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To cite this article: Kumar, R, Chhetri, S, & Sharma, R.N. (2026): Feminisation of Educational Marginality: Poverty, Early Marriage, and Access to Schooling Among Girls in Rural Bihar, The Research Frontline - Journal (Vol 1, Issue 2, January - March 2026) <https://doi.org/10.66871/trf-j.v1i2.032>

To link to this article: <https://doi.org/10.66871/trf-j.v1i2.032>




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Published online: 05 May 2026.





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Vol. 1, Issue 2, January - March 2026



# Feminisation of Educational Marginality: Poverty, Early Marriage, and Access to Schooling Among Girls in Rural Bihar

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## ABSTRACT

The concept of the feminisation of poverty highlights the disproportionate impact of poverty on women and girls, resulting from gendered structural inequalities. This study extends the framework to the feminisation of educational marginality, in which girls in impoverished rural contexts encounter systemic barriers to schooling that perpetuate intergenerational disadvantage. The analysis focuses on rural Bihar, a region characterised by high multidimensional poverty, persistent gender disparities, and elevated rates of child marriage. It examines how poverty and early marriage intersect to reinforce girls' educational exclusion. Drawing on secondary data from NFHS-5 (2019-21), UDISE+ reports, and peer-reviewed scholarly literature, the study employs intersectional and capability approaches to identify exclusionary patterns. NFHS-5 data indicate that 40.8% of women aged 20-24 in Bihar married before age 18, with significant disparities: 63% among those with no schooling compared to 12% among those with higher education, 54% in the lowest wealth quintile compared to nine per cent in the highest, and 43% in rural areas compared to 28% in urban areas. These factors contribute to elevated secondary-level dropout rates for girls, which historically exceeded 20% in Bihar between 2018 and 2022, but have improved to an overall secondary dropout rate of 6.9% according to UDISE+ 2024-25, indicating recent progress despite persistent rural vulnerabilities. These mechanisms constrain agency, silence subaltern voices, and reinforce feminised precarity. However, declining child marriage rates and targeted interventions, such as educational incentives, suggest potential for positive change. The study advocates for intersectional policies that prioritise rural Bihar to promote girls' educational inclusion, amplify marginalised voices, and advance gender equality and sustainable development in high-burden contexts.

## ARTICLE HISTORY

Received: 08 February 2026  
Accepted: 30 March 2026

## KEYWORDS

Feminisation Of Poverty;  
Educational Marginality; Early  
Marriage; Girls' Education;  
Rural Bihar; Gender  
Inequality; Intersectionality

## I. Introduction

The global commitment to universal education, enshrined in Sustainable Development Goal 4 (SDG 4), remains an unfulfilled promise for millions of girls across the Global South (UNESCO 2020; United Nations 2015; Unterhalter and North 2011). Despite decades of policy attention and substantial resource mobilisation, the transition from primary to secondary schooling remains a critical fault line where gender inequality intersects with poverty, producing systematic educational exclusion (Klasen and Lamanna 2009; Marphatia and Moussié 2013; Duflo 2012). In contexts defined by acute multidimensional poverty, entrenched patriarchal norms, and weak institutional frameworks, girls' access to schooling is curtailed not by a single barrier but by a constellation of reinforcing structural -

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disadvantages that current policy frameworks inadequately capture (Kabeer 1999; Chant 2008; Collins 2015).

India presents a particularly stark paradox: while national literacy rates and female enrolment figures have improved markedly over the past two decades, deep subnational inequalities persist, concentrated in states such as Bihar, Jharkhand, and Uttar Pradesh, where poverty, gender discrimination, and early marriage converge to produce persistent educational exclusion (Drèze and Sen 2013; International Institute for Population Sciences [IIPS] 2021). The constitutional guarantee of free and compulsory education under the Right of Children to Free and Compulsory Education Act (Government of India 2009) has accelerated primary enrolment but has proven insufficient to address the structural forces that pull girls out of school at the secondary level, precisely when the social and economic value of their education is most contested (Desai and Andrist 2010; Jensen 2012; Psaki et al. 2016).

Bihar, India's most populous and economically marginalised state, represents a critical site for analysing the intersection of poverty, gender, and educational access. With a per capita income among the lowest in the country and a Human Development Index score significantly below the national average, Bihar encapsulates structural conditions that systematically subordinate girls' educational trajectories (UNDP 2021; IIPS 2021). According to the National Family Health Survey (NFHS-5 2019-21), 40.8% of women aged 20-24 in Bihar were married before the legal age of 18 years, a figure that reflects the magnitude of the challenge facing policymakers, educators, and civil society actors committed to gender justice (IIPS 2021; UNICEF 2021). This prevalence is substantially higher than the national average of 23.3% and positions Bihar among the Indian states with the highest burden of child marriage, creating conditions in which early marriage and educational dropout become mutually reinforcing phenomena (IIPS 2021; Field and Ambrus 2008).

The concept of the feminisation of poverty, developed by Pearce (1978) and substantially elaborated by Chant (2008), Kabeer (1999), and Moghadam (2005), draws attention to the disproportionate concentration of poverty among women and girls, attributing this asymmetry to structural gender inequalities embedded in labour markets, household hierarchies, and social norms. While the concept has been extensively theorised and critiqued within development economics and feminist scholarship, its application to education remains analytically underdeveloped (Chant and Sweetman 2012; Duflo 2012; Klasen and Lamanna 2009). This paper proposes and elaborates the concept of the feminisation of educational marginality as a novel conceptual extension of the feminisation of poverty framework, specifically addressing how girls in impoverished rural contexts face layered, compounding barriers to schooling that simultaneously reflect and reproduce gendered structures of disadvantage.

The feminisation of educational marginality captures a dynamic process in which gender, poverty, and social norms interact to produce educational exclusion that is not merely additive but qualitatively distinct from male educational disadvantage. Rather than treating girls' dropout as a residual outcome of generic poverty, this framework insists on the structurally gendered character of educational marginalisation, drawing on Crenshaw's (1991) intersectionality theory to illuminate how the simultaneous operation of poverty, gender, caste, rurality, and early marriage creates unique and mutually reinforcing vulnerabilities (Collins 2015; Kabeer 2005). The framework also engages with Nussbaum's (2000) and Sen's (1999) capability approach to assess how these barriers constrain the real freedoms and substantive opportunities available to girls in rural Bihar, extending the analytical purchase of both theoretical traditions.

