

A Study on
**The Effectiveness of
Social Protection
Program on
Child Marriage**



Government of the Netherlands



Save the Children

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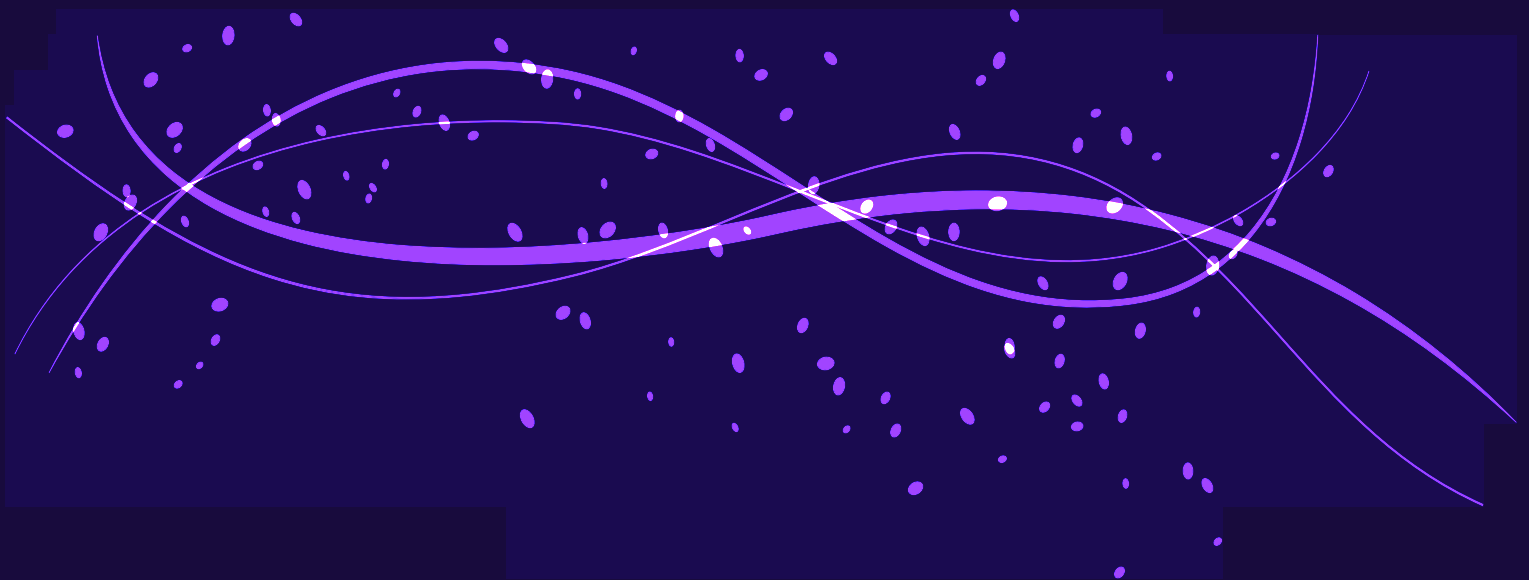
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Implementing Project: Adolescent Health and Empowerment to Reduce Child Marriage

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Abbreviation

CFW	Cash for Works
CSSP	Child Sensitive Social Protection
CSPB	Child Sensitive Social Protection in Bangladesh
DFID	Department for International Development
EECR	Enabling Environment for Children Rights
FFW	Food for Works
FSSP	Female Secondary Stipend Project
GoB	Government of Bangladesh
GR	Gratuitous Relief
HH	Household
MoWCA	Ministry of Women and Children Affairs
NGO	Non-government Organization
NSPS	National Social Protection Strategy
PESP	Primary Education Stipend Project
SESP	Secondary Education Stipend Project
SSN	Social Safety Net
TR	Test Relief
UK	United Kingdom
UNCRC	United Nations Conventions on the Rights of the Child
UNICEF	United Nations Children's Emergency Fund
UP	Union Parishad
VGD	Vulnerable Group Development

Preface

Child marriage is a serious violation of child rights that hinders the right to protection, development, education, and health. Bangladesh has one of the highest rates of child marriage in the world. Sixty-six percent of girls are married before the age of 18 years, out of which one third are married before 15 years. Save the Children is committed to address child marriage through its programs.

Save the Children has implemented a project titled “That’s No Way to Marry” in Barisal with financial support of the Ministry of Foreign Affairs of the Government of the Netherlands during October 2014 - December 2015. As part of the project, *A Study on the Effectiveness of Social Protection Program on Child Marriage* has been conducted. It has been found that there is no significant difference in child marriage practices among the households, whether they receive one, multiple, or no social protection program support. The allocated amount is too low to meet the basic needs of the families. Moreover, various other socio-economic and cultural factors affect the decision making of parents. The study concludes that reducing child marriage requires comprehensive interventions. This includes social protection programs with enough economic incentives, which will help families in deciding against arranging child marriage. It is also critical to ensure governance of administering birth and marriage registrations. Existing norms related to child marriage must be changed, and social awareness campaign should highlight legal, health and other negative consequences of child marriage that prevent a girl to realize her full human potential.

I would like to thank the Ministry of Foreign Affairs of the Government of the Netherlands for funding for this project; and the team members of Child Protection and Health, Nutrition and HIV/AIDS programs for implementing “That’s no Way to Marry” on prevention of child marriage. I would also like to thank Disaster Management Watch for conducting the study.

Save the Children intends to use the findings of this report to design holistic programs on child marriage by addressing the root causes. There is a long way to go to stop child marriage in Bangladesh, and in partnership with government and other civil society actors, we shall continue our journey to end this form of sexual violence.



William Lynch

Interim Country Director

Save the Children in Bangladesh

Executive Summary

Methodologically this study adopted a robust and novel approach. It did not use sampling method rather did a census¹ of every single marriage that took place within a year in a particular Union Parishad (UP). This provided ample opportunity to understand the actual incidence of child marriage across various socio-economic categories of households (HHs). Moreover, it was also possible to compare HHs receiving single and/multiple safety net program benefits with HHs not receiving any benefits.

Study revealed that rate of child marriage at rural level is 66.5%. A girl seems to be most vulnerable to get married at 16th and 17th year. Incidence of child marriage below 15 year is decreasing comparing with the 2013 data. 0.4% of the child brides were student during marriage and the rest were either dropped out of school or just did not go to school. Alarming fact is that there are millions of boys and girls who are out of schools and only 46.1% of the secondary school-age children are going to school.

Comparing with the brides, the grooms seem to have similar kind of educational attainment during marriage.

However, almost all the grooms were employed during the marriage. Parents of the brides also reported that in most cases they think the economic status of the grooms HH is better than theirs. Bride's parents reported three prominent reasons playing critical role in decision making while

selecting grooms. These are as follows: whether the groom earns 'well' and/or skilled worker and/employed, socio-economic status of grooms' HHs, and 'moral character' of the groom. However, apart from these 'pull' factors, push factors also simultaneously play role in decision making and these are: concern over safety and security, concern over 'free mixing' and family 'honour', uncertainty about 'good job' after completing education etc.

Marriage registration of child brides can be done easily due to loopholes in the system of marriage and birth registration. Even though current law makes child marriage a punishable offence but such marriages are not necessarily socially illegitimate. This means in reality such illegal marriage does not become null and void. Moreover, marriage solemnized by local Imam is socially acceptable and registration of such marriage is not a precondition of social acceptability.

Marriage and birth registration process is subject to governance failures and 'perverse' social norms, which also make the enforcement of existing punitive measures for child marriage less effective. The study indicates almost anyone can get a birth registration certificate with fictitious date by offering 'extra fees' to the authority. Sometimes, people also collect birth certificates (indicating lower age than actual) showing the excuse of job requirements. Certificate issuing authorities such as members of Union Parishad acknowledged that they cannot refuse these types of requests due to 'humanitarian' reasons.

1. To our knowledge this is the first time a census based methodology is used for child marriage related study.

It was found that while people are generally aware about the legal age limit for marriage but in practice HHs members do not find such legal limit socially/culturally appropriate. Moreover, there is a serious lack of knowledge in relation to nature of punishment mentioned in the law as well as the health consequences for the girls due to early marriage. Some HH respondents observed that if people are made aware of the punishments as well as negative consequences of child marriage, it may deter some parents from marrying off their child. Respondents also pointed out that any incidence of legal action against child marriage in certain areas, like Union, acts as an example to refrain people to do it. 54% of all marriage incidents had an age gap of 7 to 10 years and in case of child marriages the number is 58%.

Age gap has its rooting in popular beliefs and social constructions. Respondents observed that adult males in the studied areas (perhaps also overall in Bangladesh) consider brides age around 16 is easier to 'control' and are 'amenable' to the commands of the groom. In some cases, the respondents noted that there is a belief that female fertility remains high around the age of 16 and they have a long duration of potential child birth capacity which are expected by male counterparts.

One of the feature found that it is highly likely that child marriage occurs in HHs where parents have lesser formal educational attainments. Parents of the child brides were found out to be less educated than the parents of the adult brides.

Despite having more than one hundred of social protection schemes by the Government of Bangladesh (GoB) there are only a few programs

which specifically addresses lifecycle risks and vulnerabilities of children. Moreover, child centered social safety nets mostly are focused on schooling with a meagre amount of fixed stipend (no adjustment based on inflation is done).

The amount of stipend barely covers the out of pocket expenses of the parents even at rural level. Evidence suggests that stipends generally cover less than 10% of the out of pocket expenses by parents. One of the problems of the stipend program is its disbursement uncertainty. In almost all cases parents, students, and teachers reported that quarterly payment has always been uncertain and in some cases students got the money in the next grade.

School stipend program along with two other programs i.e. EECR and CSPB funded by UNICEF explicitly addresses child marriage by including it as an exclusionary condition in the program. While EECR and CSPB generally targets vulnerable orphan, street children, and children with disabilities, the overall coverage is still very low compared to the general stipend programs. These two programs also are very much different in terms of the amount of money it directly gives out to the children.

Other social protection schemes do not explicitly addresses child marriage and such schemes offer very little opportunities for reducing child marriage since the amount of cash/kind transferred does not reduce HH poverty, which, as this study shows, is one of the core driving factors for child marriage. The study also indicates that there is no significant differences in child marriage practices among the HHs whether they receive one, multiple, or no

social safety net fund. This also shows the limitations of existing programs in deterring parents from child marriage. Analysis also shows that the total endowment paid to beneficiary from such cash transfers program is not significant to bear any important HH expense for even the HHs which belongs to the lowest per capita income quintile.

Field data also refute the common perception that the amount of dowry goes up with the age of the bride. Rather it was found that amount of dowry often depends on the negotiation process between bride and grooms HHs as well as the ability of brides HH to offer money in this regards.

72% of the child marriages occurred in the household that belongs to poor and extreme poor HHs. HH head recounted that poverty is one of the key

reasons for marrying off their daughters. This fact raises the question whether current cash transfer programs adequately address poverty. Previous studies along with the draft National Social Protection Strategy stressed the fact that prevailing amount and existing program design are not sufficiently sensitive towards the life cycle risks and vulnerabilities of the target HHs and do not contribute to the graduation of HHs members out of poverty in a sustainable manner. If poverty is the core driver of child marriage and SSN is less poverty sensitive than it can be argued that SSN is less likely to reduce child marriage given the current design and amount of individual benefits. It should be noted that the practice of child marriage is also not only limited to poor since, as this study shows, 28% of the child marriages occurred in non-poor HHs.

Concluding analysis indicates that presence of dysfunctional marriage registration and badly governed birth registration system along with poverty, concern over safety and security of girl child create the basis for the strong preference for child marriage.

A programmatic approach to reduce child marriage must consider at the least six broader types of interventions:

- a) initiating reform in the social safety net programs with regard to design, amount, and coverage to make these highly poverty sensitive,
- b) conducting advocacy to address dysfunctional marriage registration and governance problems associated with the current birth registration system,
- c) developing awareness campaign to inform people regarding the negative consequences of child marriage (including possibility of getting punishment for this ‘crime’ and also health related consequences),
- d) emphasizing the importance of continuing education,
- e) conducting a full scale review of current inadequacy or loopholes in the existing laws and guidelines and finally
- f) associated responsible government mechanisms of marriage so that a consolidated reform agenda in this regards can be put forward.

1. Introduction

Who is a child? How economic calculus plays its role in deciding the transformation from a child to child bride? These and other related questions increasingly being asked by policy makers and organizations committed to changesocial norms and values surrounding the issues of child marriage. Despite laudable political promise, very little has been achieved to come out of the impasse created by a range of laws, guidelines and socio-economic realities in Bangladesh. While social values and norms are not something written in stone but factors that may contribute to reduce child marriage have had very little effect to reduce the incidence of child

marriage significantly. Often economic factors are interlocked with factors like incentives and opportunity costs of schooling a child, insecure social environments for adolescent girls and embedded discourses on ‘appropriate age’ of a bride etc. This study aims at understanding the intricate social realities that generate incentives for the parents to practice child marriage as well associated norms and values in the society that tend to legitimize such practice. The study also, in a modest way, suggest a few reform strategies for the SSN programs to make these effective in changing people’s incentives to practice chid marriage.

