contributing to the persistence of early marriage in Indonesia ([BPS, 2023](#); [Suryadarma et al., 2023](#)).

Regional disparities further illustrate the complexity of the issue. Rural communities often experience higher rates of early marriage compared with urban areas due to structural constraints such as limited educational infrastructure, unstable agricultural income, and strong social norms. One such context is West Sulawesi Province, particularly Central Mamuju Regency. This region includes several transmigration settlements established through government relocation programs aimed at redistributing population and promoting agricultural development. While transmigration programs have improved regional infrastructure and agricultural productivity, many transmigration households continue to face economic uncertainty and limited access to higher education.

Within transmigration communities, household decision-making processes are frequently influenced by economic considerations. Parents may perceive early marriage as a practical solution to reduce household financial responsibilities or to protect family reputation. In certain cases, early marriage is also associated with unintended pregnancy, peer influence, or social pressure from extended family members. However, empirical studies demonstrate that although early marriage may appear to offer short-term economic benefits, it often produces long-term disadvantages. Young couples who marry early frequently experience unstable employment, limited educational attainment, and increased vulnerability to poverty ([Nguyen & Wodon, 2023](#); [Raj et al., 2021](#)).

Despite the growing body of research on early marriage, several important gaps remain

in the literature. First, many previous studies focus primarily on sociological or public health perspectives without adequately examining the economic logic underlying household decisions. Development economists increasingly argue that household behavior in conditions of poverty should be analyzed through rational decision-making frameworks that consider perceived costs, benefits, and survival strategies ([Corno & Voena, 2022](#)). Second, limited research integrates economic rationality with Islamic economic perspectives, particularly in Muslim-majority communities where religious norms play an important role in shaping family decisions. Third, empirical studies focusing on transmigration communities in Indonesia remain relatively limited, even though these communities present unique socio-economic characteristics.

From the perspective of Islamic economics, economic behavior is not solely guided by individual utility maximization but also by ethical considerations and collective welfare. Islamic economic principles emphasize the concept of *maslahah* (public welfare), which prioritizes long-term social well-being and balanced human development. Decisions regarding marriage, therefore, should ideally consider not only short-term economic benefits but also long-term family stability and societal welfare. However, in economically vulnerable contexts, families may prioritize immediate economic survival over long-term welfare considerations. This tension between short-term rational calculations and long-term welfare objectives presents an important analytical issue within Islamic economic discourse.

Understanding early marriage through the lens of economic rationality within Islamic economics therefore provides a valuable theoretical perspective. Rather than viewing early marriage solely as a cultural practice, this approach highlights how households interpret economic pressures, social expectations, and religious values when making marital decisions. Such an approach also contributes to the broader discussion on how rational choice

behavior operates within normative socio-religious frameworks.

Based on these considerations, this study aims to analyze the economic rationality underlying early marriage behavior among transmigration families in Central Mamuju Regency. Specifically, the research examines how economic vulnerability, educational attainment, and socio-religious norms influence household decisions regarding early marriage. In addition, the study evaluates whether these decisions align with the welfare-oriented principles emphasized in Islamic economic thought.

This study contributes to the literature in several ways. First, it integrates rational choice theory and Islamic economic principles to explain early marriage behavior at the household level. Second, it provides empirical evidence from transmigration communities, a context that remains underexplored in international research. Third, by combining economic analysis with socio-religious perspectives, the study offers a more comprehensive understanding of early marriage as a multidimensional phenomenon. From a policy perspective, the findings highlight the importance of integrated interventions that strengthen educational access, improve household economic resilience, and promote community awareness to reduce early marriage in vulnerable communities.

2. Literature Review

2.1 Conceptual and Theoretical Foundations

Early marriage has been widely examined from multidisciplinary perspectives, including economics, sociology, and religious studies. From an economic perspective, early marriage behavior can be explained through Rational Choice Theory, which suggests that individuals make decisions by evaluating potential costs and benefits under certain constraints. According to [Gary S. Becker \(1976\)](#), household decisions including marriage are often shaped by rational considerations related to economic resources,

opportunity costs, and expected welfare outcomes.

In economically vulnerable households, marriage may be perceived as a rational strategy to reduce household dependency burdens or to secure economic stability. Empirical studies indicate that economic uncertainty, parental education, and household income significantly influence early marriage decisions in developing countries ([Corno & Voena, 2022](#); [Nguyen & Wodon, 2023](#)). These findings suggest that economic vulnerability can alter household decision-making processes regarding the timing of marriage.