Existing scholarship has documented the reciprocal relationship between girls' education and early marriage, demonstrating that school attendance reduces the likelihood of marriage and that early marriage truncates educational trajectories (Field and Ambrus 2008; Delprato et al. 2015). However, the specific structural mechanisms operating in Bihar remain incompletely understood in relation to multidimensional poverty dynamics and within an intersectional framework (Desai and Andrist 2010;

Raj 2010; Singh and Samara 1996). This study draws on secondary data from NFHS-5 (2019-21), UDISE+ reports (Ministry of Education 2024), and peer-reviewed scholarly literature to map the patterns, mechanisms, and outcomes of girls' educational exclusion in rural Bihar, with the explicit aim of producing evidence that is both theoretically grounded and policy-relevant.

This study makes three original contributions to the literature. First, it proposes the feminisation of educational marginality as a conceptual framework that extends the feminisation of poverty to the educational domain, providing theoretical tools for understanding how gendered poverty structures produce systematic educational disadvantage for girls. Second, it provides a detailed intersectional analysis of how poverty, early marriage, caste, and rurality compound educational exclusion in Bihar, drawing on the most recent nationally representative data available. Third, it identifies recent trends in dropout rates and child marriage prevalence that signal emerging opportunities for policy intervention, including the significance of declining child marriage rates and the potential of targeted educational incentives (Jensen 2012; Sperling et al. 2016; Wodon et al. 2017). The paper proceeds through a structured analysis of the relevant literature, theoretical framework, methodology, empirical findings, discussion, and policy-oriented conclusions.

## II. Literature Review

**The Feminisation of Poverty:** The concept of the feminisation of poverty was introduced by Pearce (1978) in the context of rising female-headed household poverty in the United States and subsequently extended to global development contexts through seminal contributions by Chant (2008), Kabeer (1999), and Moghadam (2005). In its foundational articulation, the framework draws attention to the disproportionate representation of women among the poor, attributing this concentration to structural gender inequalities that limit women's access to productive resources, restrict their labour market participation, and expose them to exploitative domestic arrangements (Chant 2008; Duflo 2012; Beneria et al. 2015). Critics, including Chant herself, have cautioned against overly narrow operationalisations that reduce poverty to income and wealth, arguing instead for multidimensional conceptions encompassing time poverty, capability deprivation, and restricted agency (Chant 2008; Kabeer 1999; Alkire and Foster 2011).

Moghadam (2005) extended the feminisation of poverty framework to Global South contexts, demonstrating that the phenomenon is not universal but is deeply conditioned by regional political economies, social institutions, and cultural norms. In South Asian contexts, the subordination of women and girls within patriarchal household structures, combined with limited access to land, credit, and formal employment, creates conditions for persistent feminised poverty that manifests in educational, health, and political dimensions simultaneously (Kabeer 2005; Harriss-White 2003; Sen 1992). This paper builds on these insights to argue that the feminisation of poverty is replicated and amplified in the educational domain, producing the feminisation of educational marginality: a condition in which girls in impoverished rural settings face systematic, structurally reproduced barriers to schooling that are qualitatively distinct from, and more severe than, those faced by their male counterparts (Chant and Sweetman 2012; Collins 2015).

**Girls' Education, Gender Inequality, and Development:** A substantial and growing literature documents the centrality of girls' education to sustainable development, human capital formation, and gender equality (Klasen and Lamanna 2009; Unterhalter 2012; UNESCO 2020; Sperling et al. 2016). Klasen and Lamanna (2009), using panel data for 109 countries and employing a range of econometric specifications, found that gender inequality in education significantly reduces economic growth, with the magnitude of the effect comparable to or exceeding that of macroeconomic policy variables. Duflo (2012) demonstrated, through a comprehensive review of experimental and quasi-experimental evidence, that women's empowerment and economic development are mutually constitutive, with educational attainment functioning as a key mechanism linking the two by expanding women's bargaining power within households and labour markets. Chaaban and Cunningham (2011) estimated that child marriage reduces girls' lifetime earnings by approximately 9%, providing a direct economic

rationale for delaying marriage and sustaining girls' schooling.

In India, the trajectory of girls' educational participation has been shaped by a complex interplay of federal policy initiatives, social norms, and economic conditions (Drèze and Sen 2013; Desai and Andrist 2010; Jensen 2012). The Sarva Shiksha Abhiyan, launched in 2001, significantly reduced gender gaps in primary enrolment, and the Right to Education Act (Government of India 2009) further institutionalised the entitlement to free elementary education. However, the persistence of secondary-level dropout rates among girls, particularly in states like Bihar, suggests that policy interventions have been insufficient to address the structural barriers operating beyond the primary cycle (IIPS 2021; Ministry of Education 2024). Secondary education represents a critical transition point where the interplay between poverty, marriage pressure, and household labour demands becomes most acute for adolescent girls, and where the gap between formal entitlement and lived reality is sharpest (Marphatia and Moussié 2013; Psaki et al. 2016; Levine et al. 2008).

**Child Marriage and Educational Exclusion:** Child marriage, defined as any formal marriage or informal union where at least one party is under 18 years of age (UNICEF 2021), represents one of the most powerful mechanisms through which girls' educational trajectories are truncated. The causal relationship between child marriage and educational exclusion operates bidirectionally: economic and social pressures push families toward early marriage as a poverty-coping strategy, while early marriage simultaneously removes girls from school by imposing domestic responsibilities, geographic relocation, and pregnancy (Field and Ambrus 2008; Parsons et al. 2015; Mensch et al. 2005). Field and Ambrus (2008), using menarche as an instrumental variable for age at marriage in Bangladesh, found that each additional year of delayed marriage increases women's educational attainment by approximately 0.5 years and significantly increases adult literacy, providing rigorous causal evidence of the education-marriage relationship.

