# RESEARCH ON EARLY AND FORCED MARRIAGE IN POOR URBAN AREAS OF BANGLADESH



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# Contents

List of Acronyms	
Executive Summary	3
Chapter 1: Introduction	7
1.1 Background	7
1.2 Early and Forced Marriage (EFM)/ Child Marriage (CM): Definitions	8
1.3 Early and Forced Marriage: Violation of Human Rights and Deterrent to Economic Developmer	1t8
1.4 International Human Rights Framework and Legal and Policy Framework of Bangladesh	
1.5 Scope of the Study	
1.6 Approach to the Study	9
1.7 Methodology	
1.7.1 Desk Research	
1.7.2 Data collection	
1.7.3 Analysis and Report Writing	
1.8 Limitations of the Study	
Chapter 2: Literature Review	
2.1 Early and Forced Marriages: Prevalence and Associated Factors in South Asia	
2.2 Drivers of EFM in Bangladesh	
2.2.1 Quantitative demographic studies	
2.2.2 Qualitative studies on Drivers of EFM in Bangladesh	
2.3 Prevention of EFM: International Best Practices	
Chapter 3: Early and Forced Marriage: Drivers, Attitudes, Perceived Challenges and Solutions	
3.2 EFM: Prevalence and Attitudes	
3.2 EFM: Drivers and Attitudes	
3.2.1 Poverty	
3.2.2 Socio-cultural and Religious Norms, Patriarchy and Social Policing	
3.2.3 Socio-political Insecurity and Unsafe Atmosphere in Urban Slums	
3.2.4 Lack of Awareness about Negative Consequences of EFM	
3.2.5 Weak Enforcement of Law	
3.3 Early and forced marriage: Causality Analysis	
3.4 Perceived Challenges for Programming to reduce EFM	
3.5 Perceived Solutions	
Chapter 4: Recommendations	
4.1 Conceptualization and Planning	
4.2 Implementation	
4.3 Monitoring and Evaluation of the Project	
Select References	
Annex 1: Force Field Analysis	
Annex 2: Survey tools used	45

# List of Acronyms

ABAD	Apni Beti Apna Dhan
ADP	Adolescent Development Program
BDHS	Bangladesh Demographic Health Survey
BITA	Bangladesh Institute of Theatre Association
BLAST	Bangladesh Legal Aid and Services Trust
BNWLA	Bangladesh National Woman Lawyers' Association
BRAC	Bangladesh Rural Advancement Council
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CCF	Christian Children's Fund's
ССТ	Conditional Cash Transfer
CEDPA	Centre for Development and Population Activities
CM	Child Marriage
CMRA	Child Marriage Restraint Act
CRC	Convention on the Rights of the Child
DFID	Department for International Development, Government of United Kingdom
DISHA	Development Initiative Supporting Healthy Adolescents
EFM	Early and Forced Marriage
ELA	Employment and Livelihoods for Adolescents
FPAB	Family Planning Association of Bangladesh
FSSAP	Female Secondary School Assistance Program
GDP	Gross Domestic Product
GOB	Government of Bangladesh
HSC	Higher Secondary Certificate
ICESCR	International Covenant on Economic, Social and Cultural Rights
ICPD	International Conference on Population and Development
IEC	Information, Education, Communication
IED	Institute for Environmental Development
MDGs	Millennium Development Goals
MoWCA	Ministry of Woman and Child Affair
OHCHR	Office of the High Commissioner for Human Rights
SEF	Socio-Economic Fund
Sofea	Social and Financial Empowerment of Adolescents
SSC	Senior Secondary Certificate
ТоС	Theory of Change
UDHR	Universal Declaration of Human Rights
UNICEF	United Nations Children Fund
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UPPR	Urban Partnerships for Poverty Reduction
WHO	World Health Organisation

# **Executive Summary**

Urban Partnerships for Poverty Reduction (UPPR) is Bangladesh's primary urban poverty initiative, which has been working with communities in 23 towns and cities across the country since 2008 to reduce urban poverty by sustainably improving the livelihoods and living conditions of 3 million poor and extreme poor people living in urban areas, especially women and children.

The Socio-Economic Fund (SEF) under UPPR supports a range of interventions to enable the poor people living in urban areas graduating permanently from inter-generational poverty. This fund also addresses social issues concerning women and the programme carries out a campaign to sensitize households against early marriage, early pregnancy, dowry, and violence against women. UPPR Education grant targets girls who are at higher risk of getting withdrawn from schools and eventually married off at an early age.

Early and Forced Marriage (EFM) has been identified as a major concern and priority area of intervention under UPPR. As UNICEF (2014) data suggests, globally EFM among girls is most common in South Asia and Sub-Saharan Africa; the 10 countries with the highest rates are found in these two regions. Bangladesh has the highest incidence of early marriage in the region (74%).

This study has been commissioned by UPPR to explore the issue of EFM in poor urban areas in greater depth and provide a priority focus for the future urban programming to reduce EFM. The study attempts to establish the drivers of early marriage and understand the attitudes of community members to EFM in poor urban areas of Bangladesh; identify the perceived challenges and solutions to EFM; and, recommend priority focus for addressing the issue in future urban programming.

The study used both secondary and primary data. An in-depth literature review was undertaken to document international best practices and also to identify gaps in the existing literature. Primary data was collected, in March 2015, by adopting a qualitative approach using Key Informant Interviews, Focus Group Discussions and other participatory exercises. A range of stakeholders, including community members and leaders, national and local government officials, UN agencies and UPPR, international and local NGOs were consulted in Dhaka, Jessore and Tangail.

A number of studies have been conducted on the issue of EFM in rural areas of Bangladesh, whereas, very few studies have focused on poor urban areas. Moreover, the studies on urban areas have primarily been undertaken in slums of Dhaka. The current study attempts to contribute in this area by covering two towns in addition to Dhaka.

The previous quantitative studies on EFM have identified the associated factors with EFM such as, geographic regions, place of residence, religion, economic status, levels of education of the girls and their husbands, access to mass media, women's participation in workforce etc. Additionally, large scale qualitative studies have also underlined the role of drivers such as socio-cultural norms and tradition and social insecurities.

#### Findings of the study

The FGD participants across groups in all locations have reported the average age at marriage for girls as 15-16 years, whereas, the age at marriage for boys reportedly is between 21 and 25 years in Dhaka and Tangail, and 18-20 years in Jessore. In Tangail, male FGD participants have also mentioned that in few cases, like girls, boys also get married at very early ages.

Findings of the study suggest that the prevalence of EFM in poor urban areas of Bangladesh is driven by complex interplay of a range of socio-cultural, religious, economic and political factors. During the FGDs and participatory exercises, the community members and other stakeholders, including the community leaders, local government officials and NGO workers, have identified several drivers of EFM and also indicated their significance. Among the drivers, the stakeholders have highlighted socio-cultural norms and patriarchy, social pressure and policing, poverty (both economic and human poverty), social insecurity and sexual harassment of girls as the most significant drivers of EFM. Lack of awareness, weak enforcement of law and easy access to fake birth certificate, and increased number of love affairs among adolescents are other important drivers.

In urban slums, living conditions of households are extremely poor. In many cases, the entire family lives in single room accommodation, the parents having no privacy. Early marriage of girls is a way to reduce the family size. It is also a means to avoid higher dowry. However, along with poverty, socio-cultural, religious and patriarchal norms, which value chastity of a girl and associate family honour with her virginity, propagate early marriage of girls. Parents feel insecure due to the high incidences of sexual harassment in urban slums and rise in the number of love affairs among the adolescents. In poor urban slums, local influential people and gang leaders monitor sexual behaviour of adolescent girls and put pressure on their parents to marry them off. It clearly emerges from the study that the parents in poor urban families marry their daughters off to reduce their dependency ratio and financial burden, and also to uphold their family honour. Boys and their families prefer younger girls as they are attractive, more likely to be virgin, and easy to control and manipulate. Hence, dowry is lower for the younger brides. These socio-cultural practices are further supported by the weak enforcement of law and easy access to fake birth certificates.

For poor, unemployed boys and their families, dowry is a means to get hold of some money, which they sometimes use to start small businesses. FGD participants in Tangail and Jessore have reported that in some cases it is a driver of early marriage for the boys in poor families. High rates of crimes and drug addiction in urban slums make the parents of adolescent boys feel insecure. In several cases parents also get their sons married off below the legal age to protect them from getting involved in illegal activities. They feel marriage will make them more responsible

Stakeholders consulted have also highlighted perceived challenges and solutions to urban programming to eliminate EFM. The major challenges include –

- Community Action Plan (CAP) emphasised the infrastructure component more than the Socioeconomic component, as the personnel involved in the facilitation process lacked the socioeconomic orientation.
- It has been difficult for the staff to motivate the community members to participate in programmes such as skills training conducted for the empowerment of girls.
- UPPR staff perceive that engagement of men in the programme poses challenges to the implementation of the programme. It is difficult to work with men because of their controlling attitude. Moreover, availability of men is a major challenge, as they are engaged in economic activities.
- Financial and human resources are limited for local NGOs and they lack skilled staff to effectively manage programmes on the EFM issue.
- Ministry of Women and Child Affairs (MOWCA) official has mentioned that the Government is implementing a number of programmes to reduce the prevalence of EFM but the large population of the country and socio-cultural norms pose significant challenges.

# Recommendations

One of the root causes of the prevalence of EFM in poor urban areas is patriarchal social norms and hence in the future programming on urban poverty reduction, a strategy needs to be formulated using a gender lens to address these norms effectively in all stages of programming. Apart from that, within the UPPR Socio-Economic Fund, EFM should receive standalone focus as a sub-component, with dedicated resources.

**Planning Phase** 

- In the planning phase, priorities should be identified, and for each defined area the needs should be assessed in a thorough manner using a combination of quantitative and qualitative techniques. Since UPPR has already established community structures (CDC, cluster, federation etc.), for the new project, the planning should be undertaken through a community-driven process.
- The interventions under the EFM sub-component should be based on strong partnership linkages and coordination among all government and non-government actors. At the outset, a stakeholder mapping of all government and non-government agencies working on EFM and related issues should be conducted in a stakeholders' workshop at the town level. Role distribution and accountability framework should also be defined through this workshop.
- A coordination committee on EFM at the town level should be established with all the organizations working on related issues. The committee should meet at least once in six months during the project cycle.

Implementation Phase

• As drivers of EFM include a range of socio-cultural, economic and political factors, elimination of EFM calls for a multi-sectoral approach. In order to eliminate EFM, under the new urban poverty reduction project, the focus should be based on the following strategies:

- Empowerment of girls by strengthening the education grant and vocational training components of the SEF, providing tuition support by training the local youth, and forming adolescent clubs.
- Empowerment of communities by creating awareness among adolescent boys, girls, men, women, local influential people, and Government officials. Monthly meetings/awareness generation sessions should be organized at the CDC level in the localities and workplaces as per the convenience of the communities. Involvement of boys and men is imperative. For adolescents, the sessions should be organised in mixed groups.
- For preventing EFM, awareness should be created about the birth registration. Municipal health workers and local NGO staff can be oriented for keeping records of the new births in the area and motivating people for digital record.
- For preventing sexual harassment of girls it is important to involve schools and community members to form local watch groups. Local police officials should also be oriented and involved in this process. Women members should be inducted in local *salish* committees and panchayats.
- Capacity of the community leaders (at CDC, Cluster and Federation and Town levels) and NGO/UPPR staff needs to be enhanced through the provision of training on the issues related to EFM.

Monitoring, Evaluation and Research

- Right from the beginning of the new project, a monitoring and evaluation (M&E) system should be put in place, with the establishment of relevant baseline data and targets for each indicator, which should be tracked periodically.
- Efforts should also be made to establish a community driven M&E system to track a basic set of indicators.
- Further research on EFM in poor urban areas needs to be undertaken with the following focus -
  - Large-scale qualitative studies with wider coverage of urban areas across Bangladesh to adequately capture the demographic and cultural diversities.
  - Very early marriage of (1) girls (below 15, and below 11) and (2) boys marrying below legal age.
  - Ethnographic research documenting how urbanization and the complex dynamics perpetuate early marriage practices in urban poor areas.

# Chapter 1: Introduction

#### 1.1 BACKGROUND

Bangladesh is the eighth most populous country in the world<sup>1</sup>. As the recent data suggests, currently urban dwellers constitute about 34 percent of the total population of the country estimating over 53 million, and this population is growing at a rapid rate of nearly 2.4 percent per annum<sup>2</sup>. Population growth rate is even higher in the capital city Dhaka and the port city Chittagong, which can be primarily attributed to a high rate of rural-urban migration. Majority of this migrant population belongs to the poor socio-economic strata.<sup>3</sup> Urban poverty in Bangladesh, as in other countries, has been given insufficient attention by policymakers<sup>4</sup>.

Urban Partnerships for Poverty Reduction (UPPR)<sup>5</sup> is Bangladesh's primary urban poverty initiative, which has been working with communities in 23 towns and cities across the country since 2008 to reduce urban poverty by sustainably improving the livelihoods and living conditions of 3 million poor and extreme poor people living in urban areas, especially women and children. Among UPPR households, 39 and 42 percent belong respectively to poor and extreme poor categories<sup>6</sup>.

UPPR's Socio-Economic Fund (SEF) supports a range of activities that enhance the capacity of the poor people to enable them graduating permanently from inter-generational poverty. These include sixmonth apprenticeships for skills development, business start-up grants, education grants to keep children in school who are vulnerable to drop out and grants for urban food production activities.