2. Conceptual Framework of the Study

2.1. Social protection and child sensitivity

Social protection evolved as a critical response to the minimalist approach of the than social safety net² in the 80s and 90s to strengthen the effort to reduce poverty sustainably. Social protections key strength was not only to pull people out of poverty but to induce and strengthen links between livelihoods security with empowerment (Devereux & Sabates-Wheeler, 2004). Transformative social protections can be described as a policy mechanism of governments’ welfare approach to its vulnerable citizens which goes beyond the income and consumption transfers and extends to “arenas such as equity, empowerment and economic, social and cultural rights” (ibid pg 3). Devereux and Sabates-Wheeler’s framework classified approached for transformative social protection and these are protective, preventive, promotive and transformative (see Figure 1).

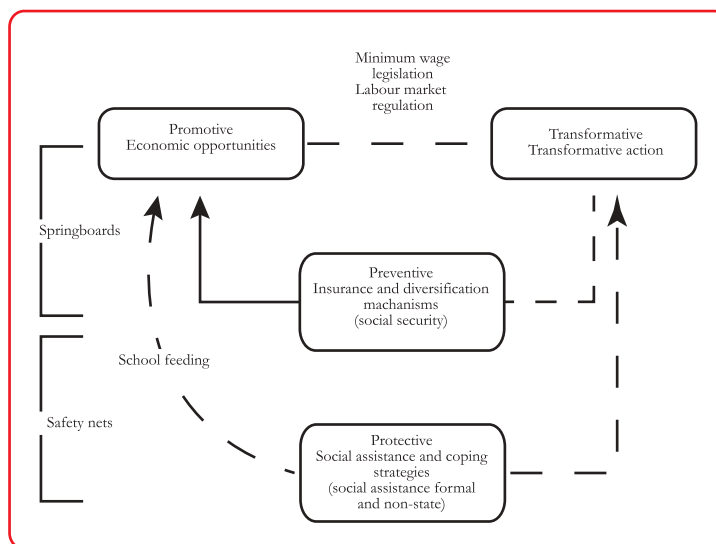


Figure 1 Approaches to social protection (Devereux & Sabates-Wheeler, 2004)

2. According to UNICEF ‘social safety nets’ refers to temporary or short-term programmes and ‘social transfers’ as the broader set of transfers that are only one component of social protection(UNICEF, 2012).

While protective social protection intends to protect households from chronic poverty and deprivation, preventive social protections pulls upward by reducing deprivation, promotive social protection enhance the capabilities to cope with risks and finally transformative social protection ensures a sustainability of the households to stay off limit from the poverty trap. In this backdrop, it should be noted that the United Nations Conventions on the Rights of the Child (UNCRC) also incorporated social protection as one of the key strategy that can reduce the vulnerabilities of the children and placed specific articles (article 26 and 27) by asking the governments to enact appropriate mechanism to reduce child poverty³.

For the purpose of this study we will limit the discussion of social protection under the term Child Sensitive Social Protection (CSSP).

As there was an absence of a shared understanding of what CSSP encapsulates, a Joint Statement on Advancing Child-sensitive Social Protection, developed by a group of agencies including Save the Children UK and UNICEF to build greater consensus on this topic (DFID et al., 2009; Marcus, Perezniето, Cullen, & Jones, 2011; Roelen & Sabates-Wheeler, 2012). According to this statement, child-sensitive social protection consists of policies that address ‘the inherent social disadvantages, risks and vulnerabilities children may be born into, as well as those acquired later in childhood,’ and is intended to tackle the underlying causes as well as the symptoms of vulnerability (UNICEF, 2012).

CSSP, as we understand is not about bringing about new measures or interventions per say⁴, rather ensuring the centrality of children’s vulnerability along with practical and strategic needs. Generally, CSSP tends to be discussed surrounding the issue of vulnerability and risks that increase child poverty (Kaplan & Jones, 2013; Save the Children Finland, 2010; Save the Children UK, 2007), however, recently scholars on CSSP have argued that there are three distinct sets of vulnerability and asymmetry which need to be taken into account while doing any CSSP measures and these are; 1) physical/biological vulnerabilities; 2) dependence-related vulnerabilities; and 3) institutionalised disadvantage⁵ (Roelen & Sabates-Wheeler, 2012; Sabates-Wheeler & Roelen, 2011).

Given this conceptual discussion we would like to operationalize the conceptual framework for this study which explicitly deals with child marriage. We understand that while reduction of child marriage can potentially be one of the outcomes of some social protection programmes, there is only a few long term, predictable and nationwide social protection programs by both government and non-government organizations explicitly addressing⁶ child marriage.

3. For details see http://www.unicef.org/crc/files/Rights_overview.pdf.

4. This does not limit the scope of proposing new measures in case the social protection schemes are not child sensitive.

5. Borrowing from Kabeer’s concept ‘cultural devaluation disadvantage’ (Kabeer, 2005), in both paper Roelen & Sabates-Wheeler explained that the cultural context of devaluation of the rights of children and women puts them in a vulnerable position where the possibilities of remaining voiceless exacerbates the existing inequity in all forms of societal status.

6. Only stipend programs and EECR of the government. NGO implemented projects are short term and implemented in only selected areas.

However, there are many programs initiated by development partners, national and international NGOs aiming at reducing child marriage and these programs can be broadly defined as project basis with limited geographic coverage of field level interventions. For the purpose of operationalization of conceptual framework we would consider such programs as social protection as these and other similar initiative like adolescent health, governance, awareness etc. can potentially have significant impact on the incidence of child marriage. For operational purpose we would consider three strands of conceptual thoughts from the following works⁷(see also Table 1);

- 1) Devereux and Sabates-Wheelers concept of transformative social protection (Devereux & Sabates-Wheeler, 2004).
- 2) Previously conducted research projects and programs on CSSP (RW.ERROR - Unable to find reference:2015; Barrientos, Byrne, Peña, & Villa, 2014; Gabel, 2014; Handa, Devereux, & Webb, 2010; Handa et al., 2015; Kaplan & Jones, 2013; Marcus et al., 2011; Patel, Knijn, & Van Wel, 2015).
- 3) Roelen and Sabates-Wheeler's arguments on the key elements of CSSP (Roelen & Sabates-Wheeler, 2012; Sabates-Wheeler & Roelen, 2011)

7. These strands are going to be used during the analysis and drafting. For example, how existing SPP is influencing different sets of vulnerabilities of children etc.

Table 1 Main types of social protection with examples from Bangladesh⁸

Aim of social Protection	Type of social protection	Definition	Examples of general household-level measures	Examples of Social Protection in Bangladesh
Protection	Social assistance: to relieve poverty and help households cope with lifecycle contingencies.	Typically involves regular, predictable transfers from governments and nongovernmental entities to individuals or households.	Cash transfers, social transfers, pensions, health fee waivers, lifeline utility tariffs, food and energy subsidies, subsidised housing.	Child/ family allowances (old age, widow etc.), Nutritional support for pregnant women and VGF, grants for orphans, scholarships, food aid, school feeding, micronutrient supplementation, residential care for abused children/ those separated from families.
	Social support and care services: human resource intensive support that helps identify and respond to vulnerability and deprivation, particularly at child and household level.	Services help to reduce social vulnerability and exclusion, strengthen resilience and capacity to cope and overcome shocks and strains and link children, women and families to existing programmes and services.	Home-based care.	Orphanages and Home (SoS).
Prevention	Social insurance: to mitigate people's exposure to the risks and consequences of livelihood, health, lifecycle and other shocks.	Typically takes the form of subsidised risk-pooling mechanisms, with potential contribution payment exemptions for the poor.	Social health insurance, disaster insurance, unemployment insurance, sickness benefits, contributory old-age pensions.	Pensions for government employees.
Promotion	Livelihood enhancement: to enhance incomes and capabilities.	Normally involves transfer of assets to disadvantaged groups, and/or efforts to increase their employment opportunities.	Employment guarantee/ public works programmes, active labour market programmes, productive transfers (such as fertilisers, tools or seeds for agriculture), microfinance and small business promotion services for disadvantaged groups.	Stipends for students, Youth employment promotion, VGD.
Transformation	Changes and reforms in legislation and the regulatory framework to protect socially vulnerable groups: measures to protect people against social risks which include discrimination and abuse.	Promote the legal and policy framework to foster equity and reduce vulnerabilities linked to different forms of inequity.	Equal rights/social justice legislation, affirmative action policies, asset protection.	Legislation and its implementation to prevent and child abuse (e.g. violence, trafficking, early child marriage, etc.), affirmative action measures (e.g. scholarships for girls or children of ethnic minorities or indigenous communities) to redress past patterns of discrimination, targeted measures to promote access to services and well-being of disadvantaged children (e.g. street children, child workers, trafficked children).

8. Adopted from (Marcus et al., 2011)

Based on this table we would like to draw an operational definition for social protection for this study;

A social protection scheme is a publicly funded, predictable and both short⁹ and long-term intervention that aims at preventing, reducing and eliminating economic and social vulnerabilities to poverty and deprivation¹⁰.

It is beyond the scope of this study to evaluate whether social protection system in Bangladesh is child sensitive or not but for this particular study we will only consider social protection scheme based on the following criteria;

- a. Publicly funded.
- b. Explicitly addressing child marriage, and
- c. Can potentially contribute (indirectly) in neutralizing the push factors¹¹ of child marriage as income and consumption transfers are made.

Based on the above mentioned criteria and definition the following table has been prepared with lists of social safety net programs of GoB. It is also assumed that based on the nature i.e. cash, in-kind, food, income etc. of these programs there can be direct and indirect influence on child marriage. Due to scarcity of evaluation reports is not formally established whether or not these program directly or indirectly influence the child marriage.

Table 2 Current social protections and assumptions regarding impact

Name of the program	Direct/Indirect	Reason for assumption¹²
Primary school stipend program	Direct	Conditional
School Feeding Programmes	Direct	Conditional
Reaching Out of School Children	No assumption	Not known
Secondary Education Stipend	Direct	Conditional
Higher Secondary Stipend	Direct	Conditional (UNICEF's funding)
Child Sensitive Social Protection in Bangladesh	Direct	Conditional (UNICEF's funding) ¹³
Early Learning for Child Development	Indirect	Ideally has neutralizing factors
Old age allowance	Indirect	Ideally has neutralizing factors
Allowance for widow, deserted and destitute woman	Indirect	Ideally has neutralizing factors

9. Relief works.

10. Partially adopted from UNICEF's definition of social protection excluding private policies and programs.

11. A number of social safety net programs transfer cash and in-kind support which have the possibility to reduce the vulnerability and shocks for the targeted households and these shocks and vulnerabilities i.e. climatic shocks, food security, predictable cash contribution etc. are generally associated with the push factors of child marriage.

12. Not known label denotes that the nature of that social protection is not known and for the time being nothing has been assumed regarding its impact. Conditional label denotes that these programs has in-built conditionality that automatically drops out children from its coverage in case of the incidence of child marriage. Some programs has been labeled 'has neutralizing factors' and by that it has been emphasized that the cash and/in-kind support generated from these program have the potential to neutralize the push factors to certain extent.

13. Technical and financial partner is UNICEF whereas government implement the program.

Name of the program	Direct/Indirect	Reason for assumption
Allowance for financially insolvent disabled	Indirect	Ideally has neutralizing factors
Allowances for Urban Low income Lactating Mother	Indirect	Ideally has neutralizing factors
Allowance for freedom fighters	Indirect	Ideally has neutralizing factors
Vulnerable Group Development	Indirect	Ideally has neutralizing factors
Vulnerable group feeding	Indirect	Ideally has neutralizing factors
GR and TR	Indirect	Ideally has neutralizing factors
Food for work	Indirect	Ideally has neutralizing factors
Money for work	Indirect	Ideally has neutralizing factors
Employment generation program for the poor	Indirect	Ideally has neutralizing factors
Enabling environment for child rights ¹⁴	Direct	Conditional

2.2. National and International Context

A desk review of studies on CSSP and child marriage both national and international level has been summarized under two categories;

1. Potential name and content of a social protection program to reduce child poverty and vulnerability
2. Potential factors of child marriage and recommendations.

14. In case of Barisal Division the program started in 2012 and currently expanded in 4 districts. In case of Barisal, the city corporation is covered with 300 beneficiaries, Chiknikandi Union of Golachipa Upazilla under Patuakhli district has 124 beneficiaries, Ila Patakata Union of Barguna Sadar has 110 beneficiaries, Uttar Digholdi Union of Bhola Sadar has 150 beneficiaries.