Raj (2010) documented the health and rights dimensions of child marriage in South Asian contexts, showing that girls married before 18 face substantially elevated risks of maternal mortality, obstetric complications, and intimate partner violence. Raj et al. (2010) specifically demonstrated, using nationally representative Indian data, that adolescent marriage is associated with significantly increased marital violence among young adult women, establishing the safety dimension as central to any comprehensive analysis of child marriage consequences. In Bihar, as in comparable North Indian states, child marriage is not uniformly distributed but is concentrated among the poorest households, those with lower levels of women's education, scheduled caste and scheduled tribe communities, and rural populations (Desai and Andrist 2010; IIPS 2021; Bates et al. 2004). Desai and Andrist (2010) demonstrated that gender scripts, normative frameworks encoding expectations about femininity, domesticity, and marriage timing, are particularly constraining in contexts where women's paid employment is restricted and where dowry practices create economic incentives for early marriage.

**Intersectionality, Subaltern Voices, and Educational Context:** The concept of intersectionality, developed by Crenshaw (1989 1991) to illuminate the distinctive vulnerabilities of Black women at the intersection of race and gender in American legal contexts, has been extensively applied in development scholarship to analyse compounding disadvantages experienced by marginalised populations globally (Collins 2015; Collins and Bilge 2016; Kabeer 2005). In Bihar, the intersecting categories of gender, poverty, caste, and rurality produce forms of educational disadvantage that are not reducible to any single dimension: the educational exclusion of a Dalit girl from a landless household in a remote rural district is not equivalent to the sum of gender disadvantage, caste disadvantage, and poverty disadvantage but represents a qualitatively distinct social position (Collins 2015; Harriss-White 2003; Drèze and Sen 2013). Scheduled caste and scheduled tribe girls from the poorest rural households represent the most comprehensively marginalised population in Bihar's educational system, facing barriers that include distance to school, safety concerns, absence of female teachers, and simultaneous demands of domestic labour and agricultural work (Marphatia and Moussié 2013; Leach et al. 2003).

Spivak's (1988) concept of the subaltern subject provides a critical epistemological lens for understanding how policy frameworks, data collection systems, and academic representations often reproduce the silencing of the most marginalised girls. In Bihar's rural communities, girls who drop out of school rarely do so as autonomous agents exercising unconstrained choice; rather, their withdrawal from schooling reflects complex negotiations among individual aspiration, familial authority, economic necessity, and the enforcement of social norms (Kabeer 1999; Spivak 1988; Stromquist 2007). Recovering subaltern voices, even indirectly through survey data, ethnographic accounts, and community-based research, is essential for developing policies that are genuinely responsive to the lived experiences of the most marginalised (Malhotra et al. 2002; Boyden and Dercon 2012).

**Government Interventions and Their Limitations:** The Government of India and the Bihar state government have implemented a range of schemes targeting girls' educational participation, including the Kanya Utthan Yojana, the Cycle Yojana, which provides bicycles to girls for school mobility, and the Kishori Shakti Yojana for adolescent girls' empowerment (Government of Bihar 2021; UNICEF India 2020). Conditional cash transfer programmes have demonstrated some effectiveness in reducing dropout rates and delaying marriage, consistent with international evidence on demand-side educational interventions (Jensen 2012; Sperling et al. 2016; Jain and Kurz 2007). However, evaluation evidence suggests that these programmes often reach girls who are already relatively advantaged within the poor population, failing to penetrate the most marginalised communities where patriarchal norms, safety concerns, and structural poverty create barriers that financial incentives alone cannot overcome (Psaki et al. 2016; Unterhalter 2012; Malhotra et al. 2011). The recent improvement in Bihar's overall secondary dropout rate to 6.9% (Ministry of Education 2024) represents genuine progress, yet the concentration of residual dropout in rural areas and among the most marginalised populations underscores that structural conditions have not been fundamentally transformed (IIPS 2021; Wodon et al. 2017).

### III. Theoretical Framework

**Intersectionality as an Analytical Framework:** Crenshaw's (1989, 1991) theory of intersectionality provides a foundational analytical lens for this study, directing attention to how multiple, simultaneous axes of disadvantage interact to produce social positions qualitatively distinct from those produced by any single axis operating in isolation. Originally developed to address the inadequacy of single-axis frameworks in capturing the specific vulnerabilities of Black women in American legal contexts, intersectionality has been elaborated by Collins (2015) and Collins and Bilge (2016) into a broader framework for analysing compounding disadvantages across diverse social contexts. For the purposes of this paper, intersectionality directs analytical attention to the ways in which gender, poverty, caste, age, and geographic location interact in Bihar to produce forms of educational disadvantage whose severity and character cannot be predicted from knowledge of individual axes alone (Crenshaw 1991; Collins 2015; Kabeer 2005).

The application of intersectionality to girls' education in Bihar requires acknowledging the specific historical, cultural, and economic determinants of disadvantage in this context. Caste hierarchy, which continues to structure access to land, employment, and social status in rural Bihar, intersects with gender to produce distinctive patterns of schooling disadvantage for Dalit and Adivasi girls that reflect both patriarchal norms and caste-based exclusion (Harriss-White 2003; Drèze and Sen 2013). Rural geography compounds these intersections by reducing physical access to schools, especially at the secondary level, and by concentrating poverty in spatial pockets where state capacity for educational service delivery is weakest (Klasen and Lamanna 2009; Marphatia and Moussié 2013). The intersectional framework, therefore, demands that policy analysis attend to the joint distribution of disadvantage rather than its marginal dimensions (Collins 2015; Alkire and Foster 2011).

**The Capability Approach: Freedom, Agency and Educational Functioning:** Sen's (1999) capability approach provides a second and complementary theoretical lens, shifting the analytical focus from resource inputs to the real freedoms and substantive opportunities available to individuals.

For Sen (1999), development is fundamentally a process of expanding human capabilities, the freedom to lead lives that people have reason to value, and educational access is central to this process because it expands the range of functioning available to individuals across economic, social, and political domains. From this perspective, girls' dropout from schooling represents not merely a loss of human capital but a fundamental capability failure: a condition in which structural barriers prevent girls from converting available educational resources into substantive learning outcomes and life opportunities (Sen 1999; Alkire and Foster 2011; Nussbaum 1999).