The SEF is also utilized to address social issues concerning women, and to help establish child care and health care centres. The programme carries out a campaign to sensitize households against early marriage, early pregnancy, dowry, and violence against women. UPPR Education grant, in 75 percent of the cases, targets girls at higher risk of getting withdrawn from schools and eventually married off at a very young age. During the implementation period, UPPR has identified Early and Forced marriage (EFM) as a major concern and priority area of intervention. This study has been commissioned by UPPR to explore the issue of EFM in poor urban areas in greater depth and provide a priority focus for the future urban programming to reduce EFM.

<sup>1</sup> World Bank (2014)

<sup>2</sup> http://esa.un.org/unpd/wup/Highlights/WUP2014-Highlights.pdf (2014)

<sup>3</sup> National Urban Sector Policy (2011)

<sup>4</sup> UPPR (2013)

<sup>5</sup> The Government of Bangladesh and the United Nations work together, to manage and implement UPPR. It is the Local Government Engineering Department (LGED) that hosts and executes UPPR at a national level. UNDP manages the implementation of the Project, and UN-Habitat supports the components that work on improving living conditions. Beyond the contributions of these actors, the majority of funding is provided by UK aid (GBP 60 million).

#### 1.2 EARLY AND FORCED MARRIAGE (EFM)/ CHILD MARRIAGE (CM): DEFINITIONS

As defined by the Office of the High Commissioner for Human Rights (OHCHR 2014), "early marriage" is often used interchangeably with "child marriage" and refers to "marriages involving a person aged below 18 in countries where the age of majority is attained earlier or upon married. Early marriage can also refer to marriages where both spouses are 18 or older but other factors make them unready to consent to marriage, such as their level of physical, emotional, sexual and psychosocial development, or a lack of information regarding the person's life options. A forced marriage is any marriage which occurs without the full and free consent of one or both of the parties and/or where one or both of the parties is/are unable to end or leave the marriage, including as a result of duress or intense social or family pressure."

# 1.3 EARLY AND FORCED MARRIAGE: VIOLATION OF HUMAN RIGHTS AND DETERRENT TO ECONOMIC DEVELOPMENT

EFM is a violation of Article 16(2) of the Universal Declaration of Human Rights, which states "Marriage shall be entered into only with the free and full consent of the intending spouses." As per the Article 16 of the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), women should have the same right as men to "freely choose a spouse and to enter into marriage only with their free and full consent", and that the "betrothal and marriage of a child shall have no legal effect." The Convention on the Rights of the Child (CRC) protects the human rights of children and includes, the right to survive; the right to develop to their fullest; the right to protection from harmful practices, abuse and exploitation, and the right to participate fully in family, cultural and social life. Any deviation from the obligations enshrined in these conventions implies a violation of human rights<sup>7</sup>. At the International Conference on Population and Development (ICPD) in 1994, countries arrived at a historic consensus and agreed on measures to eliminate child marriage.

EFM often isolates the girls from their families and peer networks. The typically large age gap between a child bride and her spouse makes her more vulnerable to domestic abuse and non-consensual sex. Marriage may also strip girls of some legal protections afforded to children. EFM deprives the girls of their entitlements to skills, knowledge, and social networks. The child brides are not able to financially support their household, which perpetuates their poor social status and makes their families vulnerable to an intergenerational cycle of poverty that hinders the development of their communities. WHO data suggests that globally, perinatal deaths are 50 percent higher among babies born to mothers under the age of 20 when compared to those born to mothers aged 20–29 years. The children born to adolescent mothers are also more likely to have low birth weight and associated risks with long term effects<sup>8</sup>. Studies have demonstrated that education for girls is associated with lower child and maternal mortality, lower birth rates, higher female participation in the workforce and increases a country's GDP and per capita income. Preventing EFM also contributes to closing the gaps in progress towards the Millennium Development Goals (MDGs)<sup>9</sup>.

<sup>7</sup> CEDAW CRC (2014) <sup>8</sup> WHO (2011) 9 UNFPA (2012)

# 1.4 INTERNATIONAL HUMAN RIGHTS FRAMEWORK AND LEGAL AND POLICY FRAMEWORK OF BANGLADESH

Bangladesh has ratified a number of major international human rights instruments relevant to the problem of early marriage, including the Universal Declaration of Human Rights (UDHR) 1948, CEDAW 1979, the International Covenant on Economic, Social and Cultural Rights (ICESCR) 1966, the Convention on the Rights of the Child 1989 (CRC), and the Convention on the Consent to Marriage, Minimum Age for Marriage and Registration of Marriage 1962, among others. The Child Marriage Restraint Act, 1929 (CMRA) is the main law concerning child marriage and the obligations of persons involved to prevent child marriages in Bangladesh.

At the policy level, the National Children Policy of 2011 highlights the rights of the adolescents, including the rights to be protected from violence and marriage<sup>10</sup>. The Government is currently providing subsidies to poor girls to prevent dropping out of school and early marriage. The scheme of internal scholarships for general education reserves 40 percent scholarships for girls<sup>11</sup>. Under the leadership of the GOB, development partners in the country have undertaken the task of formulating a National programme on the basis of a Theory of Change (ToC) to eliminate child marriage in Bangladesh<sup>12</sup>.

#### 1.5 SCOPE OF THE STUDY

The proposed study aims to

- establish the drivers of early marriage and understand the attitudes of community members to EFM in poor urban areas of Bangladesh;
- identify the perceived challenges and solutions; and,
- recommend priority focus in future urban programming to reduce early marriage

### 1.6 APPROACH TO THE STUDY

The study used a participatory approach to elicit insights and inputs of all the relevant stakeholders, including community members, national and local government officials, community leaders and development partners. For conceptualizing the drivers of early and forced marriage and offering solution, the study adopted a holistic approach by incorporating multiple concerns, namely: (a) the human rights violation (b) the role of multiculturalism, (c) gender-based violence and (d) economic concerns.

<sup>&</sup>lt;sup>10</sup> National Children Policy, GoB (2011) Page 11,

<sup>11</sup> BRAC (2013)

<sup>&</sup>lt;sup>12</sup> UNICEF and UNFPA are providing technical support in this initiative

#### 1.7 METHODOLOGY

The study has been conducted in three phases, as outlined below:

## 1.7.1 Desk Research

Desk research had two outputs, Literature review and the Inception Report.

#### **Inception Report**

An inception report was first drafted that presented the work plan, outlining the approach and methodology of the study and a set of data collection tools. The inception report was finalised, incorporating the feedback from the UPPR team.

#### Literature review

In the first phase, an in-depth literature review was undertaken on EFM in Bangladesh to identify existing evidences and gaps in the knowledge base. Documents on international best practices in reducing EFM were also collected and reviewed. Though the first round of literature review was undertaken during the desk research, documents were also collected in the course of the fieldwork from the stakeholders, including Government, NGOs and the UN agencies, which were analyzed later, and the literature review was subsequently finalised after the field work.

### 1.7.2 Data collection

The study used both secondary as well as primary data, as described below.

#### Primary data

During March 2015, primary data was collected in Dhaka and two other towns, namely Tangail and Jessore. The study locations were selected by the UPPR team, primarily based on regional diversity and logistical considerations given the current political situation in the country<sup>13</sup>. In each study location, apart from the community members, a range of other stakeholders were also consulted including, local government officials, UPPR staff, community leaders and relevant international and local NGOs<sup>14</sup>. Additionally, in Dhaka, the Joint Secretary of MoWCA, and officials and senior managers from DFID, UN agencies<sup>15</sup>, international NGOs<sup>16</sup> and academic institution were consulted. Key Informant Interviews and participatory stakeholder workshops were conducted with these stakeholders in Dhaka, Tangail and Jessore.

Participatory exercises, such as Focus Group Discussions (FGD), Case Studies, Force Field Analysis and Causal Analysis, were undertaken to capture perceptions of communities and other stakeholders in order to understand the complex dynamics and drivers of EFM. FGDs were conducted with different groups namely, (1) married and unmarried boys and men (age range – 15 to 30 years); (2) married and

<sup>&</sup>lt;sup>13</sup> As per the ToR, apart from Dhaka, three towns were planned to be covered. However, due to security and logistical considerations, field work was conducted in three locations in Dhaka (Bounia Badh Sobuj Chhaya CDC Cluster in Mirpur and Karail Slum, and Dhaka south) and two towns, namely Jessore (Haran Colony and Purbo Barandi Para) and Tangail (Sobujbag).
<sup>14</sup> World Vision, Mary Stopes, Institute for Environmental Development (IED), Family Planning Association of Bangladesh

<sup>(</sup>FPAB), Ulashi Sreejoni Sangha, Bangladesh National Woman Lawyers' Association (BNWLA), Symbiosis,

<sup>&</sup>lt;sup>15</sup> Senior managers of UNICEF, UNDP and UPPR, UNFPA, UNWOMEN

<sup>&</sup>lt;sup>16</sup> Plan Bangladesh, Save the Children, BRAC

unmarried girls and women (age range – 13 to 30 years); and, (3) community leaders. The FGD participants were mobilized with the support of the UPPR staff and Community Leaders.

The following table summarizes the data collection methods/tools along with their coverage.

Table 1. Filling Gata collection methods and coverage			
Qualitative tools	Numbers		
Key Informant Interviews / Group meetings			
<ul> <li>UN agencies and UPPR</li> </ul>	15		
<ul> <li>International NGOs</li> </ul>	3		
<ul> <li>Academic institute</li> </ul>	1		
<ul> <li>Government agencies (Women and</li> </ul>	1		
Child Development Ministry) at the			
national level			
FGDs (and other participatory exercises)			
<ul> <li>Girls and women (Bounia Badh,</li> </ul>	3		
Jessore, Tangail)			
<ul> <li>Boys and men (Bouniabadh, Jessore,</li> </ul>	3		
Tangail)			
<ul> <li>Community leaders (Korail Slum and</li> </ul>	2		
Bounia Badh)			
Case studies (2 in Tangail, Jessore)	3		
Stakeholder Workshop (Tangail, Jessore, Dhaka	3		
South)			

Table 1: Primary data collection methods and coverage

### Secondary data

In order to complement primary data, secondary data was collected from Bangladesh Bureau of Statistics, Demographic and Health Surveys, United Nations (UN) and other credible sources.

# 1.7.3 Analysis and Report Writing

Primary data collected through qualitative techniques were transcribed and analysed. The draft report was finalised after incorporating the feedback received from UPPR.

### 1.8 LIMITATIONS OF THE STUDY

Due to the current political situation in the country, data was collected from Dhaka and two towns, instead of the originally proposed three towns. One town was replaced by an additional location in Dhaka. This has affected the range of diversity captured in the study.

Number of married participants, especially males, was inadequate in some of the FGDs.

# Chapter 2: Literature Review

This chapter presents an overview of the previous research on EFM. The objectives of the Literature Review are to highlight the following<sup>17</sup>

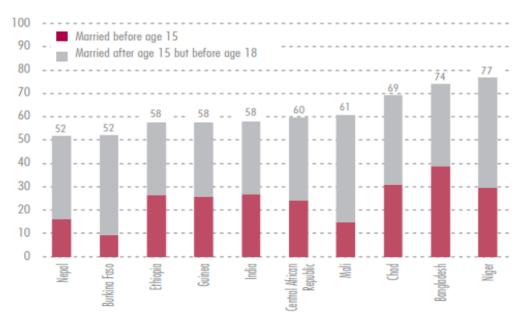
- > existing evidence regarding early and forced marriage in Bangladesh;
- gaps in the knowledge base;
- > international best practice in reducing early and forced marriage

The existing literature includes a range of studies undertaken in the region and in Bangladesh – some are quantitative, based on national surveys while the others are qualitative. The following sections present review of relevant body of literature.

#### 2.1 EARLY AND FORCED MARRIAGES: PREVALENCE AND ASSOCIATED FACTORS IN SOUTH ASIA

Globally EFM among girls is most common in South Asia and Sub-Saharan Africa; the 10 countries with the highest rates are found in these two regions (refer to the following diagram).

Diagram 1: Percentage of women aged 20-49 years who were married or in union before ages 15 and 18, in the 10 countries with the highest prevalence of child marriage (Source: UNICEF 2014)



South Asia has the highest rates of EFM in the world. The region accounts for 42 per cent of all child brides and about one in six are married or in union before the age of 15<sup>18</sup>. The prevalence of EFM, however, varies substantially between and within countries across the region. Bangladesh has the highest incidence of early marriage in the region (74%) followed by India (58%) Nepal (52%)<sup>19</sup>, and

<sup>&</sup>lt;sup>17</sup> As per the Terms of Reference for this study

<sup>&</sup>lt;sup>18</sup> UNICEF (2014)

<sup>&</sup>lt;sup>19</sup> UNICEF (2014)

Afghanistan (46%)<sup>20</sup>. These four countries are considered the region's 'hot spots' due to their high EFM prevalence<sup>21</sup>. Bangladesh also has the highest rate of marriage involving girls under 15. In Bangladesh, the proportions of girls getting married below 15 and 11 are respectively 40 percent<sup>22</sup> and 2 percent<sup>23</sup>. A recent study by UPPR<sup>24</sup> conducted in 22 towns and cities has also reported a high rate of EFM (62.1%) among married woman below 30 years.

The existing literature identifies a range of factors associated with EFM in the region. Major factors include economic status, place of residence, levels of education, gender norms and weak enforcement of law<sup>25</sup>.