Table 3 Local and global studies on social protection and child marriage

Name of the study	Geographic location	Push factors for child marriage/impact of social protection on the wellbeing of the child	Recommendations
(Jain & Kurz, 2007)	A global study including Bangladesh	(1) Education of girls, (2) age gap, (3) region, (4) wealth, (5) religion, (6) education of the partner (secondary and higher) and (7) polygyny.	Promote education and economic opportunities for girls, Employ BCC and Community mobilization to change social norms, program level intervention, evaluation of existing programs etc.
(Patel et al., 2015)	South Africa	This study looks into the child support grant of south Africa that covers children up to age 18. Found to have positive impact on health, nutrition and education. Moreover, it contributed in the empowerment of women.	
(Marcus et al., 2011)	Middle East and North Africa	Mapped different kinds of social protection programs in that region especially those which are child focused.	
(Barrientos et al., 2014)	Global South	It has been argued that social protection programmes can have direct and poverty-mediated outcomes. Citing couple of studies, authors claimed that it may contribute in reducing child marriage by keeping the girls at school.	
(Roelen & Sabates-Wheeler, 2012)	Review based; Global	General Conditional cash transfer, child targeted program, old age pensions	General CCT must incorporate child sensitivity, Child targeted programs must address the dependency of children to the adults, Old age allowances have the potential to contribute in health and nutrition in case the old person lives in a multigenerational household.
(Alston, Whittenbury, Haynes, & Godden, 2014)	Bangladesh	Child marriage has been identified as a mal-adaptation of climate change vulnerabilities as reduced age of the bride corresponds with reduced amount of dowry,	
(Kidd & Khondker, 2013)	Bangladesh	<ol style="list-style-type: none"> No impact has been measured on child marriage. However, impacts on poverty appear to be relatively insignificant. Moreover, the impact on child wellbeing has been very limited. The payment levels of benefits on some of the larger programs – in terms of number of beneficiaries – are too low to have much impact on poverty There is no evidence that social protection benefits paid to the parents of young children have an impact on child undernutrition. Workfare program had a negative impact on nutrition among children of 0-60 months of age. 	<ol style="list-style-type: none"> A simulation was done and that indicated that the universal grants of Tk.500 and Tk.300 would have significant impacts on child poverty, reducing the poverty gap by 27 percent and 16 percent respectively. VGD, CFW and FW etc. programs creating high level of dependency for the children and not contributing in reducing child poverty. Strong recommendation of universal coverage of child support grant and old age allowance.

Name of the study	Geographic location	Push factors for child marriage/impact of social protection on the wellbeing of the child	Recommendations
National Social Protection Strategy of Bangladesh, 3 rd Draft, 2014	Bangladesh	<ol style="list-style-type: none"> 1. Similar with the previous work of Kidd and Khondker that the current system is inefficient in reducing poverty. 2. One important statistics is 57% of the extreme poor HHs and 66% of the poor HHs do not have access to any social protection programme. 3. 16-23% people reported that wedding and dowry related expenses is a covariate shock for the HHs. 	<ol style="list-style-type: none"> 1. Surprisingly this strategy seems to have taken a lot from the work of Kidd and 2. Khondker mentioned above and have the same recommendation of universal child support grant and old age allowance. 3. Recommended higher amount of stipend for the school going girls from poor households.
(Schurmann, 2009)	Bangladesh, FSSSP	The study suggested that while the enrollment has increased but it is uncertain whether FSSSP has any impact on delaying the age of marriage, empowerment of the girls and employment opportunities.	Thorough assessment has been recommended.
(Chowdhury, 2004)	In a Bangladesh village	The factors pushing child marriage are: social values, poverty, local beliefs, desire to control woman's personality, dowry, necessity to have guardians, provocations by male youths, girls beauty, shame, property	
(Field & Ambrus, 2008)	Bangladesh	<ol style="list-style-type: none"> 1. The authors aimed to establish that menarche and child marriage has causality and outcome can be drop out. 2. In case of more daughter siblings, the causality reduces. 3. This hypothesis also may be relevant in establishing whether or not social protection has any causal relationship with child marriage. 4. The issue of increased opportunity cost associated with delayed marriage is one of the strongest factor for the HHs who have little choices but to marry off their daughter to reduce the amount of dowry. 	
(Kamal, Hassan, Alam, & Ying, 2015)	Bangladesh	Variables identified as important determinants of child marriage are: education of women and their husbands, and women's occupation, place of residence and religion	Measure to prevent drop out.
(Malhotra, Warner, McGonagle, & Lee-Rife, 2011)	Global, Review based	A review of programs revealed that there have been mixed outcome. Authors also pointed out that rarely child marriage have been dealt explicitly from a program perspective rather it was always a component or a potential outcome sought to achieve through other means.	
(HRW, 2015)	Bangladesh	Poverty, natural disaster, lack of access to education, social pressure, harassment, intimidation and coercion, dowry. One of the issues regarding social protection discussed is that the existing targeting mechanism is faulty and leakage is pervasive leaving the HHs in climate and natural shocks extremely vulnerable.	

3. Background of this research

Save the Children in Bangladesh has been implementing a project “Adolescent Health and Empowerment to Reduce Child Marriage” in Barisal region. As a part of this project a plan was developed to assess the effectiveness of social protection schemes in preventing child marriage in Bangladesh.

3.1. Research Questions

1. What social protection interventions are implemented in Bangladesh to prevent child marriage, in increasing the age at which girls are married, or in mitigating the worst effects?
2. What are the impacts of social protection programs (cash transfers, stipends etc.) with and without conditions, on delaying child marriage?
 - a. Do cash transfer, stipend programs have greater impact when they reach girls only, girls and mothers only, or whole families?
 - b. Do they contribute to changing norms about the value and roles of girls, or do they simply alter the economic calculus regarding specific behaviors of the individual girls who participate in them?
 - c. Could social protection program be designed in a way that is more supportive of norm change around gender equality, sexuality and marriage?

3. Recommendations

3.2. Structure of the Report

This report has been structured aiming at showing the complex and intricately related processes at work in case of child marriage. Because of the complex relationship partial analytical comments as well as linkage with relevant issues were mentioned in each subsections.

At the introductory section extensive literature review on both national and international context on social protection and its possible linkages with child marriage have been discussed. This also address the research question 1 partially by listing the existing social protection schemes that directly addresses child marriage.

Section 2 of this report details out the methodology along with the research question.

Section 3 depicts the analysis of survey and qualitative data responding research question 2 based on field data.

Section 3.1, 3.2, and 3.3 details out the general findings regarding child marriage. We understand that norms and values are not necessarily the outcome of economic calculus rather embedded social current that plays vital role in every stage of marriage be it a child or adult marriage. Hence, research question 2.b was responded partially throughout these subsections.

Moreover, these subsections also written to give a foundation for the key discussions of subsection 3.4. Specifically, subsection 3.1.3 points out the background of the brides depicting that both students and out of school girls are victim of child marriage and the latter is not covered by any social protection program by default. On the other hand, section 3.2 details out preferences of the brides HH in selecting groom based on subjective and normative understanding of ‘ideal’ groom. This subsection (3.2) also highlights root causes of social conformity albeit being a mal adaptive practice, that the endeavor of the brides HH always intends to ensure that the groom belongs to a better off HH with to some extent certainties on regular earning.

Subsection 3.3 specifically discussed the loopholes in the current system of birth and marriage registration which has severe consequences in terms of governance failures. Arming this subsection with evidence from past studies and reviews, it was intended to shed light on societal norms and values (one again partially responding the question 2.a) surrounding the preferences of selecting young girls as bride.

Moreover, subsection 3.3.5 specifically deals with the issue on the relation of the education of the marriage decision makers with child marriage which indicates that child marriage is associated with low educational attainments of the parents of the brides.

Subsection 3.4 is designed to feed information by preparing the readers on the general coverage of SSNP at Union level with information on what SSNP reach whom i.e. whether girls, boys, male, female etc. (see table 12, 13, and 14). Then it specifically addresses whether stipend programs have any impact in deterring child marriage. By giving detail evidence from this study and previous studies on cost of education it was argued that stipend programs does not cover the out of pocket expenses and that acts as disincentive for the poor parents to continue their daughters’ education.

Subsection 3.4.1 and 3.4.2 specifically addresses the research question 2.a. Subsection 3.4.3. depicts that child marriage is highly associated with poverty and subsequently shown that other social safety net program does not positively change the economic situation of the poor HHs who are beneficiary of SSNP. It was also shown that current SSNP does not cover all the poor and extreme poor HH, and it is likely that with current cash and kind transfers along with poor HHs without SSNP coverage will result in higher incidence of child marriage. While subsections 3.4.4 and 3.4.5 answers the research question 2 b, concluding analysis also complements the answer by providing additional analytical insights.

Section 4 aims at answering research question 2.b and 2.c. It was argued that as general school stipend programs does not cover even a quarter of out of pocket expense so these also subsequently does not change norms about the value of the roles of girls.

On the other hand, based on case studies conducted on CSPB and EECR program it was argued that there are positive indications that the norms of the parents as well as girls who are participating in the program is changing due to encouraging amount of cash transfer hence this completes answering question 2.b and 2.c.

Section 5 emphasize that there are at least 6 key components needed to be considered for any program design that intends to reduce child marriage and changing norms about the value of girls and these components are so much interrelated that all the components should be taken within a large program. This also address the research question 3.

3.3. Methodology

A mixed method strategy was adopted for this study to understand both quantitative and qualitative issues. While HHs were covered by structured, pre-coded questionnaire, selected tools of participatory research e.g. focused group discussion, key informant interviews, case study was used to explore various dimensions of child marriage. Due to limitations of time and resources this study was designed to prepare a comprehensive case study of a Union.

3.3.1. Assumptions and justification for Union Case Study

Key assumptions for the Union Case Study were, if all the marriage events are covered by quantitative survey and qualitative techniques from a coastal district than;

1. It is likely that the overall crude marriage rate will be nationally representative and the overall features i.e. HHs social economic status, incidence of social safety nets will also be representative.
2. All the national level social protection programs are implemented at Union level, hence a complete coverage of a Union generally represents the overall relations in between child marriage and social protection program at rural level.
3. A complete coverage of all marriage incidence will give opportunity to do comparative analysis in between HHs with and without, and even with HHs with multiple social safety net coverages.
4. By choosing coastal area, general climatic shocks can also be covered along with socio-economic shocks HHs generally goes through.

3.3.2. Tools used in the study

Quantitative Survey: A structured pre-coded detailed questionnaire has been used for all the HHs¹⁵ that had a marriage even within last year (October 2014 to September 2015). Key issues covered by this questionnaire are; basic demographic information, household income and expenditure, schooling, shocks, decision making process, social safety net involvement, detail information on marriage event etc.

Qualitative tools: Qualitative tools has been used for two reasons; to identify, triangulate and verify all the HHs with marriage incidents and to explore various qualitative dimensions of child marriage including norms, values etc.

HH identification with qualitative tools: As there is no central database readily available on total marriage events in a Union therefore specific techniques were employed to identify those households.

15. As the methodology was designed to cover all the HHs with marriage event so no sampling was done rather this was a census of marriage events. A total of 224 HHs was finally selected for survey.

First; at each Ward at least one FGD was conducted with villagers (for large Ward multiple FGDs) to list the HHs. Then this list was supplemented by the list of marriage collected from the marriage registrar. After compiling the full list with names of HH head, field researchers went to each HH to finally verify whether the HH had any marriage events within last year. Additionally, while doing HH level verification, HHs were also requested to provide information on any known neighbourhood HHs that had a marriage event. Moreover, overall incidence of marriage in that Union has been checked with the national level Crude Marriage Rate to check whether there are any large scale discrepancies. In this process, fieldworkers compiled a full, verified list of HHs in that Union with marriage events.

Qualitative tools for data collection:

Key informants interview ¹⁶: KII has been conducted with the following respondents; marriage registrar, imam, UP chairman, match maker, govt. officials at Upazila level, experts at national level, social workers (both public and NGOs). Specific guidelines for each respondents were produced and used so that respondents can provide insights on relevant issues based on their profession.

FGD: 8 FGDs were conducted with the following groups; parents (separate FGDs with fathers and mothers, adolescents (boys and girls separately), school management committee (two schools and one madrasha), UP members. For each groups separate guidelines was developed and implemented.

Case studies: 9 case studies were conducted at both urban and rural level for specifically two social protection programs i.e. CSPB and EECR (both implemented by Govt. with technical and financial supports from UNICEF). Both programs at the field was not matured enough to be included in survey so a few case studies were conducted on HHs which are continuing or successfully received all the installments (money) of the program and HHs dropped out due to marriage events.

3.3.3. Process for actual Union selection

A Union was selected based on above mentioned assumptions and justifications in Bhola district.

- a. Existence of general social safety net programs that has child marriage as a conditionality.
- b. Existence of other countrywide social safety net programs.
- c. Existence of the project Child Sensitive Social Protection in Bangladesh (CSPB) and Enabling Environment for Children Rights (EECR)¹⁷.

16. Method and number of respondents for each tool is given in annexure.

17. In case of Barisal Division the program started in 2012 and currently expanded in 4 districts. In case of Barisal district, the city corporation is covered with 300 beneficiaries, Chiknikandi Union of Golachipa Upazila under Patuakhli district has 124 beneficiaries, Patakata Union of Barguna Sadar has 110 beneficiaries, Uttar Digholdi Union of Bhola Sadar has 150 beneficiaries.

3.3.4. Time of data collection

Fieldwork at rural and urban level was conducted in the month of September 2015. Some interviews at national level were conducted in October 2015.

3.3.5. Survey team selection, training and mobilization

Field team was selected from a pool of experienced field researchers. Only candidate with prior rigorous experience was considered while finalizing the recruitment. A total of 16 field researchers (male and female) were recruited and trained comprehensively for 3 days on tools as well as child safeguard policy of Save the Children. 4 among them specifically were assigned to conduct qualitative tools while 10 were employed to carry out the survey. 2 highly experienced researchers were assigned the duty of quality control at field level by using different quality check methods.