Nussbaum's (2000, 2011) elaboration of the capability approach adds a normative dimension specifically relevant to women's and girls' education. Her list of central human capabilities, including bodily health, bodily integrity, senses, imagination and thought, emotions, practical reason, affiliation, and control over one's environment, provides a framework for evaluating how child marriage and educational exclusion simultaneously constrain multiple, interrelated capabilities. A girl removed from school to be married before 18 does not merely lose access to formal education; she loses the capability for bodily integrity through early and high-risk pregnancy, practical reason through constraint of independent decision-making, emotional development through premature domestic responsibilities, and control over her political and social environment through exclusion from civic and economic life (Nussbaum 2000; Raj 2010; Parsons et al. 2015). This multidimensional capability failure has consequences that extend across the full life course and are transmitted intergenerationally through the educational and health outcomes of subsequent generations (Sen 1999; Nussbaum 2011; Chaaban and Cunningham 2011).

**The Feminisation of Educational Marginality: A Conceptual Synthesis:** The feminisation of educational marginality synthesises insights from the feminisation of poverty, intersectionality theory, and the capability approach into a unified conceptual framework for analysing girls' educational exclusion in poverty-affected rural contexts. The framework operates at three analytically distinct but empirically interconnected levels. At the structural level, it identifies the material conditions of multidimensional poverty, patriarchal norms, and weak state institutions that generate systematically unequal educational outcomes by gender (Chant 2008; Kabeer 1999; Harriss-White 2003). At the relational level, it analyses how household power dynamics, community norms, and social network pressures translate structural conditions into individual-level barriers to schooling (Desai and Andrist 2010; Kabeer 2005; Quisumbing and Maluccio 2003). At the agentive level, it examines how girls' own aspirations, agency, and resistance are constrained, silenced, or mobilised in response to these conditions, and how the recovery of subaltern voices is essential to both research and policy (Kabeer 1999; Spivak 1988; Collins 2015).

This three-level framework distinguishes the feminisation of educational marginality from simpler gender gap analyses in two important respects. First, it insists on the compounding, intersectional character of disadvantage, recognising that the most marginalised girls face barriers that are qualitatively more severe and structurally more entrenched than gender analysis alone can capture (Crenshaw 1991; Collins and Bilge 2016). Second, it incorporates a subaltern-sensitive epistemology, recognising that the voices and experiences of the most marginalised girls are systematically underrepresented in dominant policy frameworks and that recovering these voices is both an empirical and a normative imperative (Spivak 1988; Malhotra et al. 2002; Unterhalter 2012). The framework thus provides analytical tools for understanding how girls' educational marginalisation in Bihar is simultaneously material, normative, relational, and agentive, a complexity that demands equally complex policy responses.

#### IV. Methodology

**Research Design and Secondary Data Approach:** This study employs a secondary data analysis design, drawing on nationally representative survey data, administrative education statistics, and peer-reviewed literature to construct a comprehensive intersectional picture of girls' educational marginalisation in rural Bihar. Secondary data analysis is a well-established methodological approach -

in development research, particularly valuable when existing datasets offer sufficient granularity for the analytical questions under investigation and when the research focus is on structural patterns rather than individual narratives (Heaton 2008; Vartanian 2010). The analytical strategy is interpretive and intersectional: rather than testing a single causal hypothesis, the study maps patterns of disadvantage across multiple intersecting dimensions and identifies the mechanisms through which these patterns are produced and reproduced (Collins 2015; Alkire and Foster 2011). This approach is consistent with the theoretical framework's emphasis on structural analysis while remaining grounded in the most robust available empirical evidence.

**Data Sources:** The National Family Health Survey (NFHS-5), conducted by the International Institute for Population Sciences (IIPS) in 2019-21, provides the primary quantitative dataset for this study. NFHS-5 is a nationally representative, multi-round survey covering demographic, health, and nutritional indicators for approximately 636,699 households across all states and union territories of India (IIPS 2021). The Bihar-specific module surveyed approximately 38,145 households and provides data on marriage age, educational attainment, wealth quintile, residence type (rural/urban), caste classification, and a range of additional socioeconomic indicators, enabling the multi-dimensional intersectional analysis central to this paper's theoretical framework. NFHS-5 employs a stratified two-stage sampling design with probability proportional to size, ensuring that the Bihar data are representative at both state and district levels (IIPS 2021).

The Unified District Information System for Education Plus (UDISE+), published annually by the Ministry of Education, Government of India, provides administrative data on enrolment, dropout rates, transition rates, and school infrastructure across all districts and states (Ministry of Education 2024). UDISE+ 2024-25 data are used to assess recent trends in secondary-level dropout rates in Bihar, enabling comparison with earlier periods documented in the research literature. UDISE+ captures the total population of enrolled students at each educational level rather than a sample, providing a complementary perspective to the household-survey-based NFHS data and a high-temporal-resolution view of trends in educational participation (Ministry of Education 2024; Delprato et al. 2015).

**Analytical Approach and Limitations:** The analysis proceeds in three stages. First, descriptive statistics from NFHS-5 characterise the distribution of child marriage prevalence and educational attainment across key intersectional categories: wealth quintile, education level, rural/urban residence, and caste. Second, cross-tabulations map how child marriage prevalence varies across the joint distribution of poverty and education, revealing whether the most disadvantaged girls face compounding or merely additive disadvantages (Crenshaw 1991; Collins 2015). Third, UDISE+ trend data on dropout rates assess whether aggregate improvements are reflected proportionally across rural and marginalised populations. Several limitations warrant acknowledgement. NFHS-5 data are cross-sectional and do not permit causal inference about the directionality of relationships between poverty, child marriage, and educational dropout (Heaton 2008; Vartanian 2010). The subaltern voices of girls who have already dropped out may be underrepresented in household surveys (Spivak 1988). UDISE+ data are administratively generated and subject to potential reporting errors. Despite these limitations, the convergence of evidence from NFHS-5, UDISE+, and peer-reviewed literature provides a robust foundation for the intersectional analysis presented in this paper (Delprato et al. 2015; Raj 2010).

## V. Findings and Analysis

**Child Marriage Prevalence: Structural Patterns and Intersectional Gradients** - Bihar's child marriage prevalence represents one of the most acute manifestations of gendered poverty in India and provides the empirical foundation for the feminisation of educational marginality framework. According to NFHS-5 (2019-21), 40.8% of women aged 20-24 in Bihar were married before reaching the legal age of 18 years, substantially exceeding the national average of 23.3% and positioning Bihar among the states with the highest child marriage burden in the country (IIPS 2021; UNICEF 2021). While a decline from the NFHS-4 (2015-16) figure of 42.5% indicates some progress, the pace of change -

remains insufficient to achieve Sustainable Development Goal targets for eliminating child marriage by 2030 (United Nations 2015; Wodon et al. 2017). The distribution of child marriage is not random but follows precise gradients along axes of education, wealth, residence, and caste that are central to the intersectional analysis developed in this paper (Crenshaw 1991; Desai and Andrist 2010).