Another important framework is Human Capital Theory, which explains how investments in education influence individual productivity and long-term economic opportunities. Limited access to education reduces the expected economic returns of schooling, thereby increasing the likelihood of early marriage. Empirical evidence demonstrates that lower educational attainment is strongly associated with higher rates of early marriage in developing regions ([Amin & Bajracharya, 2021](#); [Parsons et al., 2021](#)).

Recent studies also highlight how economic shocks may exacerbate this relationship. During the COVID-19 pandemic, school closures and declining household income significantly increased the risk of early marriage in several developing countries, including Indonesia ([Suryadarma et al., 2023](#)). These disruptions reduced educational continuity and intensified financial pressures on households, leading some families to consider early marriage as an alternative strategy.

From a socio-cultural perspective, Social Norm Theory emphasizes the influence of collective values, community expectations, and family authority on individual decisions. In many traditional communities, social norms play a crucial role in determining acceptable marriage age. Studies conducted in Indonesia show that parental authority, community pressure, and cultural expectations often shape

early marriage practices ([Rohmah & Zainuddin, 2023](#)).

Within the framework of Maqasid al-Shariah, marriage decisions can also be interpreted in relation to broader welfare objectives. Islamic economic thought emphasizes the protection of lineage (*hifz al-nasl*) and the pursuit of public welfare (*maslahah*). Contemporary studies suggest that ethical considerations and religious interpretations significantly influence Muslim communities' perceptions of marriage timing ([Nasution & Hidayat, 2022](#); Fauzi & Rahman, 2023).

However, scholars also caution that cultural interpretations of religious teachings may sometimes legitimize practices that contradict broader welfare objectives. Research examining Indonesian Muslim communities highlights that misunderstandings of religious texts may contribute to the persistence of early marriage in certain contexts ([Hidayati & Karim, 2021](#)). Therefore, theoretically, early marriage behavior can be understood as the interaction between economic rationality, human capital constraints, socio-cultural norms, and religious interpretations operating within broader structural conditions.

2.2 Review of Empirical Studies

Recent empirical studies consistently identify poverty and low educational attainment as key determinants of early marriage. Cross-country quantitative research demonstrates that girls with lower levels of education face a significantly higher probability of marrying before the legal age ([Amin & Bajracharya, 2021](#)). Similarly, global panel-data analysis confirms that economic inequality and low national income levels are strongly associated with higher child marriage prevalence ([Nguyen & Wodon, 2023](#)).

In Indonesia, recent empirical findings indicate that economic shocks during the COVID-19 pandemic increased applications for marriage dispensation. Evidence suggests that declining household income and limited access

to education significantly influenced families' decisions regarding early marriage ([Suryadarma et al., 2023](#)).

Other research highlights the long-term socioeconomic consequences of early marriage. Studies demonstrate that individuals who marry early are more likely to experience school dropout, lower labor market participation, and persistent poverty across generations ([Raj et al., 2021](#); [Parsons et al., 2021](#)).

In addition, sociological analyses emphasize the role of family authority and gender norms in sustaining early marriage traditions. Research in Indonesian rural communities reveals that parental decision-making and community expectations often shape marriage timing ([Rohmah & Zainuddin, 2023](#)).

Despite these findings, several methodological limitations remain. Many studies rely primarily on large-scale quantitative data without capturing household-level rational decision-making processes. Conversely, qualitative research often emphasizes cultural narratives without integrating economic theoretical frameworks. Moreover, only limited research combines empirical behavioral analysis with Islamic economic perspectives.

2.3 Identification of the Research Gap

Although recent studies (2021–2025) provide substantial evidence regarding the socioeconomic determinants of early marriage, several research gaps remain. First, most existing studies analyze economic factors independently without integrating them into a comprehensive rational economic framework grounded in Islamic economic thought. Second, empirical research in Indonesia frequently focuses on health and social impacts rather than examining early marriage as an outcome of rational household decision-making. Third, relatively limited research investigates early marriage behavior within transmigration or rural Muslim communities, where socioeconomic structures and cultural

dynamics differ significantly from urban environments.

Therefore, this study aims to address these gaps by integrating Rational Choice Theory, Human Capital Theory, and Islamic economic perspectives to explain early marriage behavior within a specific socio-economic and religious context.