4. Findings of the research

4.1. Basic information on the brides

4.1.1. Child marriage prevalence

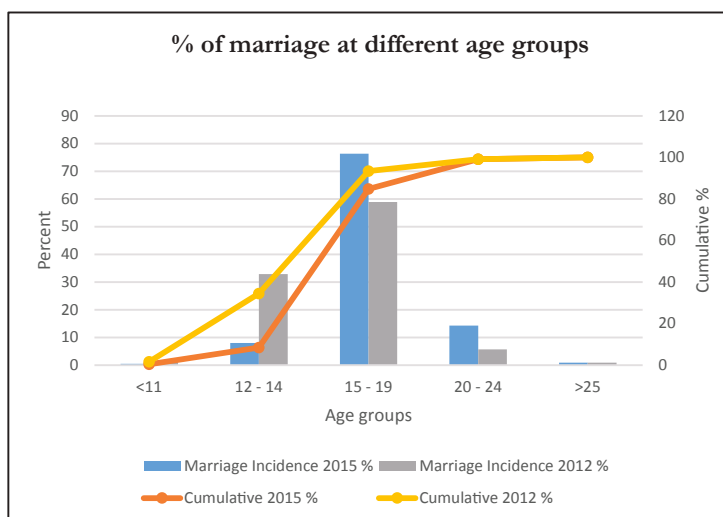
Survey revealed that out of 224 HHs with marriage events, 149 were child marriages. 17.4% of child marriages involved the bride aged 10 – 15 years. Generally, percentage of women age 15 – 49 years who were first married before the age of 15 is 23.8% in Bangladesh (GoB et al., 2014). Note that this study only considered marriage incidence in last year and this also suggests that the trend did not change much. One of the key features is the age group of the bride where most marriage is happening and this is around 16 – 17 years age group.

Age group	Frequency	Percent
10 15	39	17.4
16-17	110	49.1
18	28	12.5
19 20	26	11.6
21 25	21	9.4
Total	224	100.0

Table 4 Marriage incidence and age group

4.1.2. Child marriage trends and age groups

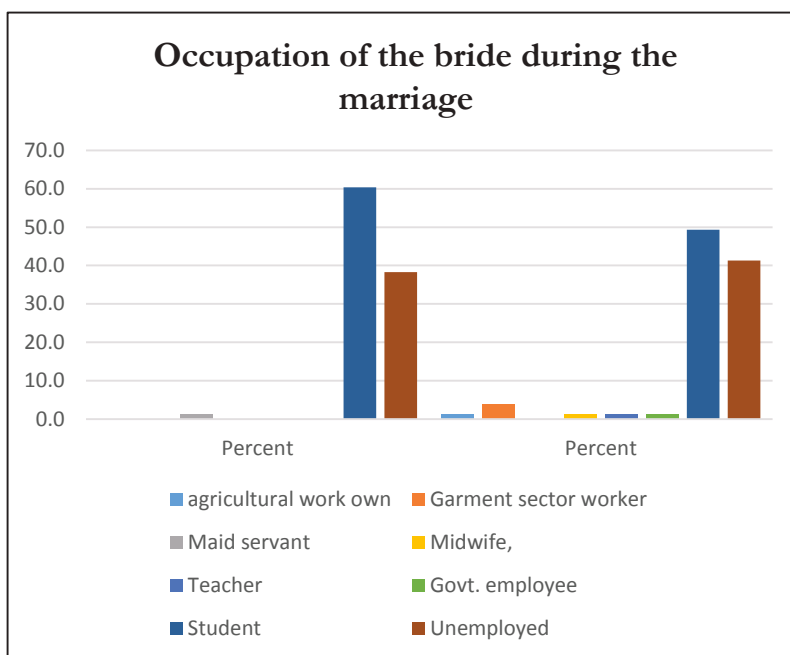
Child marriage at rural level shows to remain very high. Evidence suggests that there might be some changes in the age groups at the time of marriage. Comparing with a previous study (icddr & Plan Bangladesh, 2013) it was found that the actual incidence of marriage at the age group of 12 – 14 has reduced quite significantly and consequently has been shifted towards the age group of 15 – 19 age group. However, child marriage has not been reduced. Teachers, parents, school going boys and girls also suggested that despite having stipend school going girls are dropped out because of child marriage let alone girls who does not go to school. At present the rate is still very high comprising 66.5% of all marriage events at a Union in the year 2014 comparing with the overall rural level child marriage rate of 71% found out in the previous study (ibid 2013).



Graph I Comparative dynamics of age group of the brides in recent time

4.1.3 Occupation of bride

60.4% of the child bride were student during their marriage whereas 50% of the brides in case of adult marriage were student. 39.6% of child brides were either dropped out of school or involved in unpaid household work or engaged in a paid domestic work. In case of adult marriages apart from very few sector mostly the brides were student or unemployed.



Graph 2 Occupation of the brides during marriage

A few issues are very significant in this regards. Currently, more than 4 million children aged 6-10 years, representing about 1/5th of the children in this age

group, are out of school in Bangladesh. Estimate suggests that out of those almost 50% are girls. At national level 53.9% of the children of secondary school age are out of school (GoB et al., 2014) and those who are attending schools only 41% completes the SSC level¹⁸. This leaves us millions of girls are currently out of school and current stipend programs especially at primary and secondary school level are not attractive enough even to enroll these children let alone completion of secondary school.

4.2. Basic information on the groom: Features of ‘ideal’ groom

4.2.1. Educational status of the groom

While selecting grooms, education seems to be not the strongest factor as it is linked with the socio-economic status i.e. wealth and social status, and educational status of the brides HHs. Most of the grooms (84%) of the child marriage are below SSC or equivalent level. On the other hand, education plays better role in case of adult marriages. 61% of the grooms were below SSC or equivalent level. This is linked with bride’s educational attainments and economic status of the brides HH as well as parents search for grooms who is both employed and a bit educated.

18.http://www.wds.worldbank.org/external/default/WDSContentServer/WDSP/SAR/2015/03/18/090224b082c45539/1_0/Rendered/PDF/Bangladesh000B0Report000Sequence013.pdf

Table 5 Groom's educational status

Groom's educational status during marriage	Age of the bride during marriage					
	Child marriage		Marriage at age 18 or above		Total	
	Count	Column N %	Count	Column N %	Count	Column N %
No education	9	6%	4	5%	13	6%
class 1 passed	0	0%	0	0%	0	0%
class 2 passed	2	1%	0	0%	2	1%
class 3 passed	7	5%	2	3%	9	4%
class 4 passed	12	8%	2	3%	14	6%
class 5 passed	22	15%	9	12%	31	14%
class 6 passed	5	3%	0	0%	5	2%
class 7 passed	12	8%	7	9%	19	8%
class 8 passed	11	7%	4	5%	15	7%
class 9 passed	16	11%	9	12%	25	11%
SSC or equivalent	25	17%	7	9%	32	14%
HSC or equivalent	17	11%	15	20%	32	14%
Degree/Fazil/equivalent	3	2%	5	7%	8	4%
Honors/equivalent	1	1%	3	4%	4	2%
Masters/Kamil/equivalent	1	1%	5	7%	6	3%
Nursery/ play group/KG	0	0%	0	0%	0	0%
Religious education only	2	1%	0	0%	2	1%
don't know	0	0%	1	1%	1	0%
Educated but, don't Know the level	4	3%	2	3%	6	3%
Total	149	100%	75	100%	224	100%

4.2.2. Occupation of the groom

Occupation of the groom matters. In case of child marriage 99% of the grooms were employed and in case of adult marriage grooms were 100% employed. There are some key features; most of the grooms belongs to the skilled worker category. In case of child marriage, 42% of the grooms were skilled worker.

Parents suggested that one of the key criteria in groom selection process is whether the groom is employed or works regularly (regular earning) and quantitative data also support this argument.

Table 6 Occupation of the groom during the marriage

Grooms profession during the marriage	Age of the bride during marriage					
	Early marriage		Marriage at age 18 or above		Total	
	Count	Column N %	Count	Column N %	Count	Column N %
Truck/Bus/Tempo driver	16	11%	7	9%	23	10%
Truck/Bus/Tempo helper	2	1%	1	1%	3	1%
agricultural work own	9	6%	1	1%	10	4%
Agro based day labor (others land)	3	2%	2	3%	5	2%
Non-agricultural labor(earth digging/brick field)	4	3%	1	1%	5	2%
Day labor in factory(Garments/Jute mill)	8	5%	5	7%	13	6%
Poultry farm	1	1%	1	1%	2	1%
Vegetable gardening /nursery	0	0%	1	1%	1	0%
Fisherman/fishery	2	1%	0	0%	2	1%
Men servant	0	0%	1	1%	1	0%
Swing/knitting/work/handicraft	2	1%	0	0%	2	1%
Small business (fruit shop/firewood/bhangari)	9	6%	0	0%	9	4%
Hotel/shop owner	9	6%	10	13%	19	8%
Employee of hotel and shop;	7	5%	3	4%	10	4%
Big business (wholesale business, Factory..)	3	2%	2	3%	5	2%
Skilled worker (Carpenter, Potter, Black smith, Gold smith, Mechanic, etc.)	42	28%	18	24%	60	27%
Teacher	1	1%	3	4%	4	2%
Professional service (Doctor/engineer/lawyer...)	1	1%	3	4%	4	2%
Non –Govt/ NGO employee	13	9%	2	3%	15	7%
Govt. employee	2	1%	5	7%	7	3%
Politician	0	0%	1	1%	1	0%
Priest/Imam	2	1%	0	0%	2	1%
Beggar	1	1%	0	0%	1	0%
Bangladeshi living abroad	9	6%	5	7%	14	6%
Student	1	1%	3	4%	4	2%
Unemployed	2	1%	0	0%	2	1%
Total	149	100%	75	100%	224	100%

4.2.3. Status of the grooms household

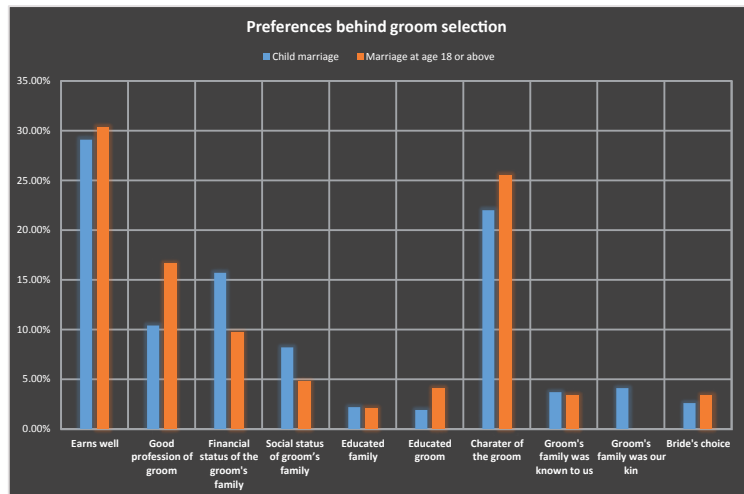
Parents reported that in 58% cases groom’s family’s status is ‘better’ than the bride’s family and in 32% cases at least the grooms family was of same status. These features are almost same in case of adult marriages.

Table 7: Status of grooms HH comparing with brides HH

Groom’s family status	Age of the bride during marriage					
	Early marriage		Marriage at age 18 or above		Total	
	Count	Column N %	Count	Column N %	Count	Column N %
Better than me	87	58%	39	52%	126	56%
Worse than me	14	9%	11	15%	25	11%
Same as me	48	32%	25	33%	73	33%
Total	149	100%	75	100%	224	100%

4.2.4 Groom selection and opportunity costs

What are the preferences of the HHs in selecting a groom? Why the parents do not want to miss the chance to marry off their daughter to a ‘good’ groom. There is no significant difference between adult and child marriages regarding groom selection criteria. Key reasons suggests that the income and employment security of the groom as well as the financial status of the groom’s family plays a deciding role in groom selection process. Selection and choice by the bride is very much negligible showing the social processes that barely permits the bride to choose the groom. However, this minimum choices reflected in this graph have had a land sliding effect on the shamaj of this area. Almost all the respondents including elected members, social workers, teachers etc. have mentioned that the social norms does not permit the HHs to prefer brides choice in selecting groom and this issue becomes ‘worse’ if the bride run away with the groom. Fear of ‘shame’ and dishonor of the family drives the parents to marry off their daughters as early as possible in case of ‘good’ groom is found.



Graph 3 Preferences behind groom selection

However, this minimum choices reflected in this graph have had a land sliding effect on the shamaj of this area. Almost all the respondents including elected members, social workers, teachers etc. have mentioned that the social norms does not permit the HHs to prefer brides choice in selecting groom and this issue becomes ‘worse’ if the bride run away with the groom. Fear of ‘shame’ and dishonor of the family drives the parents to marry off their daughters as early as possible in case of ‘good’ groom is found.