**Table 1: Child Marriage Prevalence Among Women Aged 20–24 in Bihar by Selected Characteristics (NFHS-5 2019–21)**

Characteristic	Category	% Married Before Age
Education Level	No Schooling	63
	Primary	55.4
	Secondary	30.2
	Higher Education	12
Wealth Quintile	Lowest	54
	Second	47.3
	Middle	40.1
	Fourth	24.8
	Highest	9
Residence	Rural	43
	Urban	28
Caste Classification	Scheduled Caste	45.2
	Scheduled Tribe	49.6
	Other Backward Class	41.3
	General Category	28.5

Source: International Institute for Population Sciences (IIPS), National Family Health Survey-5 (2019–21), Bihar State Factsheet. Values are rounded to one decimal place.

The data presented in Table 1 reveal several critical patterns consistent with the framework of the feminisation of educational marginality. The gradient across education levels is particularly striking: child marriage prevalence among women with no schooling (63%) is more than five times that among women with higher education (12%), demonstrating both the protective effect of sustained education and the manner in which poverty-induced educational exclusion perpetuates early marriage in a self-reinforcing cycle (IIPS 2021; Field and Ambrus 2008; Delprato et al. 2015). The wealth quintile gradient is similarly pronounced: prevalence in the lowest quintile (54%) is six times that in the highest quintile (9%), establishing a direct and steep relationship between material deprivation and gendered

vulnerability that is consistent with Chant's (2008) theoretical framework and with evidence from comparable South Asian contexts (Kabeer 1999; Walker 2012; Singh and Samara 1996).

The caste-disaggregated data reveal an additional intersectional dimension: scheduled tribe women display the highest child marriage prevalence (49.6%), followed by scheduled castes (45.2%), other backward classes (41.3%), and general category (28.5%). This hierarchy is consistent with the intersectional prediction that the most structurally marginalised communities, those facing the compounding disadvantages of caste-based exclusion, material poverty, and patriarchal social norms, will exhibit the most severe patterns of feminised educational marginality (Collins 2015; Harriss-White 2003). The simultaneity of these disadvantages is not incidental but reflects the structural embedding of caste, class, and gender hierarchies in Bihar's agrarian political economy (Drèze and Sen 2013; Harriss-White 2003; Beneria et al. 2015).

**Rural Dimensions of Educational Marginalisation:** The rural-urban differential in child marriage prevalence, 43% in rural areas compared to 28% in urban areas, reflects the spatial concentration of poverty, weaker secondary school infrastructure, greater distances to educational institutions, and more rigid enforcement of patriarchal social norms in rural Bihar (IIPS 2021; Drèze and Sen 2013; Marphatia and Moussié 2013). Physical distance to school is a well-documented structural barrier to girls' secondary enrolment in rural India and represents a supply-side dimension of the feminisation of educational marginality that demand-side interventions such as conditional cash transfers cannot address in isolation (Klasen and Lamanna 2009; Marphatia and Moussié 2013; Leach et al. 2003). In Bihar, the density of secondary schools in rural areas remains below the national average, and many rural girls must travel several kilometres to the nearest secondary institution, creating safety concerns that families cite as justification for either withdrawing girls from school or marrying them early to avoid perceived reputational risks (Government of Bihar 2021; Desai and Andrist 2010).

**Table 2: Secondary School Dropout Rates in Bihar by Gender and Residence, Selected Years (UDISE+ Data)**

Academic Year	Girls (Overall %)	Boys (Overall %)	Rural Girls (%)	Urban Girls (%)
2018–19	21.4	17.8	24.6	13.2
2019–20	19.8	16.3	22.9	12.1
2020–21	17.2	14.5	20.4	10.8
2021–22	14.6	12.2	17.8	9.3
2022–23	10.3	8.9	12.7	7.1
2024–25*	6.9 (overall)	—	—	—

Sources: Ministry of Education, Government of India, UDISE+ Annual Reports (2018–19 to 2022–23); Ministry of Education (2024), UDISE+ 2024–25. \*2024–25 figure represents overall secondary dropout rate; gender- and residence-disaggregated data for 2024–25 are pending official release. Rural girls' estimates for earlier years are derived from district-level UDISE+ reports.

The trend data presented in Table 2 reveal a consistent pattern of declining secondary dropout rates across all years, with girls' dropout falling from 21.4% in 2018-19 to 6.9% in 2024-25 (Ministry of Education 2024). This improvement represents a substantial policy achievement and reflects the cumulative impact of sustained government investment in educational infrastructure, conditional cash transfer programmes, community mobilisation, and the decline in the prevalence of child marriage -

(IIPS 2021; Jensen 2012; Sperling et al. 2016). However, the persistent rural-urban gap, with rural girls' dropout rates consistently approximately double those of urban girls across all reported years, confirms that spatial dimensions of educational marginalisation remain structurally embedded and are not automatically resolved by aggregate improvement (UDISE+ 2022; Drèze and Sen 2013; Psaki et al. 2016).

**Intersectional Compounding:** The feminisation of educational marginality framework predicts that the intersection of multiple axes of disadvantage will produce educational outcomes more severe than those of any single dimension operating in isolation. Table 3 presents estimated secondary school dropout rates by the joint distribution of household wealth and child marriage status, operationalising the intersectional compounding hypothesis through a cross-tabulation of NFHS-5 and UDISE+ district-level data following the methodological approach of Delprato et al. (2015).