EFM is 'rooted in **gender norms** and in expectations about the value and roles of girls' in the region. Compared to the high rate of EFM among girls in the region, the proportion of adolescent boys (aged 15-19) currently married or in union is 4 percent.

Girls from **poor families** are more vulnerable to EFM than their peers in richer families. As suggested by the UNFPA (2012) data, South Asia's overall regional disparity by wealth is greatest among all the regions, where 18 percent of women aged 20-24 from the richest families are married or in union compared to the 72 percent women from the poorest families. The disparity is also considerable in Bangladesh (53% versus 80%).

**Place of residence** is another significant factor. The rates of EFM are higher among girls living in rural areas than their urban counterparts. The rural versus urban proportions in Bangladesh are respectively 70 and 53 percent.

**Level of education** plays a crucial role in the context of EFM. In Bangladesh, women aged 20-49 with secondary or higher education marry about five years later than their peers with no education. In India the rate of EFM is as high as 77 percent among women (aged 20-24) without education, compared to only 14 percent of women in that age-group who completed at least 10 years of education.

**Weak enforcement of law** is a critical factor associated with the prevalence of EFM in the region. In South Asian countries (Bangladesh, India, Nepal, Sri Lanka, the Maldives, and Bhutan) legal minimum age at marriage for girls is 18 years except for Afghanistan and Pakistan. Afghanistan and Pakistan follow Sharia law which allows girls to legally marry at the age of 15 and 16, respectively. Most national governments have enacted legislations in alignment with the international instruments, however enforcement remains the biggest challenge.

<sup>&</sup>lt;sup>20</sup> CSO and UNICEF (2012)

<sup>&</sup>lt;sup>21</sup> ICRW (2012)

<sup>&</sup>lt;sup>22</sup> UNICEF (2014)

<sup>&</sup>lt;sup>23</sup> Plan International Bangladesh and ICDDR (B) (2013)

<sup>&</sup>lt;sup>24</sup> The UPPR (2014) study on women's empowerment

<sup>&</sup>lt;sup>25</sup> Data used in this section are mostly sourced from UNICEF (2014) and ICRW (2013)

#### 2.2 DRIVERS OF EFM IN BANGLADESH

The existing literature on drivers of EFM in Bangladesh can be grouped into quantitative demographic, qualitative and ethnographic studies.

## 2.2.1 Quantitative demographic studies

The demographic studies focusing on EFM in Bangladesh have mostly used Bangladesh Demographic Health Survey (BDHS) data. This body of literature suggests association of a range of factors with early marriage, including the factors discussed above.

A national survey by Plan Bangladesh and (ICDDR (B) 2013) underlines the **role of education** and **economic status** as two major drivers of EFM. The survey finds that, 86 percent of women married under 18 (currently aged 20–24) were not educated and 81percent of them belonged to the lowest wealth quintile.

The study by Kamal et al (Jan 2014) examines the trends and determinants of child marriage among women aged 20–49 years in Bangladesh using the data from DHS Bangladesh surveys conducted during 1993–2011. The study uses simple cross-tabulation and multivariate binary logistic regression analyses methods. **Education of women and their husbands, women's occupation, place of residence and religion** have been identified as crucial determinants of EFM. The study reveals that the risk of EFM is significantly higher when husbands have no formal education or little education, and when the wives are unemployed or unskilled workers. Muslim women living in rural areas are found to be at a greater risk of EFM. Women's education level has been found to be the most significant negative determinant of EFM. Another study by Sarkar (2009) based on 2007 Bangladesh Demographic and Health Survey (BDHS) data uses both bivariate and multivariate analysis techniques to examine determinants and effect of early marriage in Bangladesh. The study arrives at a similar conclusion that women with no/low level of education, living in rural areas, and no **exposure to mass media** have higher risks of EFM.

Zahangir et al (2011) have also used the 2004 BDHS data to explore the attributes linked with EFM in Bangladesh. The study confirms the role of the drivers discussed above and additionally highlights the factors such as vulnerability of girls whose **childhood place of residence** has been rural areas, and **work outside the residence**.

Using BDHS 2007 data, Zahangir (2011) examines the "causes and consequences of teenage family formation of women in Bangladesh". The study carries out multinomial logistic regression analysis to confirm the association of place of residence, religion and school attendance with EFM. The study also shows that **administrative region and woman's birth cohort** are statistically significant in determination of women's age at birth. The research demonstrates that women of elder birth cohorts are much more likely to be married at very young ages than women of other cohorts. On the whole, there is a decreasing trend of "very early marriage" (<15 years) over the cohorts but the rate of decline slows down over time. The study also reveals that Muslim girls are relatively more vulnerable to "very early marriage". The study reconfirms that school attendance has a critical role to play in delaying the age at marriage. Women, who never attended school were found to be almost 4 times more likely to marry at "very early age" compared to their peers who ever attended school.

The study shows that, among the **administrative divisions**<sup>26</sup>, compared to the women of Dhaka division, women of Khulna division have the higher probability of early marriage, followed by women of Rajshahi and Barisal divisions respectively. Whereas, the probability of "very early marriage" is significantly lower in Sylhet and Chittagong divisions compared to Dhaka division. The prevalence rate is lowest in Sylhet.

Rahman et al. (2009) have worked on "Female Age at Marriage of **Rural-Urban Differentials** in Bangladesh". Data is extracted from the 2004 BDHS to study the influences of several background factors on age at marriage of ever-married women in urban and rural Bangladesh. Rahman's paper confirms that the factors discussed above, such as husband and wife's education, geographic regions, religion and access to mass media have critical effect on the age at marriage of women in Bangladesh in both rural as well as urban areas. Non-Muslim women are twice likely to get married at the legal age (18 + years) than their Muslim counterparts. Analysis further suggests that both in rural and urban areas women who watch TV are more likely to get married after the age of 18 and the effect is statistically significant for urban areas. In order to identify the impact of working status on age at marriage of the women, the respondents were classified into working and not working categories. The analysis demonstrates that **working status of women** in urban areas has significant effect on age at marriage. In contrary, working women in rural areas are more likely to get married after the age of 18 years, though the effect is not statistically significant.

# Summary and gaps in Quantitative literature

The existing literature on EFM in South Asia and Bangladesh using secondary demographic data and quantitative methods of analysis underline the following factors such as,

- Geographic regions: The prevalence of EFM varies across regions, the rates being higher in Khulna, Rajshahi and Barishal, followed by Dhaka. Chittagong and Sylhet have lowest prevalence.
- > Place of residence: The rate of EFM is higher in rural areas compared to the urban areas.
- > **Religion**: Muslim girls are more vulnerable to 'very early marriage'.
- **Economic status**: Girls from lower wealth quintiles are more like to get married at early ages
- Levels of education of the girls and their husbands: Education plays a critical role in increasing the age at marriage
- > Access to mass media: Women with no exposure to mass media have higher risk of EFM
- Women's participation in workforce: Working status of women in urban areas plays significant role in increasing age at marriage. However, the effect is not significant in rural areas.
- Rural-Urban differential: All the above factors are associated with EFM in both rural as well as urban areas. However, the effect of working status and watching TV is less conclusive in rural areas.

<sup>&</sup>lt;sup>26</sup> Administrative divisions are diverse in terms of nature of economy and socio-cultural characteristics.

In the context of the current study there are few gaps in this pool of literature:

Gap 1: In most of the studies, place of residence is considered only as one of the background characteristics but analysis of the drivers are not carried out for rural and urban areas separately to highlight the differentials

*Gap 2: In most cases the findings from the quantitative analysis is not complemented by the deeper insights into the more structural factors such as socio-cultural norms and traditions* 

# 2.2.2 Qualitative studies on Drivers of EFM in Bangladesh

### Large scale Qualitative Studies

The studies using qualitative research methodologies highlight some of the background factors discussed earlier and also emphasize structural causes including social values and norms.

The International Center for Research on Women (ICRW) carried out a study (2013) for Plan International Asia Regional Office on child marriage in Bangladesh, India and Nepal. This qualitative study explores the perceptions of different stakeholders about the causes and consequences of child marriage and the efficacy of Plan's programming in addressing these factors. Study findings show that major causes of child marriage include various normative and structural factors such as tradition, familial economic situation, and education and work opportunities available to women. In all three countries traditionally marriage is considered as inevitable. Women in the society are valued as wife and mother. It is the duty of parents to protect the chastity of their unmarried daughters, which symbolizes their family honour. Parents therefore fulfil their responsibility by marrying their daughters before they either choose to get sexually active or become victims of sexual violence. The study shows that EFM has a close link with poverty. Girls in poorer families are more vulnerable to early marriage due to a combination of socio-cultural and economic factors. For example, in poor families, parents spend their limited resources on boys' education and the girls are withdrawn from schools early to be eventually married off. Dowry is less for younger girls, which is another major reason behind EFM. In all three contexts the study finds a clear association between education and age at marriage, and women with more years of education marry later. The study further reveals that the extent to which a girl studies is a function of her family's economic circumstances, access to education, and the aspirations that the girl and her parents have for her. The study has found increasing number of cases of self-initiated marriages and noticed that increased intermingling of girls and boys in schools and access to mobile phones contribute to this. The study could not arrive at a clear consensus on whether engagement in paid work led to a delay in a girl's marriage. It is argued that the nature of her work and the level of education is more likely to play a role in preventing EFM.

Bangladesh Institute of Theatre Association (BITA) conducted a qualitative study (2007) with a view to examine the causes and consequences of early marriage in Bangladesh. The study covered six administrative divisions of Bangladesh including both rural and urban areas. The causes identified by the research are: religion and traditional custom, poverty, lack of education and training, love affairs among the adolescents, peer group attitudes, social tension and insecurity, lack of enforcement of marriage laws, corruption among marriage registrars, fear of dowry, and economic opportunity. Poverty and lack of social security emerge as the major causes of early marriage. Fear of sexual harassment drive the parents to marry off their adolescent girls. The data indicates that one third of the marriages are not

registered. The study also reveals that a number of marriage registrars are not appointed by the Government. These fake registrars charge higher fees to register these early marriages. In some instances marriages of the girls are seen as economic opportunities for the parents. The study suggests that the families living near the border marry off their daughters in India as in some of the Indian states bride's father receive a dowry from the groom's family.

### Qualitative Studies Focusing on Urban Slums

A few qualitative studies have focused on Dhaka slums. As UPPR Baseline study (2010) points out, these slums are mostly located in flood-prone areas and are characterized by poor housing and living conditions, lack of access to basic services such as water, sanitation and drainage, and poor law and order situation and high crime rates.

A baseline study undertaken by ICDDR (B) and Population Council (2012) in the slums of Mohakhali, Mohammadpur and Jatrabari in Dhaka reports an alarming rate of gender-based violence. According to the study, 76 percent of the women surveyed had suffered physical or sexual abuse during the past 12 months, with 43 percent having experienced both physical and sexual abuse. The study used qualitative methods to obtain baseline information on sexual and reproductive rights and violence against women in Dhaka slums. The study also found a high prevalence rate of child marriage in Dhaka's slums. Onethird of girls were married before the age of 15. About 61 percent of marriages were arranged and 31 percent involved payment of dowry. Nearly one-third of the women were not asked for consent in their marriage and 28 percent were not willing to marry. The study also reveals that unmarried adolescent girls experience multiple forms of violence at home, in romantic relationships and in the community. Legal and policy reforms have been least effective to address the issue, as less than 2 percent of married women who have experienced physical violence seek any kind of remedy or service. As noticed by the study, complex interplay of a range of factors such as dire poverty, insecure living arrangements, frequent squatter evictions, weak social networks, the absence of civic society institutions, absence of public services and poor coordination among various services compound the vulnerability of young women.

An ethnographic study by Rashid (Asia Research Institute, National University of Singapore, 2006) focuses on marriage practices in a slum of Dhaka. The author suggests that, in Bangladesh, particularly in urban slums, women's human rights to life, health, and reproductive health remain adversely affected because of the structural inequalities (social, political and economic) and socio-cultural norms which shape how rights are understood, negotiated and lived. The author further argues that urbanization, rather than just being a sign of economic progress, also contributes to the process of underdevelopment and poverty, and is one of the drivers of early marriage in slums. The study demonstrates that widespread gang violence and crime coupled with poverty and uncertainty have led to the perpetuation of early marriage practices and monitoring of sexual behaviour of unmarried adolescents by gangs of youth, and some community leaders. Financial constraints have compelled many young girls to work in garment factories resulting in a shift in power relations and increasing incidences of love marriages in the slums. The study shows that structural and social inequalities, crime and gang violence, a harsh political economy and neglect on the part of the State have made the urban slum residents in Bangladesh a marginalized group, leaving adolescent women vulnerable to early marriage.

# Summary and Gaps in Qualitative literature

The large scale qualitative studies have identified the following drivers of EFM in Bangladesh -

- Traditional custom and religion
- Poverty, fear of dowry
- Lack of education and training
- Love affairs among the adolescents
- Social tension and insecurity
- Lack of enforcement of marriage laws and corruption among marriage registrars

Poverty and lack of social security emerge as the major causes of early marriage. Fear of sexual harassment drive the parents to marry off their adolescent girls.

In addition to these factors, the qualitative studies on Dhaka slums highlight the following drivers -

- Harsh political economy
- High rates of crime and sexual harassment cases against women and girls
- Weak social networks
- Insecure living conditions and fear of eviction
- Social policing by gang of youths and community leaders

However, there are gaps in qualitative literature on EFM in Bangladesh.