4.3. Registration: Birth and Marriage and the issue of consent

4.3.1. Marriage registration

Parents reported that a total of 79% of the marriages are registered in this Union and surprisingly 84% of the child marriages also registered. Even though statutory law does not hold child marriages invalid based on some conditions so there are inherent contradictions (Huda, 1998). The conditions are mainly on consent of the bride and groom or someone on their behalf. Also, the parents of the bride and groom have the legal authority to give validity of a marriage even if the bride does not reach puberty (ibid 1998). The idiosyncratic question is whether a minor possess the maturity to give consent. What law offers is that any marriage is valid given the consent is taken and there were witness during the conduction of marriage even though statutory law makes it punishable offence. The Child Marriage Restraint Act 1929¹⁹ maintained that the punishment for child marriage is all male parties (marriage registrar, groom, male parties of both bride and groom) involved may be subjected to imprisonment for up to 1 month and or a fine of 1000 taka. Female parties involved may be subjected to fine only. That leaves us to the question how a child marriage albeit legal but punishable can be registered? Field level interviews suggests a few interesting issues;

Table 8: Status of marriage registration

Marriage registration	Age of the bride during the marriage					
	Child marriage		Marriage at age 18 or above		Total	
	Count	Column N %	Count	Column N %	Count	Column N %
Yes	125	84%	53	71%	178	79%
No	24	16%	22	29%	46	21%
Total	149	100%	75	100%	224	100%

- As per the current law²⁰ is no legal guideline on marriage registration within the same Union Parishad (UP) so if a marriage registrar does not want to conduct the marriage (due to pressure from Union Parishad) people goes beyond the UP to access a marriage registrar for child marriage.
- There is no incentive for a registrar for not conducting a marriage. Registrar are not govt. employee and his earnings are channeled from the commissions, and the incentive²¹ is always there if he can conducts a marriage.
- Affidavit is a way to change the age and this also allows child marriage through notary public.

19. For details see <http://bdlaws.minlaw.gov.bd/pdf/149.pdf>

20. The amendment made in the Muslim Marriage and Divorces (registration) Act, 1974, maintained that a Nikah registrar can conduct a marriage to adjacent Ward or Unions. For details see http://www.dpp.gov.bd/upload_file/gazettes/SRO-42-Law%20Ministry-12%20March%202009%282341-2344%29.pdf

21. Muslim Marriage and Divorce (Registration) Act, 1974 provides that every marriage solemnized under Muslim Law shall be registered and for this purpose the Government shall appoint Marriage Registrars. The Muslim Marriage and Divorces (Registration) Rules, 2009 are framed to determine the qualifications for appointment of a Marriage Registrar, fees payable to a Marriage Registrar and any other matter ancillary there to.

- The notion of ‘appropriate age’ for girl child vary and often associated with the menarche. At the field it is associated with first menstruation for girls. There is a local saying that a girl reaches puberty at 13 hence marriageable age is also 13.
- Often parents come to the UP for birth registration for their girl saying that they need this document for garment sector works where this document is important rather than the actual age of the girl.
- A number of respondents including elected members, teachers also pointed out that shariah vested the power to solemnize a couple with only conditions of consent and witness, and people do not have to obey the minimum age to give validity of a marriage as marriage registration is not part of a condition under shariah. There are ample cases where marriage is conducted by the local imams without immediate registration. However, it was also suggested by the locals that unregistered marriages sometime get registered latter.

4.3.2. Birth registration

Apparently HH heads reported that in 89% of the cases of child marriages the bride had birth registration and to link it up with marriage registration we see that 125 child marriage out of 149 were registered. How than those ‘real’ birth certificate was ‘managed’?

Table 9 Status of birth registration during marriage

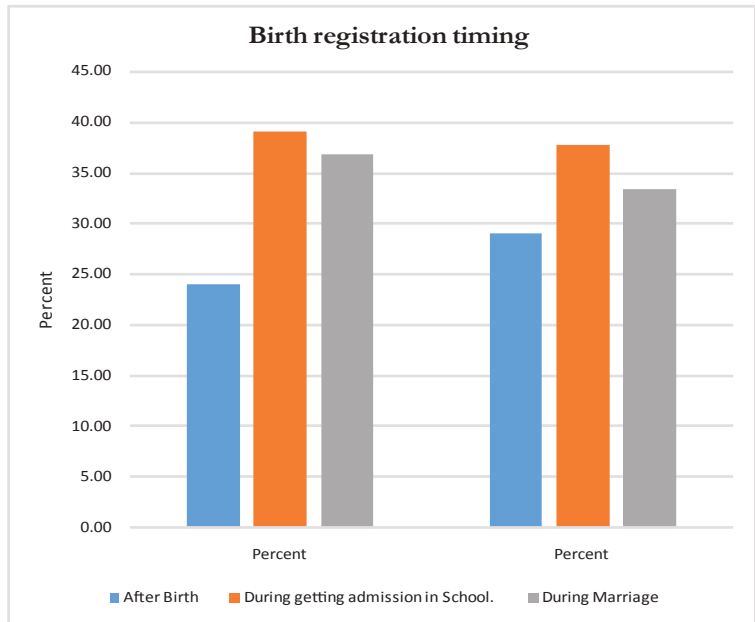
Marriage registration	Age of the bride during the marriage					
	Child marriage		Marriage at age 18 or above		Total	
	Count	Column N %	Count	Column N %	Count	Column N %
Yes	125	84%	53	71%	178	79%
No	24	16%	22	29%	46	21%
Total	149	100%	75	100%	224	100%

Field level interviews reveals a number of issues regarding ‘managing’ birth certificate to produce in front of a Nikah Registrar;

1. Bribing the data entry person in Union information center is one of the ways. Generally, people pay around 200-500 tk. to have a new birth certificate for an under aged girl making it adult through the registration process. Even some people reported that these data entry people have made fake seal of the chairman to do it to avoid ‘problems’ with him.

2. Fake registration document in local computer compose shop. Some people choose this path as it is cheap and can be done easily. As no one really check the authenticity of the birth certificate number so anyone can get away with a fake serial number.

3. Showing the excuse that the girl needs a certificated to get employed especially in garment sector. Elected members and chairman have pointed out this problem. Very often people come to them saying that this birth certificate will be used for employment and they do it on 'humanitarian' ground. However, they also suggested that people have used such excuse to have a birth certificate to prove age for child brides.



Graph 4 Birth registration timing

All the concerned people in the UP said that it is not really very difficult to have a birth certificate. Even if a person already have a birth certificate that by changing the spelling of the name another birth certificated can be taken. At least in 36% of child marriage cases birth certificate was collected during the marriage. Overall governance failure i.e. management and administration of birth certificate have been making the child marriage go relentlessly.

4.3.3. Consent in marriage

The study revealed some conflicting information. HHs reported that almost in 92% of the cases consent of the bride has been taken. However, the Nikah Registrar himself denied such level of consent directly. Significant number of cases of marriage both registered and unregistered occurs at mosques and in those cases registrar or imams generally does not go directly to the bride who resides in a nearby house in times of the conduction. Instead, they take consent from the guardians on behalf of the bride. This also is the case for grooms as Imams and Registrar takes it for granted that as the groom is present with entourage of guardians and others so he has already consented to the marriage.

Table 10 Status of consent during marriage

Whether consent of the bride taken	Age of the bride during marriage					
	Early marriage		Marriage at age 18 or above		Total	
	Count	Column N %	Count	Column N %	Count	Column N %
Yes	133	89%	73	97%	206	92%
No	16	11%	2	3%	18	8%
Total	149	100%	75	100%	224	100%

4.3.4. Age gap among brides and grooms

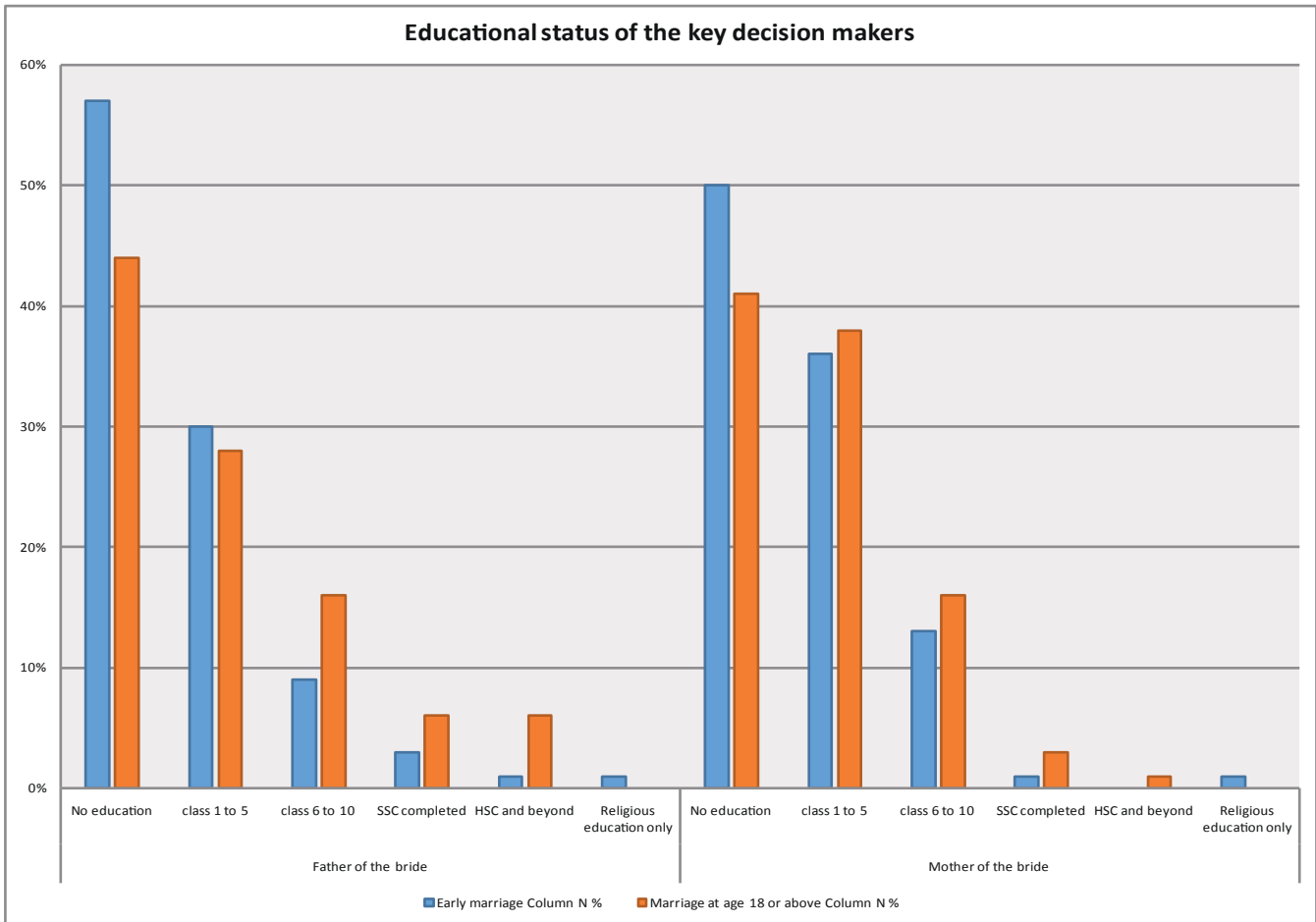
54% of all the marriage incidents had an age gap of 7 to 10 years among the brides and grooms and in case of child marriages this amount is 58% slightly less than the adult marriages. Age gap seems to be larger in cases of child marriages comparing with each age gap groups for adult marriages. Why than the adult men wants to marry a child bride? What sort of socio-political expectations are embedded in such choices? Qualitative investigations revealed that the established social standard of 16 (in Bengali Shoroshi) is a romanticized age of the bride explicitly widespread in popular movies, songs, folk songs etc. Moreover, in case of marriages the issue of control over sexuality becomes a key issue. Comments on the issue of age gap by all kinds of respondents including adolescent boys and girls and other social leaders emphasized that adult males in that area (perhaps also overall in Bangladesh) considers brides age around 16 is easier to ‘control’ and ‘amenable’ to the commands of the groom. During group discussions with male and female parents as well as with adolescent boys and girls, it was expressed that there is a belief that female fertility remains high around the age of 16 and a female have a long duration of potential child birth capacity which are expected by male counterparts. This information also supports similar findings of previous studies (Chowdhury, 2004; Henry et al., 2015).

Table 11 Age gap among bride and groom

Age difference (Groom age-bride age)	Child marriage		Adult marriage		Total	
	Count	Column N %	Count	Column N %	Count	Column N %
0-3 years	4	3%	9	12%	13	6%
4-6 years	29	19%	23	31%	52	23%
7-10 years	87	58%	34	45%	121	54%
11-15 years	25	17%	7	9%	32	14%
16 years and above	4	3%	2	3%	6	3%
Total	149	100%	75	100%	224	100%

4.3.5. Education of the marriage decision makers

While most of the child brides were student and most of the grooms have had very basic educations, at the same time key decision makers surrounding marriage found to have very low educational attainments. In 64% of cases, parents either individually or jointly takes the decision. In cases of child marriages 87% of the father of the brides belongs to primary education and below. Mother of the brides have had similar educational attainments in case of 86% cases. In case of adult marriages, 72% of the father and 79% of the mothers belongs to the same level as mentioned above. In cases of adult marriages, educational attainments of the parents is generally higher than that of the cases of child marriages.