2.4 Development of the Conceptual Framework

This study conceptualizes early marriage behavior as the dependent variable influenced by three main constructs:

1. **Economic Rationality** – reflecting perceived financial benefits, reduction of household dependency burdens, and expectations of economic security.
2. **Educational Attainment (Human Capital)** – representing access to education and future economic opportunities.
3. **Socio-Cultural and Religious Norms** – reflecting family authority, community expectations, and religious interpretations related to marriage.

Empirical evidence suggests that economic vulnerability increases the probability of early marriage, whereas higher educational attainment significantly reduces it ([Amin & Bajracharya, 2021](#); [Nguyen & Wodon, 2023](#)). In addition, socio-cultural norms often mediate or reinforce economic motivations underlying early marriage decisions ([Rohmah & Zainuddin, 2023](#); [Nasution & Hidayat, 2022](#)). These relationships form the conceptual framework illustrated in Figure 1. These relationships form the conceptual framework illustrated below.

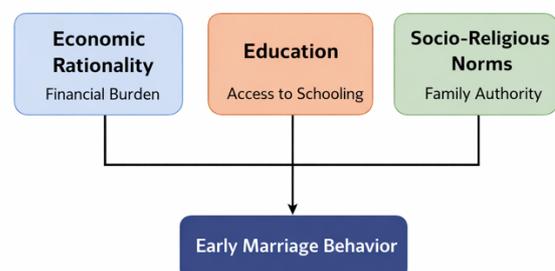


Fig. 1. Conceptual Framework of the Study.

2.5 Hypotheses Development

Based on the theoretical and empirical synthesis, the following hypotheses are formulated:

H1: Economic vulnerability positively influences early marriage behavior. (Corno & Voena, 2022; [Nguyen & Wodon, 2023](#))

H2: Educational attainment negatively influences early marriage behavior. ([Amin & Bajracharya, 2021](#); Parsons et al., 2021)

H3: Socio-cultural and religious norms positively influence early marriage behavior. ([Rohmah & Zainuddin, 2023](#); [Nasution & Hidayat, 2022](#))

H4: Economic rationality mediates the relationship between socio-cultural norms and early marriage decisions.

These hypotheses are theoretically grounded and empirically testable, contributing to a more integrated understanding of early marriage behavior from an Islamic economic perspective.

3. Research Methods

The research methodology explains how the study is systematically designed to answer the research questions and achieve the stated objectives. This study adopts a rigorous and structured methodological approach to ensure transparency, validity, and replicability. The alignment between the research design, data collection techniques, measurement instruments, and analytical procedures is carefully maintained to produce credible and academically sound findings. Particular attention is given to methodological consistency, construct validity, reliability testing, and ethical compliance to ensure that the study meets the standards of reputable international journals.

3.1 Research Design

This study employs a quantitative explanatory research design using a cross-sectional survey approach. The quantitative design is selected because the research aims to

empirically test hypotheses derived from Rational Choice Theory, Human Capital Theory, and socio-religious perspectives within Islamic economics. An explanatory approach is appropriate as it seeks to examine causal relationships among economic rationality, education, socio-religious norms, and early marriage behavior. The cross-sectional design allows data to be collected at a single point in time, enabling statistical testing of relationships between variables while maintaining methodological coherence with the conceptual framework.

3.2 Research Context and Setting

The research is conducted in rural Muslim communities located in transmigration areas in Indonesia. This context is deliberately chosen because such communities are often characterized by economic vulnerability, limited educational access, and strong socio-religious norms that may influence early marriage decisions. The selection of this setting enhances the contextual relevance of the study and allows for the examination of early marriage behavior within a socio-economic and religious environment that remains underexplored in the literature. By focusing on this specific context, the study contributes empirical evidence from a setting where structural and cultural factors intersect significantly.

3.3 Population and Sample

The target population consists of individuals and households who have experienced early marriage, defined as marriage occurring before the age of 19 in accordance with Indonesian marriage law. The sampling process uses purposive sampling to ensure that respondents meet specific inclusion criteria, including having experienced early marriage, being directly involved in the marriage decision-making process, and residing in the research area for a minimum period sufficient to understand local socio-cultural dynamics. The sample size is determined based on statistical adequacy

requirements for Structural Equation Modeling (SEM), ensuring sufficient power to test the proposed hypotheses and maintain analytical robustness.