Gap 3: There are very few large-scale qualitative studies focusing on EFM in rural as well as urban areas in Bangladesh

*Gap 4: Existing literature does not focus on very early marriage of (1) girls (below 15, and below 11) and (2) boys marrying below legal age* 

*Gap 5 : There is dearth of ethnographic research documenting how urbanization and the complex dynamics perpetuates early marriage practices in urban poor areas* 

Gap 6:Most of the studies on urban slums focus on Dhaka

# 2.3 PREVENTION OF EFM: INTERNATIONAL BEST PRACTICES

Globally a significant number of programmes are being implemented by the Governments, International agencies and NGOs that directly or indirectly address the issue of EFM. A study undertaken by ICRW (2011) identified 23 program interventions and policy strategies that were evaluated and had documented measurement of change in child marriage-related behaviours and/or attitudes. Most of these evaluated programmes were heavily concentrated in South Asia, with Bangladesh and India topping the list. It was found that only 5 out of 23 programs focused exclusively on child marriage and for the rest, child marriage was a goal associated with achieving other health or empowerment outcomes for adolescents and youth. The study documented a set of five core strategies deployed by the programmes to prevent child marriage, which are (1) Empowering girls with information, skills and

support networks; (2) Educating and mobilizing parents and community members; (3) Enhancing the accessibility and quality of formal schooling for girls; (4) Offering economic support and incentives for girls and their families; and (5) Fostering an enabling legal and policy framework. In this section examples of best practices are discussed under each strategy. These programmes are identified by the ICRW (2011) review and also by the other papers and studies<sup>27</sup>.

# (1) Empowering girls with information, skills and support networks

Through a review of program evaluations the ICRW study finds that the strongest and most consistent results are evident in a subset of programs fostering information, skills and networks for girls in combination with community mobilization. A majority (18 of 23) of evaluated programs deployed the first strategy, i.e. empowering girls by providing training, building skills, sharing information, creating safe spaces and developing support networks. Such programs generally incorporate a range of interventions including life skills training to teach girls about health, nutrition, money, finance, legal awareness, communication, negotiation, decision-making and other relevant topics; vocational and livelihoods skills training to equip girls for income generation activities; sexual and reproductive health training; Information, Education, Communication (IEC) campaigns to convey messages about child marriage, schooling, rights, reproductive health and other topics; and mentoring and peer group training to youth leaders, adults, teachers, etc. to provide ongoing information and support to girls, creating "Safe spaces" or forums, clubs and meetings that allow girls to meet, gather, connect and socialize outside the home.

# Examples

Development Initiative Supporting Healthy Adolescents (DISHA)

The Development Initiative Supporting Healthy Adolescents (DISHA) programme implemented (2005-2007) in the states of Bihar and Jharkhand was one of the early large-scale integrated programmes in India targeted at adolescents' sexual and reproductive health needs and the programme also aimed to address the social and economic constraints that curb their choices. The programme focused on changing community attitudes towards early marriage and enhancing adolescents' skills through peer education, youth groups and livelihoods training. The programme significantly improved knowledge and attitude around marriage. DISHA also succeeded in increasing the average age at marriage from 15.9 to 17.9 years<sup>28</sup>.

# Social and Financial Empowerment of Adolescents (SoFEA)

'Social and Financial Empowerment of Adolescents' (SoFEA) was launched by Bangladesh Rural Advancement Committee (BRAC) in 2009 in 5 districts of Bangladesh with an aim to empower adolescent girls (11-21 years) both socially and financially through creating "social network" among its members. SoFEA builds on two previous BRAC programmes: the Adolescent Development Program (ADP) and the Employment and Livelihoods for Adolescents (ELA) program. Apart from providing safe spaces (in the form of clubs) for social interactions, the programme also provides the members with social and legal awareness lessons, as well as trainings on life-skills, livelihoods and financial literacy.

<sup>&</sup>lt;sup>27</sup> Girls not Brides (2013); GSDRC (2011); PRB (2011)

<sup>&</sup>lt;sup>28</sup> ICRW (2008) http://www.icrw.org/publications/catalyzing-change

Evaluations found that beneficiaries of ADP were more able to identify risks associated with early marriage and legal minimum age for marriage, and had improved attitudes on women's rights and gender equality. Beneficiaries of ELA married at a later age (than control population)<sup>29</sup>.

# (2) Educating and mobilizing parents and community members

Mobilization of the parents and the communities is the second most frequently used strategy, adopted by 13 of 23 evaluated interventions. This strategy is usually combined with other approaches, especially strategy 1, i.e. empowering girls. Since in most of the cases girls themselves do not have the power to take the decision regarding their marriage, this strategy is employed to "create an enabling environment" for girls and families who are willing and ready to change the custom of early marriage. Programmes using this strategy incorporate the interventions including interpersonal communications with parents, community and religious leaders to gain support; group and community education sessions on the consequences of and alternatives to child marriage; parental and adult committees and forums as guides to life skills and sexual and reproductive health curricula; Information, Education, Communication (IEC) campaigns; public announcements and pledges by influential leaders, family heads, and community members.

### Examples

Integrated Action on Poverty and Early Marriage program in Yemen

Integrated Action on Poverty and Early Marriage program in Yemen, sponsored an advocacy campaign to enhance awareness of parents, grandparents and youth about the consequences of early marriage. This campaign was instrumental in the introduction of a minimum legal age of marriage in Yemen<sup>30</sup>.

Tostan Taps Tradition to Prevent Child Marriage<sup>31</sup>

Tostan, an international NGO based in Senegal, used non-formal education and social mobilization on the issues such as sexually transmitted infections, AIDS, birth control and birth spacing, as tools to achieve its goal of community empowerment and elimination of child marriage and female genital cutting (FGC) during 1996-1999. The participants of the education program passed on their knowledge to the rest of the community as well as to other villages through inter-village meetings, public discussions etc. The program used local dance, poetry, theatre and song as the medium to convey messages and gain the support of stakeholders. Tostan's model for peaceful social change was based on the belief that the process of change should be community driven. The program was successful in bringing about change in knowledge, attitudes and behaviours in 90 programme villages, and a public declaration against child marriage and FGC by approximately 300 villages.

(2) Enhancing the accessibility and quality of formal schooling for girls

Evidences suggest that girls' education is strongly associated with delayed marriage. Girls with secondary schooling are up to six times less likely to marry as children when compared to girls who have little or no education (UNICEF 2007). Recent research demonstrates that being out of school puts girls at

<sup>&</sup>lt;sup>29</sup> ICRW (2014)

<sup>&</sup>lt;sup>30</sup> ICRW (2011)

<sup>&</sup>lt;sup>31</sup> www.gsdrc.org/docs/open/HD753.pdf , ICRW (2007,2011)

risk of marriage rather than marriage being a reason for girls being pulled out of school (Lloyd 2006). The ICRW review (2011) found an increasing number of programs employing formal schooling as a means to delay marriage, although several continue to be run by communities rather than formal school systems. Of the 23 evaluated programs, 9 sought to address EFM by improving opportunities for girls to attend and stay in school or by investing in the content or quality of girls' formal education. The programmes using this strategy incorporate the interventions such as preparing, training and supporting girls for enrolment or re-enrolment in school; improving the school curriculum and training teachers to deliver content on topics such as life skills, sexual and reproductive health, HIV/AIDS, and gender sensitivity; building schools, improving facilities (especially for girls), hiring female teachers; cash, scholarships, fee subsidies, uniforms and supplies as incentives for girls to enrol and remain in school.

### Examples

# Ishraq (Sunrise)

Adolescent girls in Egypt remain at risk of never enrolling in school or dropping out after only one or two years, and are eventually vulnerable to early marriage, sexual violence, and poverty. To meet the needs of these girls, in 2001 the Population Council in collaboration with the Center for Development and Population Activities (CEDPA), Save the Children, Caritas, and local NGOs developed Ishraq ("Sunrise" in Arabic), a program for out-of-school girls (12–15 years old). Ishraq combines traditional program elements such as literacy training, life skills, and nutrition education along with more innovative ones like sports and financial education and creates girl-friendly "safe spaces" where adolescent out-of-school girls can learn, play, and socialize. As the program expanded, a training program was developed for boys and they were oriented on gender equity; civil and human rights; and responsibility to self, family, and community. Since its launch, Ishraq has successfully reached thousands of girls and boys as well as their parents and community members in more than 50 villages, and 81 percent of Ishraq girls have successfully cleared the national literacy examination, with more than half of those girls going on to pursue formal schooling<sup>32</sup>.

'Booking' Practice substitutes school for prospective Grooms<sup>33</sup>

In the Maasai culture, a practice called "booking" promises baby girls to men, sometimes even before their birth. In 1999, Christian Children's Fund's (CCF) Margery Kabuya launched a program to prevent child marriage among Kenya's Maasai tribe through an approach within the framework of the dowry system that compensates for the economic incentive of marrying girls. Through this project, called the Naning'oi Girls Boarding School, the girls are booked for schools instead of marriages. Well respected members of the Maasai community reward a girl's father offering gifts for committing to send his daughter to the boarding school. The success of this programme is reflected in the number of girls booked. As of 2007, 350 girls were enrolled and more than 500 additional infants and girls were booked for school.

<sup>32</sup> ICRW (2011, 2014); www.popcouncil.org

<sup>&</sup>lt;sup>33</sup> <u>www.gsdrc.org/docs/open/HD753.pdf</u>, ICRW (2007)

The Female Secondary School Assistance Program

The Female Secondary School Assistance Program (FSSAP) in Bangladesh provided secondary school scholarships from 1994 to 2001 for girls aged 11 to 15 to influence parents' decisions to keep a their daughters in school and to delay marriage. The project succeeded in improving girls' enrolment, attendance, and retention rates. An evaluation found that girls' secondary school enrolments more than doubled<sup>34</sup> in 2001. Another source suggests that Secondary School Certificate pass rates for FSSAPII girls increased from 39 percent in 2001 to nearly 63 percent in 2008<sup>35</sup>.

(4) Offering economic support and incentives for girls and their families

As various studies demonstrate, there is a positive association between poverty and early marriage of girls. The ICRW review (2011) found that programs are beginning to address this economic motivation for families to marry daughters at an early age. Eight of the 23 programs adopted this strategy for child marriage prevention. Programs employing this strategy include two primary interventions: microfinance and related training to support income generation by adolescent girls; and cash and non-cash incentives, subsidies, loans and scholarships to families or girls.

Examples

Berhane Hewan (Light for Eve)

In the Amhara region of Ethiopia, Population Council launched a two-year pilot project in 2004–2006 called Berhane Hewan to reduce the incidences of early marriage by promoting functional literacy, life skills, reproductive health education and opportunities for saving money. Families were assisted financially so that they could allow their daughters to participate in girls' groups and remain in school. The families were incentivised with a goat, contingent on the daughter not marrying during the program. The project was well accepted by the community, and the intervention was associated with considerable improvements in girls' school enrolment, age at marriage, reproductive health knowledge and contraceptive use<sup>36</sup>.

Apni Beti Apna Dhan (Our Daughter, Our Wealth)

Apni Beti Apna Dhan (ABAD) financial incentive program which has been running since 1994 in the Indian state of Haryana with the aim to discourage son preference by offering financial incentives to parents who give birth to a daughter. The incentive consists of an immediate cash grant and a long-term savings bond redeemable on the daughter's 18th birthday provided she is unmarried, with additional bonuses for education. The effect of ABAD on girls' school retention is positive and strongly significant, suggesting a positive effect of the program on one of the key study outcomes<sup>37</sup>. Being an ABAD beneficiary increases the probability of being in school after age 15 by 23 percent. These findings

<sup>&</sup>lt;sup>34</sup> World Bank (2002)

<sup>&</sup>lt;sup>35</sup> http://www.ministerialleadershipinhealth.org

<sup>&</sup>lt;sup>36</sup> International Perspectives on Sexual and Reproductive Health (2009).

<sup>&</sup>lt;sup>37</sup> World Bank (2009)

suggest that a Conditional Cash Transfer (CCT) program designed to delay the age of marriage can improve educational outcomes for girls.<sup>38</sup>

(5) Fostering an enabling legal and policy framework

Many countries with high rates of EFM have laws that prohibit the practice, and efforts have been made to strengthen the legal framework and enforcement of laws. The ICRW review (2011) identified only four evaluated programs that employed this strategy. Programs employing this strategy include a range of interventions: establishment or reform of legal minimum age of marriage; advocacy among community members and government officials for new policies and enforcement of existing laws/policies; and raising awareness among these groups about the negative consequences of child marriage.

# Example

The Women's Legal Rights Initiative in India<sup>39</sup>

The Women's Legal Rights Initiative in India, enhanced the capacity of lawyers and counsellors in two Indian states on various women's issues including the legal age of marriage. The legal professionals collaborated with a network of women's self-help groups to conduct workshops for local police and religious leaders on the issue of EFM. The network was successful in enabling the government of one Indian state to amend its Child Marriage Restraint Act and create a provision to appoint child marriage prevention officers<sup>40</sup>.