Graph 5 Educational status of the key marriage decision makers

4.4. Social safety net and child marriage

4.4.1. SSNP coverage in the UP

This UP has a number of social safety net program. Among these 3 specific programs have a condition on child marriage as exclusion criteria and these are Primary Education Stipend Project (PESP), Secondary Education Stipend Project (SESP) and Enabling Environment for Child Rights (EECR). EECR program started recently in this Union and the cash value is significantly high comparing with any other SSNP. Beneficiaries have only received the 2nd installment of EECR benefits and there are only 2 cases where beneficiaries were dropped out due to child marriage in this Union.

Table 12: Overall social safety net coverage

Name of the SSNP	Amount cash/kind	No of HHs	Comment
VGD	30 kg wheat/month for 24 months and training	108	NGO responsible for training but did not provide the training rather trying to 'loot' the savings of 25 tk/month from all recipient HHs as reported by a number of HHs
VGF	10 kg rice/Eid	1960	Distributed before each eid
Old age allowance	400 tk/month	575	Distributed after 6 months as 2400tk
Widow allowance	400 tk/month	255	Distributed after 6 months as 2400tk
Allowance for lactating mothers	400 tk/month	27	Gets for 2 years and 6 monthly installments
Disability allowance	400 tk/month	65	
TR	16 MT rice for local development		
Freedom fighters allowance	5,000 tk/month	27	3months installments
Daily allowance	400 tk/month	9	6 months installment
Maternity center	Interest free loan	130 women	
Micro finance	Interest free loan	700	
PESP	100 tk/month	Not known	Uncertain disbursements. Quarterly disbursement.
SESP	100-150 tk/ month	Not known	In 6 th and 7 th grade the amount is 100 tk/month and from 8 th to 10 th it is 150 tk/month. High level of uncertainty exists on when the money is going to be disbursed.
EECR	2,000tk/month	150	Recipient continues to get the money for 18 months with a 6 monthly installments.

4.4.2. Coverage of SSNP and marriage incidence

A total of 24% households under safety net coverage had marriage event in last year. 28% of the HHs with child marriage cases were beneficiary of SSN.

Table 13: HHs social safety net status during marriage

Beneficiary of SSNP during marriage	Age of the bride during marriage					
	Early marriage		Marriage at age 18 or above		Total	
	Count	Column N %	Count	Column N %	Count	Column N %
Yes	41	28%	12	16%	53	24%
No	108	72%	63	84%	171	76%
Total	149	100%	75	100%	224	100%

Among the beneficiary HHs 43.5% were receiving primary school stipend and 17.7% were receiving VGF benefits. The composition of such SSN coverage among the HHs with marriage incidence also shows whether the SSN has the capacity to neutralize the push factors of child marriage. PESP does not even cover the private cost of education at primary grade let alone acting as a deterrent of child marriage.

According to recent Education Watch Report on an average private expenditure of a HH for a grade V student to complete the final (shamapani) examination is 8,212 tk. which is ridiculously out of proportion comparing with the 1200tk/year for a grade V student as stipend (Nath, Chowdhury, Ahmed, & Choudhury, 2015). Parents reported that the out of pocket cost for the public school students has been sky rocketing and the amount of stipend remained in a mythical period without any adjustments. Moreover, parents along with teachers of schools and madrasa reported that the installment system has been failing to keep the poor students at school as the uncertainty of receiving the full allocated stipend amounts have been rising. Actual stipend received in last years per each grade along with actual average cost complements this uncertainty.

Type of SSN	Frequency	Percent
VGD	3	4.8%
VGf	11	17.7%
Old age allowance	8	12.9%
Widow allowance	2	3.2%
PESP	27	43.5%
FSSAP	10	16.1%
EECR	1	1.6%
Total	62	100.0%

Table 14 Types of Social Safety Net among the HHs with marriage events

Table 15: Average out of pocket cost for each grade of schooling and actual average benefit received from stipend

Grade	Average yearly benefit (actual)	Average yearly cost (actual)
Grade 1	576	1559
Grade 2	679	1663
Grade 3	1324	2563
Grade 4	717	3594
Grade 5	807	4413
Grade 6	820	4978
Grade 7	732	6297
Grade 8	740	5500
Grade 9	931	6575
Grade 10	573	9406

4.4.3. Income, expenditure, SSN and child marriage

What kind of economic calculus a household goes through in deciding to marry off their daughters? To answer this question household income and expenditure data has been explicitly collected throughout the survey. However, the commonly held notion that child marriages are phenomena exclusively applicable for lowest wealth quintile of the society is not entirely correct.

Table 16: Comparative analysis of per capita income group with marriage incidence and SSN incidence

Monthly HHs per capita income	HHs status regarding SSN															
	HH without SSN				HH with 1 SSN				HH with more than 1 SSN				Total			
	Child Marriage		Marriage at 18 or above		Child Marriage		Marriage at 18 or above		Child Marriage		Marriage at 18 or above		Child Marriage		Marriage at 18 or above	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
<1999	54	72%	37	76%	48	83%	20	91%	14	88%	3	75%	116	78%	60	80%
2000-2999	11	15%	8	16%	7	12%	0	0%	2	13%	1	25%	20	13%	9	12%
3000-3999	7	9%	3	6%	2	3%	2	9%	0	0%	0	0%	9	6%	5	7%
4000-4999	0	0%	1	2%	0	0%	0	0%	0	0%	0	0%	0	0%	1	1%
5000+	3	4%	0	0%	1	2%	0	0%	0	0%	0	0%	4	3%	0	0%
Total	75	100%	49	100%	58	100%	22	100%	16	100%	4	100%	149	100%	75	100%

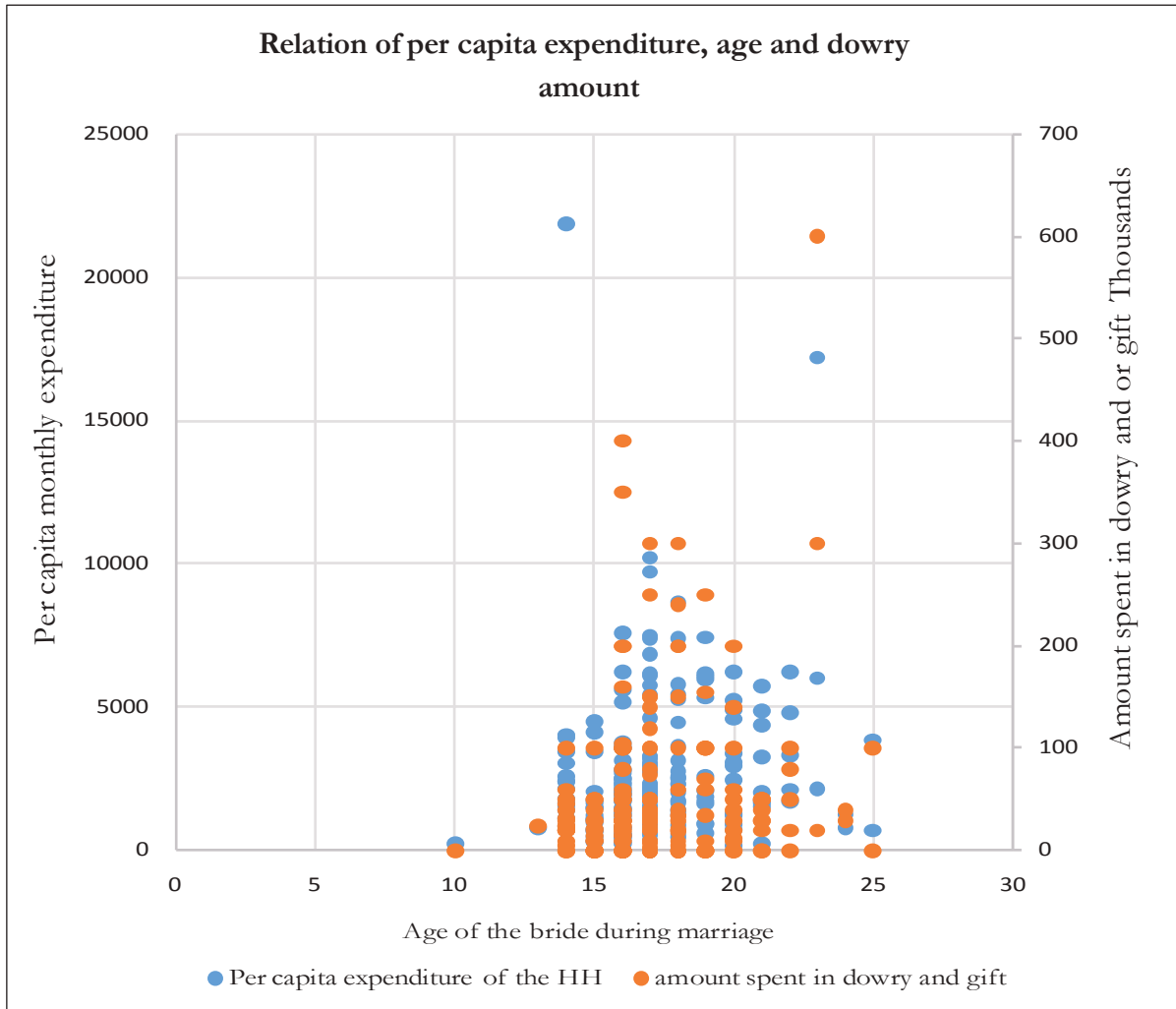
However, it is highly likely that increasing amount of per capita monthly income may act as a factor influencing child marriage. Out of all child marriages only 4% occurred in the highest per capita income quintile whereas 78% of the child marriages occurred in the lowest quintile. Marriage incidences segregated with SSN beneficiary status also suggests that SSN does not act as a deterrent against child marriage.

Only significant indication was found in case of multiple incidence of SSN within same HH. Least amount of child marriages occurred in this group. It should be noted that all the poor and extreme poor households belongs to the lowest monthly HHs per capita income.

On the other hand, per capita expenditure wise incidence of child marriage against SSN status of the HHs show that child marriage incidences are once again associated with the lowest expenditure quintile. Comparing with the previous table highest expenditure quintiles have more child marriage events. In both per capita income and expenditure there is a high prevalence of child marriage in the lowest quintile

4.4.4. Relation of dowry and child marriage in the backdrop of wealth status

Dowry and/or gift incidence found out to be pervasive and a cross class phenomena. Around 80% of cases in both child and adult marriages had dowry and /gift exchanges. Such prevalence does refute the myths surrounds that the lower the age of the bride the lower the amount of dowry. Rather this phenomenon can be linked with the wealth status of the HH i.e. ability to expend by the brides HH and negotiation between both parties. 47% of the child marriages and 34% of the adult marriages belongs to the same category of 20,000-50,000 tk. which is by far the largest category in terms of marriage incidences.



Graph 6 Relation of per capita income, age of the bride and dowry amount

A scatter diagram also suggests that increased age of the bride does not necessarily means the increased amount of dowry and or gift involvement. Field level evidence suggests that a good number of dowry plus gift incidences took place almost in the group of 20,000 to 50,000 for the age group of 14 to 21 of the bride.

4.4.5. Socio-economic calculus of marriage decision and role of girls

Perception and practice are quite separate realms in case of child marriage. While 99.6% of the parents responded that the appropriate age of the girl for marriage is 18 and above, their practice does not necessarily reflect this perception. This also has consequences of generalized social awareness raising activities.

“Legal age limit for girls and boys to be married is 18 and 21 respectively. Currently, 60% of the girls are married off before the age of 18. At one hand, the girls start love affairs just after passing the primary school, and at another side proposal for marriage from grooms family also starts during that time. That is why guardians and parents expedite the process of marrying off their daughters to negate any chance of family dishonor and shame.” Comments from FGD with fathers. While this view indicates that the value of girl child is yet to be recognized by the society. Throughout other FGDs with elected members, teachers, mothers, and during all other interviews it was explicitly mentioned that due to widespread adoption of mobile phone, accessibility of television and other electronic devices and programs boys and girls are not abiding by the norms of their parents. Society still associate dishonor and shame with the love affair of girls not boys so apparently all HH get panicked to see any free mixing. Decision of the girl is not seen positively.

“The amount of stipend at primary is 100 tk/month and in high school 150 tk/month. What value does it add in the current market situation? Then again, this money is often disbursed after 6 months and sometimes after a year. Some poor family can pay the private tuition cost partially from this amount. You can say, some is better than nothing. There is no relationship between stipend money with child marriage.” Comments from FGD with fathers.

While the above comment is self-explanatory, the following comments from the FGD with mothers show that while stipends encouraged to enroll their daughters but does not necessarily supersede family decision to marry off girl child due to meager amount of money.

“Some families’ gets encouraged to see that there are stipends and that is why they enroll their daughters in school but in reality the amount of money only covers to cost of pen and copy books.” Comments from FGD with mothers. The view that parent’s house is only a temporary place for girls and eventually a girl will move out to her husband’s house is pervasive among the villagers. The norm on the value and role of girls is fraught with patriarchal value system that continues to remain as a strong undercurrent.

However, positive changes also been observed in case of EECR program that provides encouraging amount of cash to the targeted child (see the case study below).