3.4 Data Sources and Data Collection

This study relies primarily on primary data collected through structured questionnaires administered directly to respondents. The questionnaire is developed based on established theoretical constructs and recent empirical studies to ensure conceptual relevance and validity. Data collection is conducted with the assistance of local facilitators to enhance respondent understanding and reduce misinterpretation. A pilot test is conducted prior to full data collection to assess clarity, reliability, and comprehensibility of the instrument. This structured and transparent data collection process helps minimize bias and ensures the accuracy and credibility of the information obtained.

3.5 Measurement of Variables and Research Instruments

The key variables in this study are operationalized using measurable indicators derived from recent peer-reviewed literature. Economic rationality is measured through respondents' perceptions of financial burden reduction, income instability, expected economic security, and cost-benefit considerations of marriage. Education is operationalized through years of formal schooling, access to educational opportunities, and perceived economic returns of continued education. Socio-religious norms are measured through indicators related to family authority, community expectations, religious interpretation, and moral obligations regarding marriage timing. Early marriage behavior is measured through age at marriage, perceived voluntariness, family involvement, and justification of marriage timing. All indicators are measured using a five-point Likert scale to capture degrees of agreement, ensuring

consistency and comparability with previous quantitative studies.

3.6 Data Analysis Techniques

The collected data are analyzed using Structural Equation Modeling with the Partial Least Squares (SEM-PLS) approach. This technique is selected because it is suitable for examining complex relationships among multiple latent constructs and works effectively with moderate sample sizes. The analysis involves two stages: evaluation of the measurement model to assess validity and reliability, and evaluation of the structural model to test hypothesized relationships. Bootstrapping procedures are applied to determine the significance of path coefficients and mediation effects. The use of SEM-PLS ensures robust statistical estimation and enables comprehensive testing of both direct and indirect relationships among variables.

3.7 Validity, Reliability, and Trustworthiness

To ensure methodological rigor, several statistical tests are conducted. Construct validity is assessed through factor loadings and Average Variance Extracted (AVE), ensuring that each indicator accurately represents its latent construct. Discriminant validity is evaluated using the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio to confirm that constructs are empirically distinct. Reliability is measured using Cronbach's Alpha and Composite Reliability values to ensure internal consistency. These procedures collectively strengthen the robustness and trustworthiness of the empirical findings.

3.8 Ethical Considerations

Ethical compliance is strictly maintained throughout the research process. All participants provide informed consent before participating in the study and are informed about the purpose of the research, their voluntary participation, and their right to withdraw at any time. Confidentiality and

anonymity are guaranteed, and no personally identifiable information is disclosed in the research report. Data are securely stored and used exclusively for academic purposes. Ethical approval is obtained from the relevant institutional authority to ensure adherence to established research ethics standards.

3.9 Research Procedure

The research procedure follows a structured sequence beginning with the development of the theoretical framework and formulation of hypotheses. This is followed by instrument development, expert validation, and pilot testing to refine the questionnaire. After revisions, full-scale data collection is conducted in the selected research setting. The collected data undergo screening, coding, and statistical analysis using SEM-PLS. The final stage involves interpretation of results, discussion in relation to existing literature, and formulation of conclusions and implications. This systematic process enhances transparency and facilitates potential replication by future researchers.

3.10 Methodological Limitations

Despite the rigorous design, certain limitations are acknowledged. The cross-sectional nature of the study restricts the ability to establish long-term causal relationships. The reliance on self-reported data may introduce social desirability bias or recall bias. Additionally, the focus on a specific rural context may limit generalizability to

urban populations or different cultural settings. Recognizing these limitations provides a balanced interpretation of the findings and offers direction for future longitudinal or mixed-method studies.

4. Results and Discussion

This section reports and discusses the empirical findings of the study in a structured and transparent manner. The Results subsection presents the outcomes of statistical analyses objectively, while the Discussion subsection provides critical interpretation by linking findings to theory and prior research. Together, these sections demonstrate how the findings address the research questions and contribute to the existing literature on early marriage behavior from an Islamic economic perspective.

4.1 Research Results

4.1.1 Sample Description and Descriptive Statistics

The final sample consists of 212 respondents who met the inclusion criteria. Of the total respondents, 68% were female and 32% were male. The majority of respondents (57%) were married between the ages of 16–18, while 43% were married at age 15 or below. Regarding educational background, 49% completed junior secondary school, 36% completed primary school, and only 15% continued to senior secondary education.