Several programmes addressing the EFM issue combine the strategies discussed above. A recent research by ICRW (2014) conducted case studies of four promising programs that utilized girl-focused approaches to understand process of empowerment of girls and its role in transforming child marriage-related attitudes and practices. The programmes selected for the case studies are (1) Ishraq: Prepares girls in rural Upper Egypt for re-entry into formal schooling using group-based programming (2) Social and Financial Empowerment of Adolescents (SoFEA): Provides social and economic development opportunities for girls in Bangladesh using peer-led, group-based programming (3) PRACHAR: Provides group-based reproductive health training within a comprehensive behaviour change program among adolescents and young couples in Bihar, India and (4) Toward Improved Economic and Social/ Reproductive Outcomes for Adolescent Girls (TESFA): Promotes sexual and reproductive health and economic empowerment for married adolescent girls using group-based programming in Amhara, Ethiopia.

These case studies suggest that programs can play a critical role in expanding the girls' ability to make strategic life choices regarding marriage by enhancing their access to information, skills and social support, which can in turn facilitate her journey through interdependent pathways. The first and most fundamental pathway is her internal transformation through awareness about her rights and alternative choices, and absorption of new skills and information. This transformation is complemented by a second pathway that provides access to alternatives to marriage, such as education or economic opportunities.

<sup>&</sup>lt;sup>38</sup> ICRW (2014)

<sup>&</sup>lt;sup>39</sup> www.gsdrc.org/docs/open/HD753.pdf

<sup>40</sup> USAID (2009)

With her internal transformation and access to alternative opportunities/choices she can influence strategic decisions, such as the timing of her marriage. Her access to resources and enhanced agency, will enable her to improve her own life, as well as benefit her family and her community. Additional interventions at the household, community and societal levels can make important contribution to expansion of the girls' opportunities and eventually their achievements. Thus a comprehensive approach to empower girls can be effective in reducing the prevalence of EFM.

# Chapter 3: Early and Forced Marriage: Drivers, Attitudes, Perceived Challenges and Solutions

This chapter presents the findings on the drivers of EFM, perceptions and attitudes of community members and also perceived challenges and solutions to EFM from the perspective of poor urban communities and relevant stakeholders. The findings are based on the primary data collected through the consultations with the stakeholders at various levels, which are complemented by the secondary data/information from the existing literature. The data collected from various sources have been analysed and triangulated. The findings are based on a synthesis of data collected from various sources<sup>41</sup>.

#### 3.2 EFM: PREVALENCE AND ATTITUDES

#### Age at Marriage

In all three study locations (Dhaka, Jessore and Tangail) almost all the FGD participants in girls and boys groups were aware of the legal age of marriage for boys and girls. However, the FGDs, KIIs and stakeholders' workshops in these locations have revealed that EFM of girls is widely practiced among the urban poor communities. In all three locations, the FGD participants across groups have reported that the average age at marriage for girls in their communities is 15-16 years<sup>42</sup>. In few cases, girls are married below the age of 15. The following table summarises the marital status of female FGD participants in study locations. As the table suggests, for three-fourth of the married participants, age at marriage has been below 18 years. In Jessore, 2 participants got married below the age of 15. Among the study locations, age at marriage for FGD participants is relatively higher in Dhaka.

Table 2. Marital Status of TOD Participants - Onis and Women (age 15-50)					
Location	No. of participants	No. of married participants	Age at marriage		
			< 15	15-17	18 and above
Dhaka	12	6	-	2	4
Jessore	12	8	2	6	-
Tangail	14	2		2	-
Total	38	16	2	10	4

FGD participants across different groups (girls, boys, and community leaders) have reported that the physical growth of girls is more important than their biological age and by 15-16 years, they are perceived as grown-ups. This is reflected in the following quote by a female FGD participant in Dhaka. This statement has also been echoed by participants in several locations.

<sup>&</sup>lt;sup>41</sup> Data has been collected through the consultations with the various groups of community members, namely the young boys, girls, parents and community leaders and other stakeholders including the UN, International and local NGOs and the National and local Government staff (refer to the methodology section in chapter-1).

<sup>&</sup>lt;sup>42</sup> A national survey by Plan Bangladesh and (ICDDR (B) (2013) reveals that in urban areas nearly 61 percent girls are married between 15 to 19 years. As several authors point out (Rashid, 2006; Aziz and Maloney, 1985; Blanchet, 1996) in poor families, marriage is expected to take place soon after a young girl menstruates.

"At 15-16 girls look grown up and marriage proposals start pouring in" – a female participant in Bounia Badh slum, Dhaka

FGDs with community leaders belonging to the age group of 25-45 in Dhaka slums reveal that for most of them the age at marriage has been 12-15 years. However, they have also reported that at present girls do not generally get married below 15 years.

In comparison to girls, the age at marriage for boys is relatively higher. In Tangail and Dhaka slums, reportedly the boys generally get married between 21 and 25 years<sup>43</sup>. However, in Jessore, the male and female FGD particupants have reported that the average age at marriage for boys in their community is 18-20 years. In Tangail also, male FGD participants have mentioned that in few cases boys get married at very early ages. As shown in the following table, one of the male FGD participants in Tangail got married at the age of 16.

Location	No. of participants	No. of married participants	Age at marriage		
			< 17	17-20	21 and above
Dhaka	14	6	-	-	6
Jessore	21	1	-	-	1
Tangail	10	1	1	-	-
Total	35	8	1	-	7

Table 3: Marital Status of FGD Participants - Boys and Men (age 15-30)

## Preferred age at marriage

FGDs with girls across locations reveal that, the perceived ideal age at marriage for girls is 20 years and above. They feel that, for better understanding between the husband and the wife, the age gap should be around 3 years, as a wider gap will cause problems in the marriage. On the other hand, boys do not prefer to get married before the age of 25.

"We need to build our career before getting married." Adolescent boys in Tangail

Majority of the boys think that the ideal marriageable age for girls is between 18-20 years. It should be noted that the boys have suggested a wider age gap between the husband and the wife. The boys feel that the girls should not get married before 18, as they should be physically and mentally mature enough to fulfil their responsibilities as a wife, mother and daughter-in-law. However, study and career of girls are not emphasized by the boys.

# **Decisions on Marriage**

FGDs across locations and groups reveal that in majority of the cases parents take the decision on marriage<sup>44</sup>. Sometimes marriages are fixed without the consent of girls and boys<sup>45</sup>, as reflected in the following statements.

<sup>&</sup>lt;sup>43</sup> As per the BBS (2010) data, in urban areas mean age at marriage for men is 25 years.

<sup>&</sup>lt;sup>44</sup> Plan- (ICDDR (B) (2013) survey revealed that the most commonly reported reason for child marriage in rural and urban areas was the wish of the parents or family (60% overall).

"We do not want to get married so early ... like boys we also want to study, create our identities and financially support our families. Early marriage shatters our dreams." An unmarried adolescent girl in Tangail

"I got married very early and I regret it. My parents arranged my marriage and I was not mentally prepared for it. I wanted to be a graduate and do a job." A married woman in Tangail

"Generally parents take the decision regarding marriage of their children. If we do not agree to get married, our parents ask whether we know more than them about our well-being – then we feel helpless." A male FGD participant in Bounia Badh, Dhaka

Once parents decide to marry off their children, they generally do not change their decision. The following story was narrated by a male FGD participant in Bounia Badh, who was a former Plan Bangladesh worker.

"I was working for Plan Bangladesh on the issue of early marriage. One day I visited Korail Slum and I came across a marriage ceremony of a 14 year old local girl and a 17 year old boy. I came to know that the parents of the bride and the groom were influential people. I approached the chairman of the slum to stop the wedding. The chairman told me that he tried to prevent the marriage with the help of the member of Women's Commission and NGOs, but failed in his attempt. Then I called the local police station through a helpline number and the Banani Police reached the venue within 20 minutes and for the time being the wedding was called off. However, I came to know that later the wedding took place at some other location." An FGD participant in Bounia Badh slum, Dhaka.

### 3.2 EFM: DRIVERS AND ATTITUDES

Prevalence of EFM in poor urban areas of Bangladesh is driven by the complex interplay of a range of socio-cultural, religious, economic and political factors. As the UPPR baseline report (2010) demonstrates, the UPPR project cities and towns are characterized by a concentration of migrant population, which constitutes 60 percent of the households. Nearly 70 percent of the households fall below the poverty line<sup>46</sup> and over 50 percent of them belong to the extreme poor category. The average family size is 4.3 and 27 percent of the population of age 6 and above has no schooling. The majority of urban poor communities live in slums, which are mostly located in flood-prone areas and have poor housing and living conditions. These slums lack access to essential services such as water, sanitation and drainage; and have high crime rates. As Rashid (2006) describes, "Structural and social inequalities, a harsh political economy and indifference on the part of the state have made the urban poor in Bangladesh a marginalised group".

As the communities in Dhaka slums have described during the consultations, the socio-political atmosphere in the urban poor setting is 'unsafe' and 'tense'. In Korail slum of Dhaka, communities have further highlighted the 'fear of eviction' from the slums, which adds elements of uncertainty and instability to their existence.

<sup>&</sup>lt;sup>45</sup> A baseline study undertaken by ICDDR (B) and Population Council (2012) in the slums of Mohakhali, Mohammadpur and Jatrabari in Dhaka found that nearly one-third of the women were not asked for consent in their marriage and 28 percent were not willing to marry.

<sup>&</sup>lt;sup>46</sup> Absolute poverty rates are high at 73% under Direct Calorie Intake (DCI) and 67% under Cost of Basic Needs (CBN) method

The following section discusses the drivers of EFM, and views and attitudes of the community members towards the issue. During the FGDs and participatory exercises, the community members and other stakeholders, including the community leaders, local government officials and NGO workers, have identified several drivers of EFM and also indicated their significance. This section also presents the causal analysis of these drivers. The following Matrix summarises the significance of drivers of EFM across study locations, derived from FGDs and Force Field Analyses<sup>47</sup> conducted during stakeholders' workshops. Among the drivers, the stakeholders have highlighted poverty, socio-cultural and traditional norms, social policing/social pressure of the influential people and social insecurity as the most significant drivers of EFM.

Drivers of EFM	Significance of Drivers of EFM			
	Tangail	Jessore	Dhaka	
Patriarchal social norm / Gender inequality	High	High	High	
Social pressure of influential people / Social policing	High	High	High	
Poverty	High	High	High	
Social insecurity (including sexual harassment)	Medium	Medium	High	
Lack of awareness	Medium	Medium	Medium	
Love affairs	Low	Low	Medium	
Weak enforcement of law / Access to fake birth certificate	Medium	High	Medium	

Table 4: Significance of Drivers of EFM as perceived by communities and other stakeholders

# 3.2.1 Poverty

Poverty, both in the forms of financial insecurity and human poverty in terms of poor living conditions, is a major driver of EFM<sup>48</sup> in a number of ways in the poor urban setting, as discussed below.

### Dowry

In Bangladesh, the practice of giving or receiving dowry was made a punishable offence by the 1980 Dowry Prohibition Act. The sanctions were further strengthened in 1985 and involved fines and imprisonment for up to five years. However, evidence suggests that legal bans and sanctions have not been effective in eliminating this harmful practice. Studies have demonstrated that the prevalence of child marriage is associated with demands for dowry, with amounts increasing with age of the girls (Amin et al, 2013; Das & Amin, 2008).

FGDs reveal that the practice of dowry payment plays a critical role in the early marriages of girls in poor families<sup>49</sup>. The amount of dowry demanded is proportional to the age of the girl, as younger girls are preferred more by the boy's family.

<sup>&</sup>lt;sup>47</sup> This exercise was conducted in stakeholders' workshops. During this participatory exercise, driving and restraining forces of the EFM were discussed with the stakeholders and they presented them in a diagram. The magnitude of the forces was indicated with the length of the arrows (diagram in Annex 1). The output of the exercise reflects stakeholders' perceptions regarding the significance of the drivers of EFM and priorities about solutions.

<sup>&</sup>lt;sup>48</sup> A national survey by Plan Bangladesh and (ICDDR 2013) found that 81 percent of women married under 18 (currently aged 20–24) belonged to the lowest wealth quintile.

<sup>&</sup>lt;sup>49</sup> When a girl is married her parents have to pay dowry to the family of the groom.

"Both the husband and the in-laws prefer a young bride who is attractive and can be easily controlled and manipulated" A Female FGD participant in Sabujbag, Tangail

Poor parents arrange the marriage of their adolescent daughter as they fear that the amount of dowry will increase as their daughter gets older. Groom's family do not always ask for dowry in the form of cash, as it is can also be paid in kind (furniture, motorcycles etc). Dowry is a critical burden for poor and extreme poor families. However, in several cases dowry demand continues in various forms (cash and kind) even after marriage. For poor, unemployed boys, dowry is a means to get hold of some money, which they sometimes use to start small businesses. Boys in FGDs have reported that in some cases it is a driver of early marriage for the boys in poor families.

# Dependency Ratio

FGDs across locations and groups reveal that for the fathers in poor families, early marriage of girls is a way to reduce the family size and the dependency ratio.

"We are from poor families and our parents do not have money to feed us and bear the expenses of our education. So they marry us off at an early age." An adolescent female FGD participant in Haran Colony, Jessore

Parents marry off their daughters as soon as they get a 'good alliance', which is evident from the following quote<sup>50</sup>.

"In my neighborhood recently a 14 year old girl was married off to a 28 year old boy. The girl has been working as a domestic help and the boy is a driver. I asked the mother of the girl why she married off her daughter at such an early age. She replied that they were from a poor family and luckily she got a good match for her daughter and she did not want to let this opportunity go off her hand." A female community leader in Korail slum

### Living conditions and fear of eviction in urban slums

As male and female FGD participants in Dhaka slums have shared, early marriage in poor urban areas is also driven by the poor, congested and culturally unacceptable living conditions, as articulated by a FGD participant in the following quote.