INSIGHTS FROM A FEW CASE STUDIES: CASE OF EECR IN RURAL AND URBAN AREAS

Enabling Environment for child rights (EECR) is special program implemented by Ministry of Women and Children Affairs with fund and technical assistance from UNICEF. This program is now extended in 16 districts. Key selection criteria of this program includes; i) orphan children and ii) destitute children (there are 11 sub criteria for this one including street children, children with disabilities, children at risks etc.). This is essentially a child focused conditional cash transfer program with a cash of 2000 BDT/month for 18 months period. Conditions are; no child marriage, no child labor, and continuation of education. Money is disbursed on a six-monthly installments.

Comparing with all other social safety net program, EECR provides quite a large amount of money to its beneficiaries. This program has been selecting vulnerable children successfully (as reported by locals) and guardians are very happy to be selected. In most cases, parent or guardians have been investing money to various income generating activities i.e. from goat rearing to investing money in local credit market. Guardians and beneficiary children were found to be very much inspired by this program and willing to continue the education as long as possible.

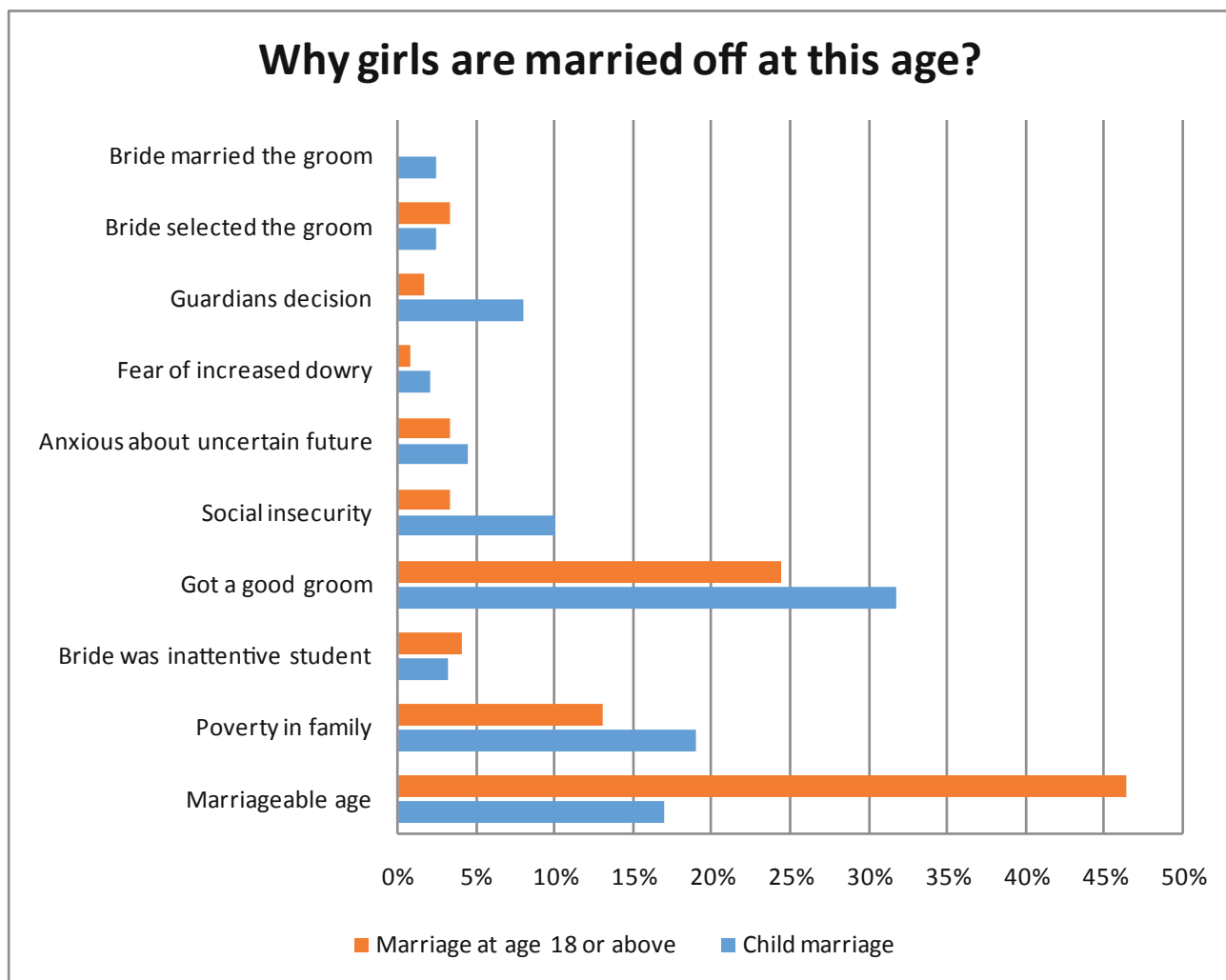
However, there are cases of drop out in this program. In the dalit community of Barisal, despite efforts from EECR, due to child marriage beneficiaries are dropping out. At least 2 girls have been dropped out recently. In a case, due to internal social pressure within dalit community parents of the girl virtually cannot even communicate with their daughter because the marriage involves conversion of religion. Legal steps was taken initially but later dropped off the charges. Eventually, all these events have been permitted and/accepted by the families associated with the events. However, these does not represent the whole program.

In rural area, it was found out that drop out cases was due to child marriage and even those occurred on a consensual basis decision among the families of bride and groom. In both cases, 'beauty' of the girl was identified as a key reason for child marriage. In both cases the girls were regular and attentive students and discontinued their education after marriage as the groom's family does not see the necessity of education for a 'housewife'.

Interviews with relevant officials also reveals that there are other cases of drop out from this program due to identification of leakage, migrations etc. while the latter was mostly an urban phenomena. Moreover, due to drop out of the girls because of child marriages there is a shift in the targeting mechanism in identifying beneficiaries. As the formal targeting criteria allows this program to target children with a age range from 6 to 16 years, so now there is a tendency to select those children who are less at risk of being married off. Such informal shift will not reduce the vulnerability of the children to be married off as a child bride as girls are generally most at risk situation to be married off at the age of 14-16.

4.4.5.1. Reasons behind marrying off the daughters

What factors really drive the parents to marry off their daughters at early age? Interestingly, generalized question regarding appropriate minimum age for the bride came out to be universally on 18 and over, the same question when used in the overall schedule on the marriage event in the questionnaire quite a significant number of parents involved in child marriage justified that the age of their daughter was ‘appropriate’. Further qualitative inquiries revealed that while age may be a factor, local practice surrounds with the physical characteristics of the girl i.e. healthy, signs of good physical development etc. which may not corresponds with the age. Moreover, once again parents reported that the unsafe situation for the girls, poverty in the family and opportunity of getting a good groom drives the parent to take the decision.



Graph 7 What works behind marrying off the daughters

4.4.5.2 Who takes the decision: agency and norms.

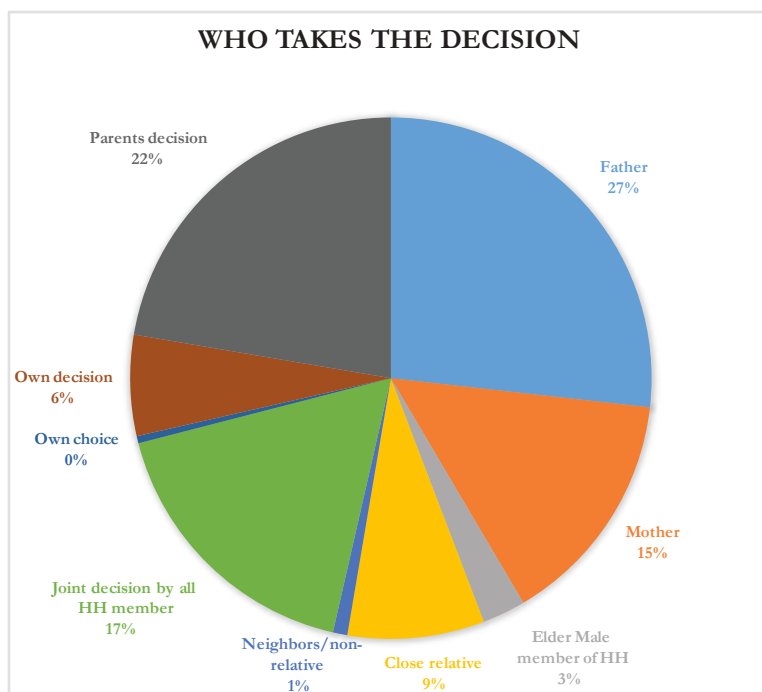
Does agency of the bride plays any role in marriage? What sort of agency possibly a bride can practice given existing social structures, norms and values? There are a few interrelated issues in this regards;

1. A child bride by definition in terms of age is still a child and does not necessarily possess the maturity to provide consent and in practice child's consent are rarely taken.

2. In very few of the cases where bride decided about the groom were in fact 'love marriage' where bride ran away from the HH and married the groom.

3. Marriage decisions are often taken by parents either individual parent or by both together.

4. Existing norms and values does not really permit the bride to take the decision exclusively which is often associated with family 'shame'.



Graph 8 Decision makers behind a marriage

4.4.5.3. Does SSN influence in marriage decision?

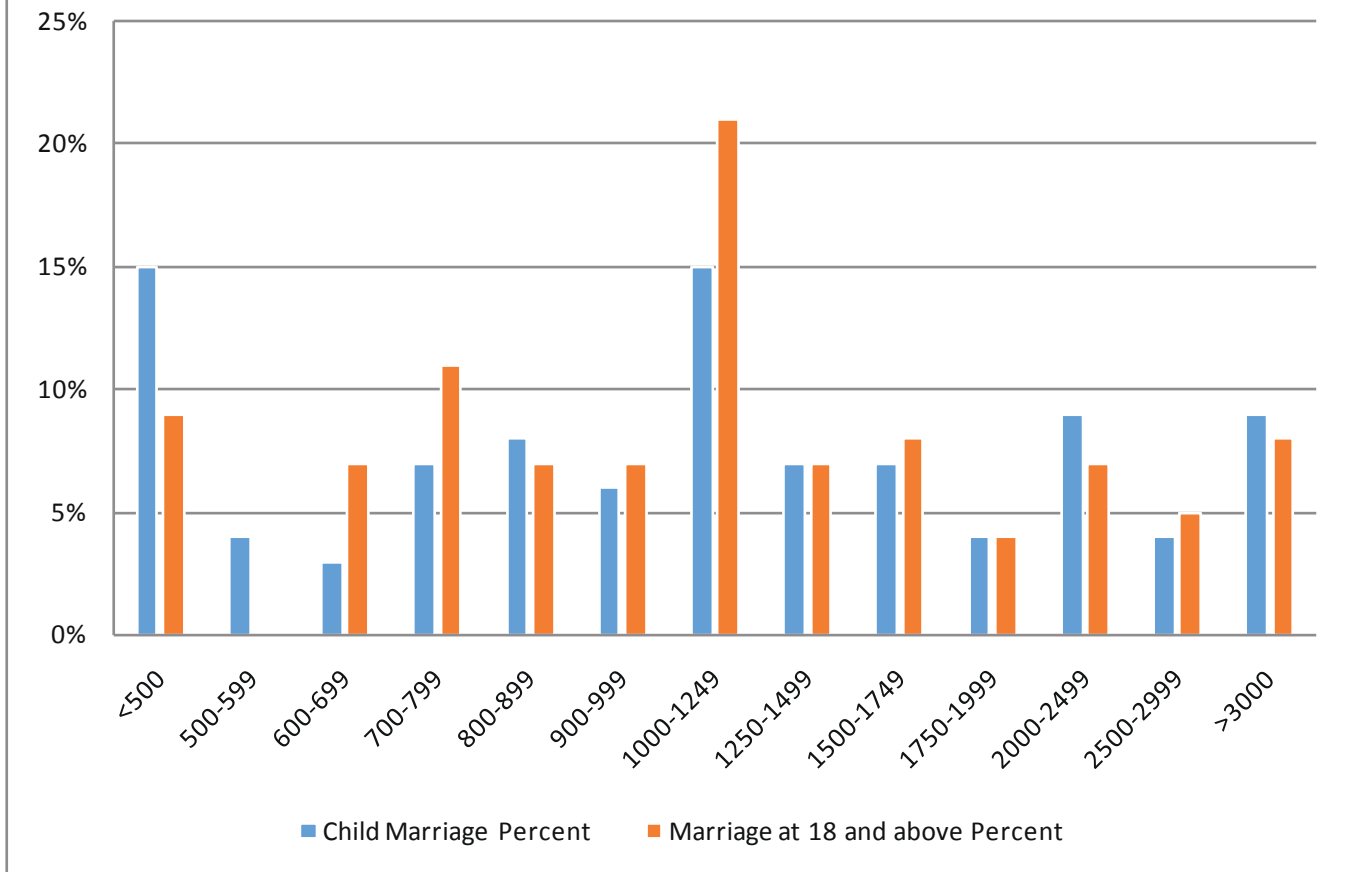
85% of the HHs who were recipient of SSN benefits during the marriage think that SSN did not play any part in taking decision regarding marriage of their daughters. Apart from the chance of getting a 'suitable' groom (31.7%), parents whose daughters were under aged reported that poverty (18.9%) is the cause of taking the decision. The question is to what extent existing social safety nets in Bangladesh impacts poverty? Current SSN does not even reach to 57% of the extreme poor HHs and 66% of the poor HHs (Draft NSPS). Moreover, if the vulnerable HHs are considered in this regards than exclusion share increases up to 69% of the HHs (ibid). It was also documented that in the absence of all SSN overall poverty rate would only be 1.5% higher than the current rate. Overall evidence suggests that current designs, amounts and coverages does not really reduces poverty both in terms of rate and severity (poverty gap)(Kidd & Khondker, 2013).