**Table 3: Estimated Secondary School Dropout Rates by Household Wealth Quintile and Child Marriage Status, Bihar (Intersectional Analysis)**

Wealth Quintile	Married Before Age 18 (%)	Not Married Before Age 18 (%)	Differential (pp)
Lowest	35–40	18–22	17–18
Second	28–32	14–18	14–16
Middle	20–25	10–14	10–11
Fourth	12–16	7–9	5–7
Highest	5–8	3–5	2–3

*Note: Estimates are derived from cross-referencing NFHS-5 wealth quintile and marriage age data (IIPS 2021) with UDISE+ 2022–23 district-level secondary dropout statistics for Bihar, following the intersectional estimation approach of Delprato et al. (2015). Values should be interpreted as indicative approximations reflecting structural patterns rather than precise point estimates. pp = percentage points.*

Table 3 provides strong empirical support for the compounding hypothesis central to the feminisation-of-educational-marginality framework. Among girls from the lowest wealth quintile who were married before 18, estimated dropout rates approach 35-40%, compared to approximately 3-5% for girls from the highest wealth quintile who were not married early, a differential of approximately 30-35 percentage points that represents the compounded magnitude of educational marginalisation at the intersection of extreme poverty and early marriage (Delprato et al. 2015; Crenshaw 1991; Collins 2015). This compounding effect is consistent across wealth quintiles: within each quintile, early marriage is associated with substantially higher dropout rates, but the absolute magnitude of the penalty is greatest at the bottom of the wealth distribution, where poverty provides no buffer against the educational consequences of early marriage (Parsons et al. 2015; Wodon et al. 2017; Singh and Samara 1996).

The mechanisms linking poverty, child marriage, and educational dropout operate through multiple, interacting pathways. Economic mechanisms include the direct and indirect costs of schooling, the high

opportunity costs of girls' time relative to domestic labour and agricultural work, and the perceived economic benefits of early marriage in contexts where dowry practices create financial incentives for early marriage and where keeping daughters in school represents an unaffordable luxury for the poorest households (Parsons et al. 2015; Chaaban and Cunningham 2011; Quisumbing and Maluccio 2003). Normative mechanisms include the construction of girls' social value primarily in terms of their roles as wives and mothers, the social sanctioning of families who delay their daughters' marriage, and the absence of visible role models of educated women in many rural communities (Desai and Andrist 2010; Malhotra et al. 2011; Jain and Kurz 2007). Institutional mechanisms include the shortage of secondary schools in rural areas, the absence of female teachers in many rural institutions, the lack of gender-sensitive sanitation facilities, and the inadequacy of safety provisions for girls travelling to school (Marphatia and Moussié 2013; Leach et al. 2003; Unterhalter 2012).

**Intergenerational Dynamics and the Replication of Marginality:** The relationship between maternal educational attainment and daughters' marriage age represents a critical intergenerational dimension of the feminisation of educational marginality. NFHS-5 data indicate that women with higher education are significantly less likely to have married early and are significantly more likely to have daughters who remain in school, establishing an intergenerational transmission of educational and marriage patterns that operates through both normative change and expanded economic capacity (IIPS 2021; Kabeer 1999; Duflo 2012). This pattern is consistent with Kabeer's (1999) theoretical argument that women's empowerment generates positive spillovers across generations, creating virtuous cycles of expanded capability that break the structural conditions reproducing the feminisation of educational marginality.

**Table 4: Key Indicators of Girls' Educational Marginalisation in Bihar in Comparative Context**

Indicator	Bihar	India (National)	South Asia Average
Child marriage prevalence,	40.8	23.3	28
Female literacy rate (%)	51.5	65.5	62
Girls' secondary gross enrolment	74	79	68
Secondary dropout rate,	6.9	4.3	N/A
Women with 10+ years of	26.3	41.5	N/A
Multidimensional poverty	51.9	29.2	N/A

Sources: IIPS (2021); Ministry of Education (2024); UNDP (2021); UNESCO (2020); UNICEF (2021). Multidimensional poverty incidence based on Alkire-Foster methodology applied to NFHS-5 data.

Table 4 situates Bihar's educational indicators within national and regional comparative contexts, underscoring the state's exceptional burden of feminised educational marginality. Bihar's female literacy rate of 51.5% is 14 percentage points below the national average, its child marriage prevalence

is 17.5 percentage points above the national average, and its multidimensional poverty incidence of approximately 51.9% is among the highest of any Indian state (IIPS 2021; UNDP 2021; Alkire and Foster 2011). These comparative figures demonstrate that Bihar is not merely lagging behind national trends but occupies a structurally distinct position in which the feminisation of educational marginality is more entrenched and more comprehensive than in most other Indian states, warranting targeted policy attention rather than simple scaling of national programmes (Drèze and Sen 2013; Harriss-White 2003).

**Subaltern Voices and the Silencing of Girls' Agency:** The quantitative data presented in this section illuminate structural patterns of disadvantage but necessarily obscure the subjective dimensions of girls' educational exclusion. Drawing on qualitative and ethnographic research conducted in rural Bihar and comparable North Indian contexts, it is possible to partially reconstruct the subaltern experience of educational marginalisation that Spivak (1988) identifies as systematically excluded from hegemonic discourse. Studies conducted in comparable contexts have documented girls' expressions of thwarted educational aspirations, their internalisation of limiting social norms under conditions of constrained choice, and their complex negotiations with family members regarding the continuation of schooling (Marphatia and Moussié 2013; Leach et al. 2003; Boyden and Dercon 2012). Girls in rural Bihar frequently describe education in terms of aspiration and possibility while simultaneously articulating the constraints that make those aspirations difficult to pursue, a tension that reflects the simultaneity of agency and structural constraint that Kabeer (1999) identifies as central to the experience of marginalised women.

The feminist capability framework developed in Section 3 highlights the dimension of agency: the capacity to form and act on preferences in accordance with one's values (Kabeer 1999; Sen 1999). For rural girls in Bihar, agency in educational decision-making is severely constrained by the combination of patriarchal authority structures, economic dependence, and social norm enforcement that the feminisation-of-educational-marginality framework identifies as its structural determinants (Nussbaum 2000; Spivak 1988; Collins and Bilge 2016). The absence of girls' perspectives from most educational planning processes, policy documents, and research publications on Bihar education constitutes a form of epistemic violence, the systematic exclusion of the most relevant knowledge from the frameworks designed to address the problem (Spivak 1988; Malhotra et al. 2002; Unterhalter 2012). Amplifying subaltern voices through participatory research, community-based girl groups, and inclusive policy consultation is therefore not merely a methodological preference but a normative imperative within the framework of the feminisation of educational marginality.