"Most of the poor families in our slums live in one-room accommodations and when the children are grown up it results in a very uncomfortable situation for the parents as they do not have any privacy. Parents then marry off their adolescent daughter as a solution to this problem"- Male FGD Participants in Bounia Badh, Dhaka

Even if there are more than one room in any household, the family prefers to rent out the other rooms to the garment workers and earn some additional income. In Korail slum, Dhaka, the FGD participants have emphasized that the insecurity that come from the constant fear of eviction from the slum also acts as a driver of EFM in their community.

<sup>&</sup>lt;sup>50</sup> Good match for the arranged marriage of their daughter.

"We do not know whether tomorrow we will be having roof over our heads. With grown up girls, we cannot live on the streets. It is better to marry them off." A female FGD participant in Karail Slum, Dhaka

These issues, however, have not been raised by the communities in Jessore and Tangail.

# 3.2.2 Socio-cultural and Religious Norms, Patriarchy and Social Policing

# Low Social Standing of Girls

Across study locations, low social standing of girls has emerged as one of the major drivers of EFM. A girl is valued in society only as a wife and a mother. Thus for girls, marriage is the only way to achieve social status<sup>51</sup>. As female FGD participants have shared, in poor and ultra-poor families, girls are considered as 'burden' for their parents.

"We are considered as burden for our parents, and they want to get rid of us as soon as possible" An adolescent female FGD participant in Sabuj Bag, Tangail

Consultations at various levels indicate that poor parents do not prioritise their daughters' education and they would rather save that money for her dowry. Moreover, the money spent on a girl's education does not have any returns. Even if she earns in future, she will not have any control over her income and will never be able to financially help her parents. They rather prefer to invest their limited resources in sons' education, since they are expected to support the family in future, as evident from the quote below.

"In poor families girls are withdrawn from schools. However, the parents try harder for their sons' education." A female FGD participant in Korail slum

As evidences suggest, once a girl is out of the school, she is more likely to be married off<sup>52</sup>.

Controlling Sexual Behaviour of Adolescent Girls and Social Policing

Socio-cultural and religious norms and patriarchy in the poor urban setting propagate early marriage of girls in order to control her sexuality and protect her virginity. Parents of young girls are subjected to social pressure to protect the virginity of the girls.

Sexual behaviour of adolescent girls in urban slums is closely monitored by influential people (local leaders and rich people) and gang leaders<sup>53</sup>. Participants in stakeholders' workshop in Tangail highlighted the role of local influential people in encouraging and supporting the practice of EFM.

<sup>&</sup>lt;sup>51</sup> A woman's only source of approved status is through marriage and motherhood (Rashid 2006)

<sup>&</sup>lt;sup>52</sup> Education is strongly associated with child marriage. As the National survey by Plan Bangladesh and ICDDRB (2013) suggests 86% of women with no education were married before 18 years of age, compared to 26% of women who had completed secondary or higher education.

<sup>&</sup>lt;sup>53</sup> Rashid (2006) also notes that love affairs are regulated and monitored by community members, landlords and even gang members in the slum settlements. If any young couple are found in 'compromising position', they are forced to get married.

"In our locality, whenever we come to know of early marriages we go to local counsellors and other influential people. In front of all the community members they agree to stop the wedding. However, later they collude with the parents, allowing the wedding to take place. If they come across an adolescent girl who looks grown up, they put pressure on her parents to marry off their daughter." Participants in Stakeholder workshop, Tangail

The social construction of 'hegemonic masculinity'<sup>54</sup> and pressure of acting as a 'real man' also contributes to the prevalence of EFM. As a CARE Bangladesh study<sup>55</sup> on masculinity in North-East Bangladesh suggests, "there is a society-wide admiration for the model of manhood constructed under real men, which dominates their ideals, desires and fantasies" and the common perception is that the men with "the traits of hegemonic masculinity, in the form of power and control over others are the winners in life". One of the key characteristics of a real man is his complete authority over his family, and he upholds family honour at all times. To be a real man, the father, on one hand, will marry off his daughter to fulfill his duty and protect the family reputation, whereas the groom will opt for a young and virgin bride who will never question his authority.

"We prefer to marry a young girl before she gets involved in a courtship, as she is more likely to be a virgin" A male FGD participant in Bounia Badh, Dhaka

During FGDs, the boys have suggested that virginity of boys is not necessary in their society, implying that many of them are not virgin themselves.

# 3.2.3 Socio-political Insecurity and Unsafe Atmosphere in Urban Slums

The issue of social insecurity has emerged as one of the major drivers of EFM in all study locations. It has been mentioned by the community members as well as other stakeholders including the community leaders, local government officials and NGO workers. However, the issue has emerged as a more prominent driver in Dhaka slums.

Slums are mostly controlled by local influential people, including political and religious leaders, rich people, and mafia-like criminal gang leaders, who usually have close connections with political parties and local police. The current atmosphere in urban slums is unsafe for the girls, with very high rates of crimes and sexual harassment cases, particularly in Dhaka<sup>56</sup>. FGD participants have mentioned that girls are harassed on the way to the school or work. Sometimes parents withdraw their daughters from school because of incidences of sexual harassment. Insecurity of the parents is evident from the following quote.

*"Girls are not safe in our area....mastaan (gangsters) and bokhate (spoiled) boys harass the girls" Female FGD participant in Karail slum, Dhaka* 

<sup>&</sup>lt;sup>54</sup> Culturally idealized form of masculinity in a given historical setting (Connell, 1987, 1995)

<sup>55</sup> CARE (2013),

<sup>&</sup>lt;sup>56</sup> A baseline study undertaken by ICDDR (B) and Population Council (2012) in the slums of Mohakhali, Mohammadpur and Jatrabari in Dhaka reports an alarming rate of gender-based violence. According to the study, 76 percent of the women surveyed had suffered physical or sexual abuse during the past 12 months, with 43 percent having experienced both physical and sexual abuse.

Girls are at risk even at home, as both the parents are working<sup>57</sup>. In such a setting, extreme poverty and social insecurity make the young girls vulnerable to sexual abuse and violence. Parents of adolescent girls feel extremely insecure in urban slums. Girls have mentioned that people do not generally protest when boys harass the girls on the street.

"When boys harass a girl, people watch the incident as silent spectators and nobody protests. This actually reflects the erosion of moral values in our social system" A young female NGO worker in Dhaka

Social insecurity, combined with cultural pressure for protecting chastity of an unmarried girl, drives the parents to arrange the marriage of their adolescent daughters at an early age. They perceive that after marriage, the husband will have the responsibility to protect her. Thus, marriage is a mechanism to transfer the responsibility of protecting the girl, from the father to the husband<sup>58</sup>.

Incidences of crimes and drug addiction in urban slums have also been reported as drivers of early marriage of boys. In several cases parents get their sons married off below the legal age to protect them from getting involved in illegal activities. They feel marriage will make them more responsible.

# Increasing Trend of Courtship and Self-Initiated Marriages

Consultations with stakeholders at various levels have revealed that there is an increasing trend of love affairs and self-initiated marriages among adolescents in urban slums. In Bangladesh, free mixing of unmarried adolescent boys and girls is not socially permissible<sup>59</sup>. Pre-marital sex and pregnancy outside the marriage is strictly prohibited, in both religious and cultural norms<sup>60</sup>. However, consultations with community members and other stakeholders across study locations have revealed that with the advent of cable television, mobile phone and internet, there is an increasing trend of adolescents getting involved in romantic relationships. In urban slums, the use of mobile phones is almost universal among adolescents. The mobile phone has become the easiest channel of communication between the adolescent boys and girls. Parents attribute the increasing number of courtships among the adolescents primarily to the easy access to internet and mobile phones<sup>61</sup>.

Boys in Bounia Badh slum, Dhaka have blamed cable television and foreign TV programmes<sup>62</sup> for 'spoiling' the girls. According to them, these television dramas have a negative influence on the girls. Perceptions of the male FGD participants are reflected in the following quotes.

<sup>&</sup>lt;sup>57</sup> In urban slums, most of the families are of nuclear form, hence there are no elders to look after the girls in the absence of both the parents.

<sup>&</sup>lt;sup>58</sup> Early marriage relieves families of the responsibility of caring for their daughters (www.gov.uk 2014) 59 Haq (2007)

<sup>&</sup>lt;sup>60</sup> A national survey (Baseline HIV/ AIDS Survey among Youth in Bangladesh, 2005, ICDDR, B) on young people aged 15-24 reported that 48% of rural and 45% of urban males had their first sexual experience between 15-17 years of age. About 31% of rural and 38% of urban males had sex at 18-20 years of age and about one-sixth had sex before the age of 15. The reported prevalence of premarital sex among females was very low (2%) compared to males in all age groups. The most common reported partner in premarital sex for boys was girlfriend (58%) (WHO, 2007), which actually indicates prevalence of pre-marital sex among girls.

<sup>&</sup>lt;sup>61</sup> A Plan International (2013) study also notes that, the increased access to mobile phones is perceived as a factor that facilitates communication between girls and boys and contributes to self-initiated marriages.

<sup>&</sup>lt;sup>62</sup> More specifically Indian television serials

"The girls nowadays dress up like the heroines of TV serials and try to attract our attention. If they tempt us by dressing up provocatively, we will obviously get drawn towards them".

*"If they follow religious rules and dress up conservatively by covering their bodies, boys will not be attracted to them." Male FGD participants in Bounia Badh* 

On the other hand, group discussions with the girls reveal that although the boys do not extensively watch television serials, they have access to objectionable videos<sup>63</sup> on their phones. Participants of FGDs and stakeholders' workshops have suggested that access to ICT, availability of free time and lack of meaningful engagement and healthy pursuits beyond school hours enable adolescents to get involved in courtships. Parents are reportedly worried about the increasing trend of love affairs and self-initiated marriages of the adolescents.

"Now a days the adolescents get involved in love affairs and do not even think about family honour." An old female FGD participant in Haran Colony, Jessore

To uphold their family honour, parents fix the marriage of their adolescent daughter with a 'suitable' boy as soon as they come to know about her involvement in courtship.

# 3.2.4 Lack of Awareness about Negative Consequences of EFM

As community members across locations shared, lack of education and ignorance about the negative consequences of early marriage also contributes to the propagation of the practice. When parents marry off their daughter at an early age and soon she becomes a mother, the vicious cycle of poverty, poor health, maternal and child malnutrition, curtailed education, domestic violence, instability and disregard for rule of law often continue into the next generation<sup>64</sup>. As FGDs have revealed, the parents marry off their daughter to protect her from sexual harassment and pre-marital sex, but after the wedding her husband believes that he has the right to have sex with her, even resorting to force.

"Mita (not her real name) is a beautiful 15 year old girl, living with her parents in Sabuj Bag, Tangail. Her parents married her off last year as many local boys used to harass her. A marriage proposal came from a 44 year old man who was working in the Middle East. Initially her parents did not accept the proposal. However, the man and his family put pressure on Mita's parents and even lured them by offering gold jewelleries. Finally Mita's family agreed for the wedding. On the wedding night, Mita's husband had forcible sex with her and later also he forced her to have sex with him. Mita had to do all the household chores and was not allowed to meet her parents and family members. After three months of her wedding, her husband went back to his work in the Middle East without informing her and from there he sent her a divorce notice. At her in-laws place, Mita was not allowed to study. Now she has come back to her parents' home and has resumed her studies." A case study in Tangail

"When young girls in our locality get married, the husbands are keen to engage in sexual activity. However, the girls initially are scared, as they are not physically and mentally prepared to have sexual experiences. In the majority of the cases, the bride is pressurised by her in-laws to conceive within the

<sup>&</sup>lt;sup>63</sup> Girls mentioned that the boys watch these videos secretly.

<sup>&</sup>lt;sup>64</sup> Equality Now (2014)

*first year of marriage, and she eventually succumbs to the family pressure.*" A female FGD participant in Haran Colony, Jessore

"The child bride is unable to look after her children and herself. After the birth of a few children, her health deteriorates, and her husband does not find her attractive anymore. In several cases the husbands indulge in extra-marital relationships." A female FGD participant in Korail Slum, Dhaka

As FGDs have revealed, the child bride cannot meet the expectations of her husband and his family members, as a wife and daughter-in-law. Reportedly, some of these marriages do not last, and the girls come back to their parents' home with their children. Though the reduction in family size is one of the primary drivers of early marriage, in cases of failed marriages, it increases the number of mouths to be fed, as evident in the following quote.

"My parents married off my sister at a very young age and her husband deserted her when she was pregnant. Her condition was critical. Though we are very poor, somehow we managed to pay for her caesarean section delivery. Now my sister and her child live with us." An adolescent female FGD participant, Haran Colony, Jessore

In case of self-initiated marriages also the adolescents admitted that they were not aware of the complexities to be faced after they get married, as reflected in the testimony of an adolescent couple.

"We loved each other and wanted to be together. When my parents came to know, they fixed my marriage with another boy. We did not have any other alternatives but to elope. Now we are married but our dreams are not likely to be fulfilled. We want to study further and create our own identities, which seem to be difficult due to financial constraints. I do part time sewing work and he works in a supermarket. We do not have time to study and also get very little time to spend with each other." An adolescent girl (15 years), Tangail

*"I feel bad because I am not able to fulfil her dreams and my dreams too". Husband of an adolescent girl (20 years), Tangail* 

The couple mentioned that they did not have any knowledge about the consequences of early marriage, as their parents or teachers in school never discussed these issues with them nor did they receive this information from any other sources.