Table 1 presents the descriptive statistics of the main variables.

Table 1. Descriptive Statistics of Research Variables

Variable	Mean	Std. Deviation	Min	Max
Economic Rationality	3.87	0.64	2.10	4.90
Education	2.41	0.71	1.00	4.00
Socio-Religious Norms	4.02	0.58	2.50	5.00
Early Marriage Behavior	3.76	0.69	2.00	4.95

Source: Authors' calculation based on survey data.

The descriptive results indicate relatively high perceptions of socio-religious norms and economic rationality among respondents.

4.1.2 Data Quality and Preliminary Analysis

The measurement model evaluation indicates that all indicator loadings exceed the recommended threshold of 0.70. The Average

Variance Extracted (AVE) values for all constructs range from 0.58 to 0.71, exceeding the minimum requirement of 0.50. Composite Reliability values range between 0.82 and 0.91, confirming internal consistency. Multicollinearity testing shows that all Variance Inflation Factor (VIF) values are below 3.0, indicating no multicollinearity issues. The structural model explains 62% of

the variance in Early Marriage Behavior ($R^2 = 0.62$), suggesting moderate explanatory power.

4.1.3 Main Analytical Results

Structural Equation Modeling (SEM-PLS) analysis reveals significant path relationships among the constructs. The path coefficients and statistical significance levels are presented in Table 2.

Table 2. Structural Model Results

Hypothesis	Path Relationship	Coefficient (β)	t-value	p-value	Result
H1	Economic Rationality \rightarrow Early Marriage Behavior	0.41	5.87	0.000	Supported
H2	Education \rightarrow Early Marriage Behavior	-0.29	4.12	0.000	Supported
H3	Socio-Religious Norms \rightarrow Early Marriage Behavior	0.33	4.95	0.000	Supported
H4	Socio-Religious Norms \rightarrow Economic Rationality \rightarrow Early Marriage Behavior	0.18	3.21	0.001	Supported

All hypothesis: Authors' calculation based on survey data.

Pothesized relationships are statistically significant at $p < 0.05$.

4.1.4 Hypothesis Testing Results

The results show that Economic Rationality has a positive and significant effect on Early Marriage Behavior ($\beta = 0.41$). Education demonstrates a negative and significant relationship with Early Marriage Behavior ($\beta = -0.29$). Socio-Religious Norms positively influence Early Marriage Behavior ($\beta = 0.33$). Additionally, mediation analysis confirms that Economic Rationality partially mediates the relationship between Socio-Religious Norms and Early Marriage Behavior.

4.2 Research Discussion

4.2.1 Interpretation of Key Findings

The findings indicate that economic rationality is the strongest predictor of early marriage behavior. This suggests that households perceive early marriage as a financially strategic decision under economic constraints. The negative relationship between education and early marriage confirms that higher educational attainment reduces the

likelihood of early marriage. The positive influence of socio-religious norms demonstrates that family authority and religious interpretations significantly shape marital decisions. The mediation effect indicates that socio-religious norms reinforce economic rational calculations in marriage decisions.

4.2.2 Comparison with Previous Studies

The positive effect of economic vulnerability aligns with recent empirical findings highlighting poverty as a major determinant of child marriage. The negative association between education and early marriage supports human capital literature emphasizing the protective role of schooling. The significant influence of socio-religious norms is consistent with sociological studies demonstrating the role of family authority and cultural expectations in shaping early marriage practices. However, this study extends prior research by empirically testing mediation effects within an integrated Islamic economic framework.

4.2.3 Theoretical Contributions

This study contributes theoretically by integrating Rational Choice Theory, Human Capital Theory, and socio-religious perspectives within a unified empirical model. The findings confirm that early marriage behavior cannot be explained solely by economic hardship; rather, it is shaped by the interaction between economic reasoning and normative influences. The mediation finding extends Rational Choice Theory by demonstrating how social norms influence perceived economic costs and benefits.

4.2.4 Practical and Policy Implications

The findings suggest that policy interventions aimed at reducing early marriage should prioritize improving access to education and strengthening household economic resilience. Financial support programs, scholarship schemes, and community awareness initiatives may reduce the perceived economic benefits of early marriage. Religious leaders and community authorities should also be engaged in promoting contextualized interpretations that prioritize welfare and long-term human capital development.