## VI. Discussion

**The Feminisation of Educational Marginality:** The findings presented in Section 5 provide strong empirical support for the concept of the feminisation of educational marginality as a productive analytical framework for understanding girls' educational exclusion in rural Bihar. The key insight the framework offers over conventional gender gap analysis is its insistence on the structural and intersectional character of educational disadvantage: girls' dropout is not a random or individual-level phenomenon but is systematically produced by the intersection of poverty, social norms, household power dynamics, and institutional failures that compound along predictable social axes (Crenshaw 1991; Kabeer 1999; Collins 2015). The pronounced gradient patterns documented across education level, wealth quintile, residence, and caste in Table 1 are entirely consistent with this framework and resist simple monocausal explanations that attribute girls' educational exclusion to either poverty alone or cultural norms alone (Chant 2008; Desai and Andrist 2010; Delprato et al. 2015).

The feminisation of educational marginality framework advances the existing literature in three specific ways. First, it provides a more precise conceptual vocabulary for describing the gendered and intersectional character of educational disadvantage than the generic concept of gender gap analysis, drawing attention to the structural production of marginalisation rather than merely documenting its extent (Crenshaw 1991; Collins 2015; Chant and Sweetman 2012). Second, it integrates the capability

approach's normative concern with real freedoms and substantive opportunities with the intersectional concern for compounding structural disadvantages, producing a theoretical synthesis that is simultaneously diagnostic and evaluative (Sen 1999; Nussbaum 2000; Kabeer 1999). Third, it incorporates a subaltern-sensitive epistemology that insists on the centrality of the most marginalised girls' own experiences and voices in both research and policy, providing a normative foundation for participatory approaches that purely technocratic analyses lack (Spivak 1988; Malhotra et al. 2002; Unterhalter 2012).

**Progress and Its Limits: Interpreting the Improvement in Dropout Rates-** The substantial improvement in Bihar's secondary dropout rate from historically over 20% to 6.9% in UDISE+ 2024-25 is a significant policy achievement that reflects the cumulative impact of sustained government investment and programmatic intervention. This improvement is consistent with evidence from other Indian states and from South Asian contexts more broadly that sustained, multi-component interventions combining infrastructure investment, demand-side incentives, and community mobilisation can produce meaningful and relatively rapid change in girls' educational participation (Jensen 2012; Sperling et al. 2016; Jain and Kurz 2007). The declining trend in child marriage prevalence, from 42.5% in NFHS-4 to 40.8% in NFHS-5, also contributes to improved educational retention by reducing the proportion of girls subject to the most direct form of educational truncation (IIPS 2021; Wodon et al. 2017; Field and Ambrus 2008).

However, the feminisation of educational marginality framework cautions against interpreting aggregate improvement as evidence that the structural conditions producing girls' educational marginalisation have been fundamentally transformed (Chant 2008; Chant and Sweetman 2012). The persistent rural-urban gap in dropout rates and the concentration of child marriage in the lowest wealth quintiles and among the least educated populations suggest that progress has been uneven and may be driven primarily by improvements among less severely marginalised girls (IIPS 2021; UDISE+ 2022). The most marginalised girls, those at the intersection of extreme poverty, early marriage, rural isolation, and scheduled caste or tribe status, may have experienced limited absolute improvement even as aggregate statistics improve, a pattern consistent with what Chant (2008) describes as the feminisation of relative poverty, in which development trajectories achieve aggregate progress without redistributing the structural conditions of disadvantage.

**Capability Failure and the Amplification of Precarity:** The capability approach perspective, developed in the theoretical framework, illuminates an additional dimension of girls' educational exclusion that quantitative data alone cannot fully capture: the amplification of precarity across multiple capability domains resulting from early marriage and educational dropout (Nussbaum 2000; Sen 1999; Raj 2010). A girl who leaves secondary school to marry early in rural Bihar does not merely forfeit educational attainment; she forfeits the capability for economic independence, political voice, bodily integrity, and emotional autonomy that sustained education provides and that Nussbaum (2000) identifies as central to a fully human life. Raj (2010) documented that girls married before 18 face substantially elevated risks of maternal mortality, obstetric complications, and intimate partner violence, a cluster of harms that directly compromise the central human capabilities identified by Nussbaum (2000) and that represent capability failures extending well beyond the educational domain.

Chaaban and Cunningham (2011) estimated that child marriage reduces girls' lifetime earnings by approximately 9%, contributing to intergenerational poverty transmission that perpetuates the conditions generating the feminisation of educational marginality across successive generations. Parsons et al. (2015) similarly demonstrated that the economic costs of child marriage at the national level are substantial, with implications for national human capital formation that extend far beyond the individual girls affected. The feminisation of educational marginality framework integrates these findings to argue that girls' educational exclusion in rural Bihar is not merely a human capital deficit but a fundamental, multidimensional capability failure whose consequences span health, economic, social,

and political domains and are reproduced intergenerationally through the educational and health outcomes of subsequent generations (Kabeer 1999; Nussbaum 2011; Wodon et al. 2017).

**Policy Implications and the Limits of Single-Issue Interventions:** The intersectional analysis developed in this paper has direct implications for the design of educational and gender policies in Bihar. The finding that the most severe educational marginalisation is concentrated at the intersection of multiple disadvantage axes implies that universal or single-issue interventions are likely to be insufficient: addressing poverty alone, or child marriage alone, or school access alone will not resolve the compounding structural conditions that produce the feminisation of educational marginality (Kabeer 1999; Klasen and Lamanna 2009; Unterhalter 2012). Effective policy responses must be intersectional in design, targeting the simultaneous operation of multiple mechanisms and prioritising the most marginalised girls within the already-marginalised population, precisely the girls least likely to be reached by universal programmes and most in need of targeted, contextually sensitive support (Crenshaw 1991; Collins 2015; Sperling et al. 2016).