# 3.2.5 Weak Enforcement of Law

The issue of child marriage in Bangladesh is governed by The Child Marriage Restraint Act 1929, and according to this law, a woman must be at least 18 years to get legally married. The law also mentions child marriage as a punishable offence. The Birth and Death Registration Act 2004 requires universal birth registration, and practical implementation of birth registration system can play a critical role in the prevention of EFM. However, as the community level and stakeholder level consultations have revealed, the enforcement of child marriage prevention law and compulsory registration of birth and marriage is weak. Social awareness about the need to register all births and marriages is still low. There is an easy access to fake birth certificates to legitimize marriages involving minors<sup>65</sup>. Thus, parents, *Qazi*<sup>66</sup> and

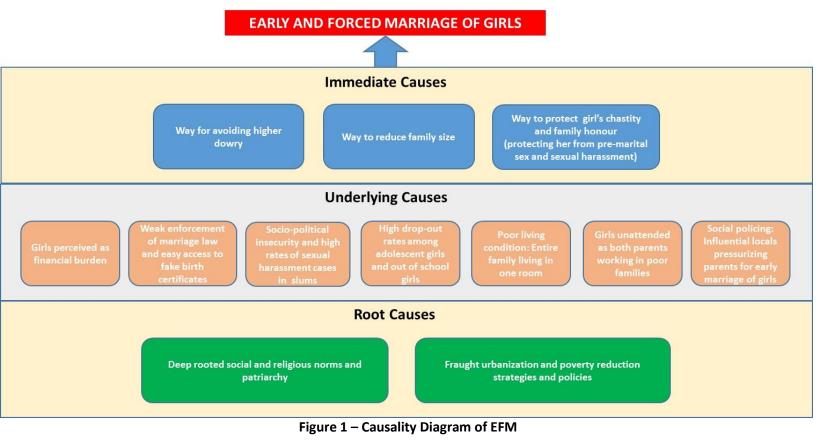
<sup>&</sup>lt;sup>65</sup> UNFPA, Plan International, ICRW (2014)

Government officials are all involved in propagating this practice, and the enforcement of the law is not strict enough to deter them from violating it. This malpractice is captured in the following case study.

"19 year old Hussain (name changed) had an affair with 14 year old Fatima (name changed). Fatima's family did not approve of this relationship and arranged her marriage with another boy. But they eloped and went to the office of the local Qazi. Hussain reported his age to the Qazi as 19 years and Fatima's age as 18 years. The Qazi, however, solemnized their wedding, reporting Hussain's age as 22 years in the Nikahnama (the certificate issued by the Qazi). The next day, they got their marriage registered at the court." A case study in Tangail

#### 3.3 EARLY AND FORCED MARRIAGE: CAUSALITY ANALYSIS

The factors discussed above can also be grouped into immediate, underlying and root causes of EFM in poor urban areas, as presented in the following Causality Diagram<sup>67</sup>.



<sup>&</sup>lt;sup>66</sup> religious judges, who performs the marriage rituals

<sup>&</sup>lt;sup>67</sup> Causality analysis was conducted during one of the Stakeholder Workshops to analyse the causes of EFM. The stakeholders present in the workshop actively participated in this exercise.

*Immediate causes* of EFM include the concerns of the father about daughter's higher dowry, the need to reduce the financial burden (by cutting the family size) and the urge to uphold family honour by protecting her chastity and virginity.

A range of factors has been identified as *underlying causes,* as shown in the diagram above, which lead to the immediate causes.

The *root causes* of EFM include the structural factors, such as 'socio-cultural and religious norms and patriarchy', and 'Government poverty reduction strategies and urbanization policies'.

As discussed in 3.2.2, social and religious norms, which associate virginity of the girls with family honour and value girls only as wife and mothers, propagate early marriage of girls.

The National Urban Sector Policy (2011) points out that urbanization in Bangladesh is fraught with a spatially unbalanced pattern. The policy also recognizes that sustainable urbanization is a prerequisite for sustainable development, and it should encompass environmental, social, economic, cultural and political sustainability. Urban poverty in Bangladesh, as in other countries, has been given insufficient attention by policymakers<sup>68</sup>. A recent UPPR (2014) study<sup>69</sup> has mentioned the lack of 'definitive and effective national policy addressing urban poverty reduction' as a major gap in 'constraining sustainable urban development and urban poverty reduction'. The study further highlights that political leadership lacks an urban mind set leading to 'no or muted, support for the urban sector'. Rural areas receive more policy emphasis, leading to 'under-provision for the urban poor'. Urban poverty reduction lacks clear and definite vision and statement on cities and towns. This gap in Government poverty reduction strategies and urbanization policies in Bangladesh gets manifested in poverty, poor living and security situation in poor urban areas. This, in turn, perpetuates EFM, as discussed earlier in section 3.2.

#### 3.4 PERCEIVED CHALLENGES FOR PROGRAMMING TO REDUCE EFM

This section discusses the challenges in programming that aims to reduce the prevalence of EFM, based on perceptions of different stakeholders captured during key informant interviews and stakeholders' workshops.

Staff members of UPPR and International/Local Non-Government Organizations

UPPR

• For UPPR, targeting and effective need assessments are perceived as major challenges, as poverty in intervention areas is wide-spread and multi-dimensional. It was felt that during the preparation of the Community Action Plan (CAP), the infrastructure component got more focus compared to the Socio-economic component, as the personnel<sup>70</sup> involved in the facilitation process lacked the socio-economic orientation and the gender lens.

<sup>68</sup> UPPR (2013)

<sup>69</sup> UPPR (2014)

<sup>&</sup>lt;sup>70</sup> Mostly engineers were involved in the process (Consultation with the UNDP staff)

- From the perspective of UPPR staff, there is a lack of motivation of the community members which is a major challenge for the implementation of the programmes. It has been difficult for the staff to motivate the community members to participate in programmes such as skills training conducted for the empowerment of girls.
- UPPR staff perceive that engagement of men in the programme poses challenges to the implementation of the programme. They feel it is difficult to work with men because of their controlling attitude.
- Women staff of UPPR feel that the women leaders' acceptance of the communities has been a challenge in the initial phase of the programme.

Other agencies

- Both financial and human resources are limited for the NGOs. NGOs feel that they lack the skilled staff to deal with the EFM issue. Some UPPR staff and Community leaders also feel that they are not capacitated to handle the issue.
- NGOs also lack proper coordination among themselves and with the Government.
- Programmes run by the NGOs are time-bound, and their approach is project-based. Ownership and sustainability of the programmes are always major challenges.
- NGOs feel that due to deep-rooted social norms and weak enforcement of law it is difficult to prevent the cases of EFM. When early marriage is condemned and stopped with legal measures, the families go 'underground' or to another location and secretly marry their child off. Thus even though the case can be prevented temporarily, eventually the marriage will take place.

#### Government

- As mentioned by the Ministry of Women and Child Affairs (MOWCA) official, the Government is implementing a number of programmes to reduce the prevalence of EFM<sup>71</sup> but the large population of the country and socio-cultural norms pose significant challenges.
- Local government officials perceive that lack of social awareness is the major problem in the implementation of the programme to prevent EFM.

#### 3.5 PERCEIVED SOLUTIONS

The stakeholders during consultations have suggested a range of solutions to end EFM in the poor urban areas.

1. Community members feel that, to end EFM, it is crucial to improve the economic status of the households by enhancing their skills, and creating income generation opportunities in their localities. In towns such as Tangail, Jessore and Bounia Badh (Dhaka), communities have suggested that cooperative business is a better option than individual small businesses, as in many poor families the business loan is spent on other family needs and they also face difficulties due to weak market linkages. For example, community leaders and members in Tangail have suggested that they want to form a cooperative group for saree business, as

<sup>&</sup>lt;sup>71</sup> Government is currently providing subsidies to create demand for education in favor of the poor girls to prevent them from dropout and contribute towards ending child marriage. Under the scheme of internal scholarships for general education, 40% were reserved for girls (BRAC 2013). Apart from that the Government also supports Adolescent clubs (Kishor-kishori clubs)

the saree industry in the town has been running successfully for generations. In some towns, women feel that men should also be included in the cooperative group since some aspects of the business, such as marketing, is better understood by men. There has also been a suggestion for increasing the UPPR business grant.

- 2. Community members and leaders have suggested that the education of girls in poor and extreme poor families should be supported up to the HSC (in Jessore and Tangail) or college level (in Dhaka). Furthermore, the girls should be empowered with the provision of vocational training based on their needs.
- 3. Community members as well as other stakeholders have felt that social awareness should be created among adolescent boys and girls, parents, local influential people, including the opinion leaders, and Government officials about the negative consequences of EFM.
- 4. According to all the stakeholders, the social status of women needs to be improved. The mindset of men should change. Girls feel that boys should not get married to uneducated or less educated girls. If the demand for educated girls come from the boys, their parents would allow them to complete their education.
- 5. Community members and other stakeholder alike have emphasised that the enforcement of laws should be strict and efforts should be made to create awareness about the need for birth registration.
- 6. Stakeholder have also underlines that improving social and physical security of the poor urban areas is imperative to safeguard the girls from sexual harassment.

# Chapter 4: Recommendations

This chapter provides recommendations for future urban programming and suggests approaches and strategies, based on the consultations with the stakeholders at various levels. As discussed in the previous chapter, the root causes of the prevalence of EFM in poor urban areas include the gaps in urban poverty reduction strategies and patriarchal social norms and hence it is imperative to address both the issues for the elimination of EFM. Thus, in the future programming on urban poverty reduction, a strategy needs to be formulated using a gender lens to address the patriarchal socio-cultural norms effectively in all stages of programming. Apart from that, within the UPPR SEF, EFM should receive standalone focus as a sub-component, with dedicated resources.

#### 4.1 CONCEPTUALIZATION AND PLANNING

- In the planning phase, priorities should be identified, and for each defined area the needs should be assessed in a thorough manner<sup>72</sup>. Since UPPR has already established community structures (CDC, cluster, federation etc.), for the new project, the planning should be undertaken by extensively engaging the communities in the process. A team with the following criteria should facilitate the needs assessment:
  - The Assessment Team should have a Gender Specialist/Focal Point and shall be comprised of both women and men.
  - The Assessment Team should be comprised of individuals with knowledge of the selected area and population therein.
  - For the identification of priorities and needs assessment on each identified area, women, men, girls and boys from the selected communities should be consulted. A Community Action Plan (CAP) should not be formulated with the participation of women only.<sup>73</sup>
- Through the needs assessment, the benchmark should be established for the respective indicators for each identified priority area, including for the EFM sub-component. The assessment should be conducted using a combination of quantitative and qualitative techniques. While the quantitative component will be used for setting the benchmarks, the qualitative component will provide necessary insights into the programmatic issues.
- The assessment should also make an effort to capture the intra-household and community level gender dimensions and power relations, which would help in formulating communication, advocacy and other awareness generation activities.
- The interventions under the EFM sub-component should be based on strong partnership linkages and coordination among all government and non-government actors. At the outset, a stakeholder mapping of all government and non-government agencies working on EFM and

<sup>&</sup>lt;sup>72</sup> In the current phase of UPPR, detailed needs assessment was not undertaken in the identified areas. (Source: Key Informant Interview with a Community Organiser, Bounia Badh, Dhaka.

<sup>&</sup>lt;sup>73</sup> For the current CAPs, consultations were done only with women.

related issues should be conducted in a stakeholders' workshop at the town level. Role distribution and accountability framework should also be defined through this workshop.

• A coordination committee on EFM at the town level should be established with all the organizations working on related issues. The committee should meet at least once in six months during the project cycle.

#### 4.2 IMPLEMENTATION

• As drivers of EFM include a range of socio-cultural, economic and political factors, elimination of EFM calls for a multi-sectoral approach. In order to eliminate EFM, under the new urban poverty reduction project, the focus should be based on the following strategies:

#### Empowerment of girls

- Efforts should be made to keep the girls in schools by strengthening both demand and supply side components of the programme. As dropout rates are higher among girls, demand for education should be created/enhanced among poor and ultra-poor girls through the provision of education grant, school supplies, etc. Under the SEF, UPPR already provides education grants. However, grants should be given until a girl completes the higher secondary level. To keep the girls of ultra-poor families in school till HSC level, an additional incentive should be provided in grades 6-12. However, the incentive should be conditional upon successful completion of each grade.
- On the supply side, free and subsidized tuition support should be provided respectively for the ultra-poor and poor children at middle and higher levels. This tutorial support is crucial for the children in poor urban areas, as most of them are first generation learners and hence they do not get any support from their families. Local educated youths, who have completed college level education, can be identified and trained as tutors, which would, on one hand, help increase the retention rates in schools and, on the other hand, will generate income locally. The grant should be provided in a coordinated manner with other stakeholders such as the Government and other NGOs, who are providing complementary support.
- The future urban programme should continue to provide vocational trainings to the adolescents. However, during the needs assessment, efforts should be made to assess local, as well as individual training needs of the girls. Depending on the nature of the course, duration of the training should be increased<sup>74</sup>. The trainers should be identified by the programme and the selection should not be left to the traines<sup>75</sup>. After completion of the training, placement assistance or market linkage support should also be facilitated by the programme. However, it has been reported that in a number of cases the girls undergo the training primarily for availing

<sup>&</sup>lt;sup>74</sup> Reportedly, duration of some of the courses was not adequate.