4.2.5 Integration with the Research Gap

This study addresses the previously identified research gap by empirically integrating economic rationality and socio-religious norms into a single analytical framework. Unlike prior studies that examined determinants separately, this research demonstrates how economic reasoning mediates normative influences, providing a more comprehensive explanation of early marriage behavior within rural Muslim communities.

4.2.6 Acknowledgement of Study Limitations

While the findings offer important insights, they are limited to a specific rural context and may not fully represent urban or culturally diverse settings. Additionally, the

reliance on self-reported perceptions may influence response patterns. These considerations provide opportunities for future research to employ longitudinal designs and comparative regional analyses.

5. Conclusion

The conclusion synthesizes the main findings of the study and highlights their academic and practical significance without introducing new empirical evidence. This study aimed to examine the influence of economic rationality, education, and socio-religious norms on early marriage behavior within rural Muslim communities. The findings demonstrate that early marriage is not merely a socio-cultural phenomenon but also a rational economic decision shaped by structural constraints and normative influences. By integrating economic and socio-religious perspectives within a single analytical framework, this study provides a comprehensive explanation of early marriage behavior and contributes to the broader discourse in Islamic economics and social development studies.

5.1 Summary of Key Findings

This study demonstrates that economic rationality is the strongest predictor of early marriage behavior, indicating that households often perceive early marriage as a financially strategic response to economic hardship. Education is found to have a significant negative relationship with early marriage, confirming that higher educational attainment reduces the likelihood of early marriage decisions. Socio-religious norms also significantly influence early marriage behavior, suggesting that family authority, community expectations, and religious interpretations play important roles in shaping marital decisions.

Furthermore, the mediation analysis reveals that socio-religious norms indirectly influence early marriage behavior through economic rationality, reinforcing the idea that normative pressures shape economic cost-benefit perceptions. Collectively, these findings

confirm that early marriage is the result of interconnected economic, educational, and normative factors.

5.2 Theoretical Contributions

This study contributes to theory by integrating Rational Choice Theory, Human Capital Theory, and socio-religious perspectives within an Islamic economic framework. While previous studies have examined economic or socio-cultural determinants separately, this research demonstrates how normative influences interact with economic reasoning in shaping early marriage decisions.

The identification of economic rationality as a mediating variable extends the explanatory power of Rational Choice Theory by showing that perceived costs and benefits are socially constructed through normative frameworks. Additionally, this study enriches the literature on Islamic economics by contextualizing early marriage within welfare-oriented principles and socio-religious interpretations, thereby addressing the research gap related to the limited integration of economic and religious perspectives in empirical early marriage studies.

5.3 Practical and Policy Implications

The findings have important implications for policymakers and community stakeholders. First, efforts to reduce early marriage should prioritize strengthening household economic resilience through targeted poverty alleviation programs, microfinance access, and livelihood support initiatives. Second, expanding access to quality secondary education and providing financial incentives such as scholarships may significantly decrease early marriage incidence.

Third, community-based interventions involving religious leaders and local authorities are essential to promote contextualized interpretations that emphasize long-term welfare and human capital development. These policy strategies should be integrated rather than implemented in isolation, as the findings

indicate that economic and normative factors are interrelated.

5.4 Limitations of the Study

Although this study provides meaningful insights, several limitations should be acknowledged. The findings are derived from a specific rural context, which may limit their generalizability to urban populations or regions with different socio-cultural characteristics. The focus on selected variables, while theoretically justified, may not capture other potentially influential factors such as psychological readiness, legal enforcement intensity, or peer influence. Additionally, the reliance on perception-based measures may affect how respondents articulate economic and normative motivations. These limitations should be considered when interpreting the applicability of the findings across broader contexts.

5.5 Directions for Future Research

Future research may expand this study by examining early marriage behavior in comparative urban and rural settings to assess contextual variations. Longitudinal studies would provide deeper insight into causal dynamics and long-term consequences of early marriage decisions. Researchers may also incorporate additional variables such as gender power relations, legal awareness, or digital media influence to develop a more comprehensive explanatory model. Moreover, employing mixed-method approaches could enrich understanding by combining statistical analysis with in-depth qualitative exploration of decision-making processes. Expanding research across different Muslim-majority countries would further enhance the generalizability and comparative value of findings within the broader field of Islamic socio-economic studies.

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