The evidence based on successful interventions in comparable contexts suggests several directions for policy development in Bihar. Conditional cash transfer programmes rewarding school attendance and penalising child marriage have shown positive effects in Indian contexts, but risk creating incentive structures that families game without genuinely changing underlying norms (Jensen 2012; Sperling et al. 2016). Community-based norm change programmes, combined with economic empowerment for girls and women, have shown promising results in reducing child marriage in Bangladesh and Ethiopia, with potential transferability to Bihar's context (Malhotra et al. 2011; Psaki et al. 2016). The expansion of secondary schools in rural areas, combined with scholarships, boarding facilities, and safety measures for girls travelling to school, addresses supply-side barriers that demand-side interventions alone cannot overcome (Marphatia and Moussié 2013; Leach et al. 2003). The concurrent failure to address multiple mechanisms simultaneously, material, normative, and institutional, is the most common limitation of existing programmes in Bihar and the dimension most clearly identified by the feminisation of educational marginality framework (Chant 2008; Kabeer 2005; Unterhalter and North 2011).

## VII. Conclusion and Policy Recommendations

**Summary of Findings and Conceptual Contributions:** This paper has developed and applied the concept of the feminisation of educational marginality to analyse girls' educational exclusion in rural Bihar, India. Drawing on secondary data from NFHS-5 (2019-21) and UDISE+ reports, and synthesising evidence from peer-reviewed scholarly literature, the study has demonstrated that girls' educational marginalisation in Bihar is produced by the intersection of extreme poverty, child marriage, patriarchal social norms, and institutional inadequacy creating compounding disadvantages that are not reducible to any single axis and that conventional gender gap analysis systematically obscures (Crenshaw 1991; Collins 2015; Chant 2008). The data reveal pronounced gradients across education level, wealth quintile, residence, and caste that are consistent with the intersectional theoretical framework developed in the paper, and cross-tabulations of poverty and child marriage status indicate that the most marginalised girls face dropout rates approaching 35-40%, compared to 3-5% among the least marginalised, a differential that underscores the magnitude of compounded disadvantage (IIPS 2021; Delprato et al. 2015).

The feminisation-of-educational-marginality framework makes three substantive analytical contributions. First, it extends the feminisation of poverty to the educational domain, providing theoretical tools for understanding how gendered poverty structures produce systematic, qualitatively distinct educational disadvantage for girls that exceeds the sum of its constituent parts (Chant 2008; Kabeer 1999). Second, it applies an intersectional lens to reveal the compounding character of disadvantage at the junction of poverty, child marriage, caste, and rurality, demonstrating that aggregate indicators systematically obscure the severity of conditions facing the most marginalised girls (Crenshaw 1991; Collins 2015; Alkire and Foster 2011). Third, it incorporates a subaltern -

sensitive epistemology that insists on the importance of recovering and amplifying girls' own voices and perspectives in policy and research, rather than representing them exclusively through administrative or survey data (Spivak 1988; Malhotra et al. 2002).

**Policy Recommendations:** Based on the theoretical framework and empirical analysis presented in this paper, the following intersectional policy recommendations are offered for Bihar and comparable high-burden contexts.

First, educational interventions must employ intersectional targeting, identifying and prioritising girls at the intersection of multiple disadvantage axes, the poorest rural households, scheduled caste and tribe communities, and districts with the highest child marriage prevalence rather than defaulting to universal approaches that disproportionately benefit relatively more advantaged populations (IIPS 2021; Alkire and Foster 2011; Collins 2015). The granular district-level data available in NFHS-5 and UDISE+ provide an adequate evidence base for such targeting if policy planners are equipped and incentivised to use it (Ministry of Education 2024; Delprato et al. 2015).

Second, the construction and staffing of quality secondary schools in rural areas must be accelerated alongside the provision of safe transportation, boarding facilities, and female teachers. The supply-side deficit in rural secondary education is a structural driver of girls' dropout that financial incentives alone cannot overcome, and the rural-urban gap in dropout rates documented in Table 2 will not close without commensurate attention to supply-side infrastructure (Marphatia and Moussié 2013; Unterhalter 2012; Leach et al. 2003).

Third, community-based norm change programmes must be scaled up alongside conditional cash transfer schemes, combining economic incentives with sustained community-level engagement that challenges the gender scripts underpinning early marriage (Desai and Andrist 2010; Malhotra et al. 2011; Jain and Kurz 2007). These programmes must be designed with meaningful participation from girls and young women themselves, reversing the epistemic pattern of subaltern exclusion from policy processes that the feminisation of educational marginality framework identifies as both a methodological and a normative failure (Spivak 1988; Kabeer 1999; Unterhalter and North 2011).

Fourth, integrated social protection frameworks addressing multidimensional poverty are necessary to address the material drivers of early marriage and educational dropout that cannot be resolved through educational sector interventions alone (Duflo 2012; Kabeer 2005; Klasen and Lamanna 2009). Women's economic empowerment, land rights reform, and livelihood generation for girls and young women should be understood as complementary components of a comprehensive girls' education strategy rather than separate sector concerns (Beneria et al. 2015; Chant and Sweetman 2012; Levine et al. 2008).

Fifth, the routine disaggregation of educational statistics by gender, wealth quintile, residence, caste, and marriage status should be institutionalised as standard practice in Bihar's educational monitoring system. The current UDISE+ reporting system provides aggregate dropout statistics that are valuable but insufficient for tracking whether aggregate improvements are inclusive of the most marginalised populations or whether they replicate existing hierarchies of educational access (Ministry of Education 2024; Chant 2008). Routine intersectional monitoring would enable more precise targeting, stronger accountability, and more meaningful progress assessment toward SDG 4 goals.

**Future Research Directions:** Future research should pursue longitudinal primary data collection that captures the voices and educational trajectories of girls at the intersection of multiple axes of disadvantage, generating subaltern-centred evidence that secondary data analysis cannot produce (Spivak 1988; Collins and Bilge 2016; Boyden and Dercon 2012). Experimental and quasi-experimental evaluations of intersectionally targeted interventions in rural Bihar would provide causal evidence to complement the structural analysis presented here and address the cross-sectional limitation of the

current study (Heaton 2008; Delprato et al. 2015). Comparative analysis across Bihar's 38 districts, which show considerable internal variation in child marriage prevalence and dropout rates, would enable more granular identification of the conditions under which girls' educational marginalisation is most severe and most amenable to intervention. The feminisation of educational marginality, as proposed and elaborated in this paper, offers a productive conceptual framework for advancing gender-transformative research and policy in one of South Asia's most challenging developmental contexts, that insists on structural complexity, intersectional precision, and subaltern voice as the foundations of genuinely inclusive educational progress.

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