<sup>&</sup>lt;sup>75</sup> During the current phase, in some cases, trainers are left to be identified by the trainees, as reported in the stakeholder workshop in Bounia Badh.

the grant, and later they do not get engaged in income generation activities. So, it is imperative to analyse the real needs during the needs assessment.

Adolescents' clubs can be formed in poor urban areas to engage the adolescents in healthy
pursuits such as sports, cultural activities, etc. and provide them with a space for social
interaction. In this initiative partnership linkages can be established with the organizations such
as BRAC, UNICEF and GOB.

#### Empowerment of communities

- For creating income-generating opportunities for the poor and ultra-poor families, UPPR provides business grants, which should be continued in the new programme. Communities in some towns have suggested provision of block grant for cooperative business. However, the UPPR staff feel that cooperative business initiatives in Bangladesh have not done well. So the feasibility of such initiative should be appropriately assessed. Additionally, the amount of the business grant should be increased in the new programme. The programme should also provide support for establishing market linkages.
- Awareness generation programmes (to create awareness about the need for eliminating EFM) should be undertaken for adolescent boys, girls, men, women, local influential people, and Government officials. Monthly meetings/awareness generation sessions should be organized at the CDC level in the localities and workplaces as per the convenience of the communities. Apart from discussions, local cultural art forms can also be used to disseminate the messages.

For the adolescents, at the schools and the community level, sessions should be organized on sexual and reproductive health education and negative consequences of early marriage. These sessions can be organized in mixed groups, as both the adolescents and their parents feel that it will enable boys and girls to understand each other's perspectives better. The sessions for the adolescents can be facilitated by the peer educators. ICT can also be used as a medium to reach out to the adolescents.

In these awareness generation sessions/meetings, messages should be adequately disseminated to deconstruct the patriarchal socio-cultural norms and the notion of masculinity, to improve the social standing of the women. Along with the women, men should also participate to disseminate these messages.

- Apart from the UN (UNICEF, UNFPA, UNWOMEN, UNDP), a number of international and local NGOs such as Plan International, Save the Children, Action AID, BRAC, World Vision and a range of other NGOs are working on awareness generation on EFM and related issues. The new programme can foster partnership linkages with these organizations and support/complement their activities.
- For preventing EFM, efforts should be made to create awareness about the universal birth registration. Municipal health workers and local NGO staff can be oriented for keeping records of the new births in the area and motivating people for digital record. For legal aspects, partnership linkages can be established with the organizations such as Ain O Shalishi Kendro, BNWLA, BRAC, BLAST etc.

#### Community watch groups for preventing sexual harassment of girls

• To protect the girls from sexual harassment in urban slums, it is important to involve the schools and the community members to form local watch groups. Local police officials should also be oriented and involved in this process. There should be women members in local *salish* committees and panchayats. Partnership linkages in this area can be fostered with BRAC and other NGOs working on this issue.

### Capacity development of stakeholders

• Capacity of the community leaders (at CDC, Cluster and Federation and Town levels) and NGO/UPPR staff needs to be strengthened through the provision of training on the issues related to EFM.

#### 4.3 MONITORING AND EVALUATION OF THE PROJECT

- Right from the beginning of the new project, the monitoring and evaluation (M&E) system should be put in place, with the establishment of relevant baseline data and targets for each indicator, which should be tracked periodically.
- Additionally, efforts should also be made to establish a community driven M&E system to track a basic set of indicators, which will make the community more aware and motivated and provide them with ownership of the programme. The set of key indicators will include the following:
  - $\circ$  ~~ % of girls and boys who were married by age 15 in particular year
  - % of girls and boys who were married below the ages of 18 and 21 respectively, in a particular year
  - Average age at marriage for boys and girls
  - School (SSC and HSC) completion rates for girls and boys from poor and ultra-poor families
  - Dropout rates among girls and boys from poor and ultra-poor families
- Apart from the baseline study, mid-term and end-line evaluation should also be conducted for the EFM sub-component.

Further research on EFM in poor urban areas should focus on the following -

- Large-scale qualitative studies with wider coverage of urban areas across Bangladesh to adequately capture the demographic and cultural diversities.
- Very early marriage of (1) girls (below 15, and below 11) and (2) boys marrying below legal age.
- Ethnographic research documenting how urbanization and the complex dynamics perpetuates early marriage practices in urban poor areas.

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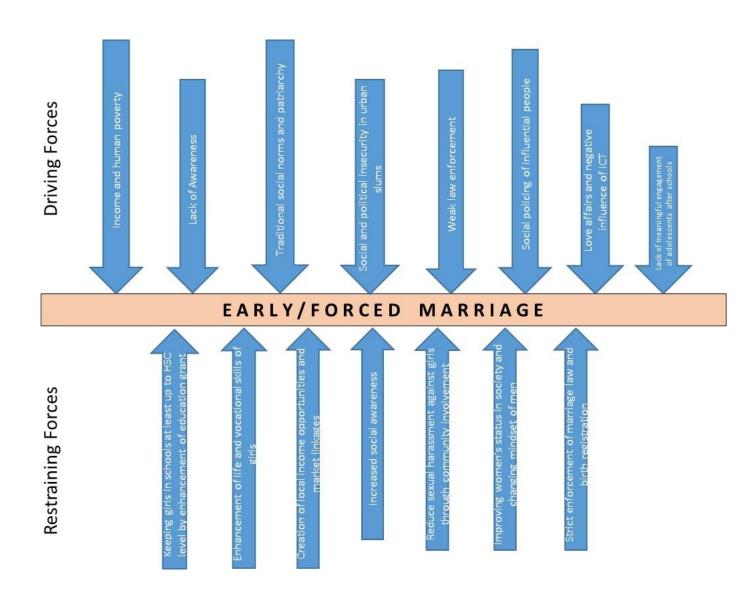
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<sup>&</sup>lt;sup>76</sup> This diagram is the output of the Force Field Analysis conducted in Stakeholder Workshop in Tangail

# Annex 2: Survey tools used<sup>77</sup>

# Community FGD Guideline for mixed Group (will be translated in Bangla)

Name of the town:

Locality/ Community:

Population:

Participants' background information:

1. Occupation/s:

Men:

Occupation				
(ask and list)				
Frequency				
(mention the number in each occupation)				

Women:

Occupation				
(ask and list)				
Frequency				
(mention the number in each occupation)				

2. Age

Men

Age	Below 12	12-17	18-25	26-45	45+
Frequency					

Women

<sup>&</sup>lt;sup>77</sup> These guidelines were used for discussions with the community members in various groups. However, the discussions sometimes deviated from the guideline as some issues that emerged during discussions needed further probing.

Age	Below 12	12-17	18-25	26-45	45+
Frequency					

# 3. Range of monthly income

Monthly Income		
Frequency		

# 4. Age at Marriage: Men

Age	Below 12	12-17	18-25	26-45	45+
Frequency					
requeries					

## Women

Age	Below 12	12-17	18-25	26-45	45+
Frequency					

# 5. Number of children:

Men

Age	Below 12	12-17	12-17		18-25		26-45		
Number of children	0	0		0		0		0	
Ciliuren	1-2	1-2		1-2		1-2		1-2	

3-4	3-4	3-4	3-4	3-4	
4+	4+	4+	4+	4+	

Women

Age	Below 12	2	12-17	18-25	26-45	45+	
Number of children	0 1-2		0 1-2	0 1-2	0 1-2	0 1-2	
	3-4		3-4	3-4	3-4	3-4	
	4+		4+	4+	4+	4+	

- 6. When do the boys and girls attain adulthood?
- 7. What is the legal minimum age at marriage for boys and girls? What are the consequences of marrying below this age?
- 8. What do you think is the ideal marriageable age for boys and girls?
- 9. What is the average age at marriage in your community? (May I meet a newly married couple at the end of our discussion?)
- 10. Why people in your community marry at this age (probe)? What are the (positive/negative) consequences of marriage at this age?
- 11. Who takes the decision of marriage (a. father b. mother c. both d. bride/groom e. any other family member/s)?
- 12. Do you register your marriages?
- 13. Specific Observations (if any):

# Community FGD Guideline for Girls Group (will be translated in Bangla)

Name of the town:

Locality/ Community:

Population:

Participants' background information:

1. Occupation/s:

Occupation (ask and list)				
Frequency (mention the numbers)				

# 2. Age

Age	Below 12	12-17	18-25	26-45	45+
Frequency					

# 3. Range of monthly income:

Monthly Income		
Frequency		

# 4. Age at Marriage:

Age	Below 12	12-17	18-25	26-45	45+

Frequency			

5. Number of children:

Age	Below 1	.2	12-17	18-25	26-45	45+	
Number of children	0		0	0	0	0	
	1-2		1-2	1-2	1-2	1-2	
	3-4		3-4	3-4	3-4	3-4	
	4+		4+	4+	4+	4+	

6. Age at first birth

Below 12	12-17	18-25	26-45	45+
	Below 12	Below 12 12-17	Below 12 12-17 18-25	Below 12         12-17         18-25         26-45           Image: Constraint of the second s

- 7. When do the boys and girls attain adulthood?
- 8. What is the legal minimum age at marriage for boys and girls? What are the consequences of marrying below this age?
- 9. What do you think is the ideal marriageable age for boys and girls?
- 10. What is the average age at marriage in your community? (May I meet a newly married couple at the end of our discussion?)
- 11. Why people in your community marry at this age (probe)? What are the (positive/negative) consequences of marriage at this age?
- 12. Who takes the decision of marriage (a. father b. mother c. both d. bride/groom e. any other family member/s)?
- 13. Do you register your marriages?
- 14. How many of you were not mentally prepared for marriage (please raise your hands)? Why did you agree to get married? (Probe if there was any forced marriage and document)

- 15. How many of you think you were not physically prepared to get married? Why?
- 16. Do you think you can shoulder the responsibilities of a wife, mother and daughter-in-law? If not why? What are the difficulties; Physical/mental? (Probe specifically in case of very young married women)
- 17. Has your economic condition changed after marriage? How? What are the reasons?
- 18. Do you think your husbands can shoulder their responsibilities as a husband/father? How many of you think they cannot fulfill their responsibilities? Please specify the reasons.
- 19. Has there been any significant change in your health after marriage? Please elaborate (Probe if there were any reproductive health problems, miscarriages etc)
- 20. After marriage did you tell your husbands about your health problems? (Probe if they hesitate to share with their husbands) Did he take you to a doctor?
- 21. Are there any cases of marital violence in your locality? What kinds of violence physical/mental/psychological? Please elaborate. What do you do in such cases? How is it resolved?
- 22. Specific observations (if any)

# Community FGD Guideline for boys Group (will be translated in Bangla)

Name of the town:

Locality/ Community:

Population:

Participants' background information:

1. Occupation/s:

Occupation				
(ask and list)				
Frequency (mention no. in each occupation)				

# 2. Age

Age	Below 12	12-17	18-25	26-45	45+
Frequency (number)					

## 3. Range of monthly Income:

Monthly Income		
Frequency		

## 4. Age at Marriage

Women

Age	Below 12	12-17	18-25	26-45	45+
Frequency					

## 5. Number of children

Age	Below 1	.2	12-17	18-25	26-45	45+	
Number of children	0		0	0	0	0	
children	1-2		1-2	1-2	1-2	1-2	
	3-4		3-4	3-4	3-4	3-4	
	4+		4+	4+	4+	4+	

- 6. When do the boys and girls attain adulthood?
- 7. What is the legal minimum age at marriage for boys and girls? What are the consequences of marrying below this age?
- 8. What do you think is the ideal marriageable age for boys and girls?
- 9. What is the average age at marriage in your community?
- 10. Why people in your community marry at this age (probe)? What are the (positive/negative) consequences of marriage at this age?
- 11. Who takes the decision of marriage (a. father b. mother c. both d. bride/groom e. any other family member/s)?
- 12. Do you register your marriages?
- 13. How many of you were not mentally prepared for marriage (please raise your hands)? Why did you agree to get married? (Probe if it was forcible) Document forced marriages (if any).
- 14. What are the responsibilities of a married man?
- 15. Do you think you can shoulder the responsibilities of a husband/father? How many of you find it difficult? Why? What are the difficulties?
- 16. Has your economic condition changed after marriage? How? What are the reasons?
- 17. Do you think your wives can shoulder their responsibilities as wife, mother and daughter-in-law? How many of you think they cannot fulfill their responsibilities? Why?

18. Has there been any significant change in the health of your wife after marriage? Please elaborate.

19. Specific observations (if any)

# Key Informant Interview Guideline

Introduction:

Name of the respondent:

Organization:

Designation:

1. Detail of projects related to urban poverty, RCH and/or specifically on early/forced marriage

Project Name	Intervention area	Activities	Target Beneficiaries (types
			and number)

2. What according to you are the main drivers of early/forced marriage in the communities where you are working?

- 3. What challenges do you face in implementation of projects that are addressing EFM?
- 4. Can you kindly elaborate the roles played by other stakeholders in this effort (probe for government, political leaders, CSOs, international agencies, community leaders, religious leaders etc.)
- 5. What changes have you observed and documented as a result of your interventions?
- 6. What further needs to be done to reduce and eliminate EFM among Bangladeshi communities?