4.4.5.4. Poverty and incidence of child marriage

Evidences from this study also shows that the incidences of child marriage occurred mostly in HHs that lives below the lower poverty line²². Considering the benchmark of 1499 tk. as the lower poverty line will result in 65% of the child marriages occurred in extreme poor HHs. Similarly, considering the food price inflations since 2010, the upper poverty line benchmark would be around 1600 tk. and suggests that 72% of the child marriages occurred among the poor only. It is highly likely that if the SSN continues to fail reducing poverty, child marriages will not reduce substantially in near future among the poor HHs.

22. 2010 Household Income and Expenditure Survey (HIES) showed that rural level lower poverty line nominal per capita per month income was 1055.96 tk and the same for upper poverty line was 1130.65 tk in Barisal Division. Considering the food price inflation in last 4 years, our estimate suggests that it is highly likely the lower poverty line will stand around 1421 tk per capita per month income.

Incidences of marriages in different income groups



Graph 9 Incidence of marriages in different income groups

4.4.6. Proposed options in NSPS and perception of the HHs

Among few options incorporated in the proposed NSPS a perception check has been done on specifically 2 possible changes in allowance and stipends and these are; i) proposed change in the amount of stipend to increase up to 240 tk. (maximum 720 tk. for 3 children), and ii) child allowance of 800 tk for each children (1600 tk. maximum for up to 2 children with age limit 4 years). While current stipend and other SSN program benefits have been denounced to have any positive impact on marriage decision by the parents, so from an ideal standard perception was collected regarding this new and increased amount of transfers. 70% of the HHs perceive that even this level of increase in stipend program will not be able to stop child marriage. Key factors for which HHs perceive that there will not be any impact on child marriages are; even the increased amount is not enough to cover the cost of education, if people are not specifically aware about the consequences of child marriage along with no change in the implementation of law, people will still continue to grab opportunities of having a suitable groom.

Table 17 Perception regarding increased proposed stipend and child marriage

Why do you think this will not stop child marriage?	Responses	Percent
Not enough money	96	35.7%
No change in law implementation	35	13.0%
Will not change regardless of money	17	6.3%
Still prefer a 'suitable' groom	68	25.3%
No effect on people's awareness on child marriage	36	13.4%
Inadequate education system	3	1.1%
Prevailing of social/religious superstition	2	0.7%
Lack of emphasis on girls education in the society	2	0.7%
Lack of knowledge of demerits of early marriage will remain	8	3.0%
Have to stop mobile phone	1	0.4%
	269	100.0%

In case of the proposed new child benefit program there was 50-50 division among the HHs saying yes and no equally on the impact on stopping child marriage. Farther, people with positive perception regarding this proposed program perceive that such amount will significantly reduce poverty and enhance the financial hardship of the HHs which consequently will influence the preference the marry off their daughters at an appropriate age and 'suitable' groom will still be available as the poverty will go down. However, the other 50% who perceives that there will not be any change in child marriage situation mentioned that 'suitable' groom preference is less likely to change because of this new program and people will continue to practice child marriage if awareness does not increase to a level where the preference will be based on consequences of child marriage.

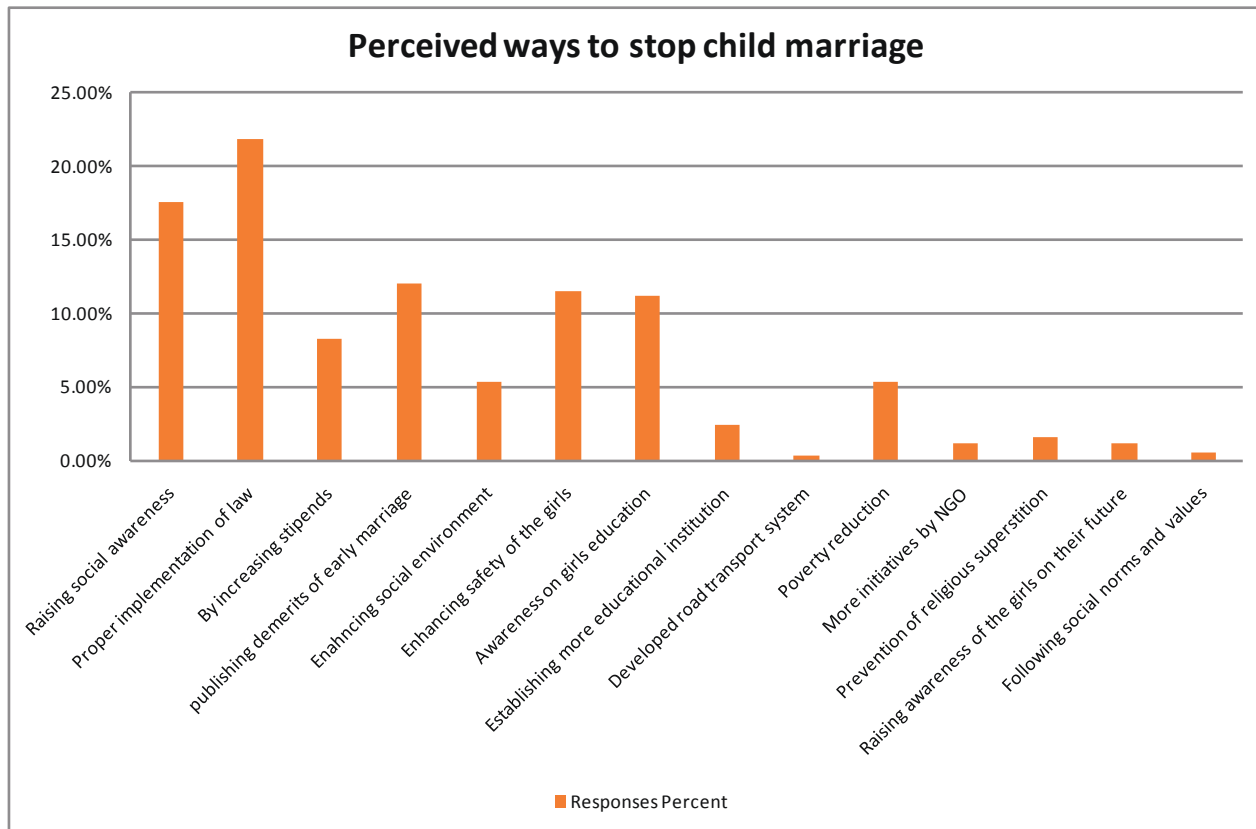
Table 18 Perception on proposed child benefit program and child marriage

Perceived impact of child benefit who perceived positive impact	Responses	Percent
Family will be financially benefited	97	45.8%
It will alleviate poverty	47	22.2%
Girls can be married to a good groom at appropriate age	21	9.9%
Increase of interest in woman education	46	21.7%
Increase of social status/acceptance	1	0.5%
	212	100.0%

4.4.7 Perceived ways to stop child marriages

Social leaders, teachers, and all other relevant respondents expressed their concern that at the short term it is less likely that child marriage will reduce significantly. People are generally aware about the minimum age requirement of the bride but less aware on long lasting negative consequences of child marriages.

As key push factors of child marriages are poverty, insecure situation for the adolescent girls as well as little incentive to send the girl to school (due to uncertainty of employment and or frustration that general education even up to SSC level less likely to end up with employment opportunities, and very little stipend that does not even cover the basic out of pocket expenses of the parents) so parents and other perceived that overall improvement of social environment along with school access free from harassments and eve-teasing will reduce the fear of the parents. Moreover, increasing the stipend significantly that covers the private cost with further poverty reduction effort may reduce the trend of child marriage.



Graph 10 Perceived ways to stop child marriages

5. Concluding analysis

One of the major findings of the study is that **there are strong incentives among rural population to marry off their girls at an early age**. Such incentives can be explained as **both conformist and protective strategies of the households**. Dominant norms that prescribe early marriage as the most socially/culturally appropriate thing to do and parents' conformity to such norms are strong determinants of the existing practice of child marriage. **Marrying off girls at an early age is also a 'rational' response to existing insecure social environment**. Fear of girls being sexually harassed (raped, molested, 'eve teasing' etc.) and fear of elopement (perception of mobile phone contributing to increase of free mixing/interactions among girls and boys) also generate incentives for early marriage. Sullyng of daughter's reputation due to such misfortunes is something that every parent would like to avoid at any cost. Daughters can be protected from such bad lucks if they are married off early. The study also shows **parents tend to lack any aspiration regarding their girls' professional career**. The only aspiration that a girl should have is finding the most suitable groom, which is marrying at an early age (as socially perceived) can only guarantee.

The study also shows that **limitation of existing policies and implementation failure of relevant laws**. In Bangladesh marriage is possible without registration. **Marriage under sharia law solemnized by Imam is considered legitimate**. **Many parents take advantage of this sharia marriage to circumvent the restriction of age**. Failure of implementation of laws is another major hurdle to prevent child marriage. **Marriage registrars are hardly penalized for their malpractices** (ignoring real age of girls to be married, doctoring with the documents etc.). They resort to malpractice since they have strong incentives to solemnize marriage as many as possible given the commission they receive for each marriage. Also compliance to law has negative consequences for a marriage registrar since parents eager to marry off their under aged girls will go to another registrar willing to solemnize the marriage. **Elected leaders (at the UP) and local community leaders have de facto incentives for not to report the breaching of laws by the marriage registrars**. Local elected leaders generally conform to local demands for early marriage. They tend not to challenge or object to manipulation of age by the local people. One of the major reasons for this is to maintain popularity among voters. Also **taking stand against popular norms (moral economy) related to early marriage is considered risky which will alienate the political and community leadership from the local community**.

Weak monitoring by the state officials (mainly capacity constraints) also explains rampant malpractices of the marriage registrars.

An efficient and transparent birth registration process could have deterred the malpractices of the registrars. As this study shows such registration is not taken very seriously by both elected leaders and citizens. . Birth registrations are, in many cases, done later when required (school admission, applying for jobs, marriage etc.).

During such registration process manipulation of age is done according to specific needs. Both parents and marriage registrars collude in this process. UP leaders are generally aware of this malpractices but tend to ignore them.

Despite having more than a hundred social safety net programs, only the stipend programs and UNICEF funded programs have child marriage an exclusionary condition from the program. The study shows that for variety of reasons, **Social Safety Net (SSN) programs have largely failed to create incentives among parents to delay marriage of the girls.** Existing SSN programs tend to offer very inadequate economic support. The study indicates that **poverty is a strong determinant of early marriage and existing SSN programs are inadequate to address poverty.** For instance, the amount of cash provided is seriously inadequate to cover the cost of child education.

Governance of SSN is another problem. Irregular disbursement of payment creates serious disincentives among parents to rely on SSN programs to delay marriage. In the absence of appropriate targeting, **SSN programs with large cash transfer policy may also become less efficient. This is the case with EECR program.** Beneficiary HHs of EECR and CSPB program reported positive changes in terms of aspiration to educate the girls up to tertiary level, delay the marriage as much as possible and expectation that the girl would be able to secure good job if her education is continued.

It should be noted that while both program has conditional cash transfer component, two programs have different objectives and coverage's. CSPB generally targets vulnerable children at urban areas especially street children, EECR program targets disabled and orphan children. These two program also disbursed money on a regular basis and the transfer process was satisfactory to the beneficiaries.

It was also reported that due to some drop outs because of the child marriage current selection process in EECR program is more inclined towards selecting girls of age that is less vulnerable to marriage.

CHILD-SENSITIVE SOCIAL PROTECTION IN BANGLADESH: A FEW CASES

While there are many social safety net programs in Bangladesh, very few among those can be labeled as child-sensitive. One of the initiatives funded by UNICEF and supported by Department of Social Welfare is CSPB. This program currently covers selected areas of 20 districts of Bangladesh. Alike EECR this program targets adolescent boys and girls who are orphan or is at risk situation especially in the urban areas. This program emphasize in targeting street children with an aim to provide the child a continual protection service through drop-in center and child friendly spaces at urban area. The conditional cash transfer component also is similar with that of EECR, a cash of 2000 BDT/month for 18 months. Conditions are; no child marriage, no child labor, and continuation of education. Money is disbursed on a six-monthly installments. Comparing with any other social safety net program the amount is laudable.

‘M’ is a beneficiary girl child of this program and very recently she has completed her SSC degree. She aspires to become a graduate of Bengali Literature. Her parents admitted that this program has changed their view in a sense that it reinforced the importance of education for girl child. Moreover, finding a suitable groom would be easier as their daughter is educated now, ‘M’s parent said. While this program certainly contributed in the continuation of education but there are uncertainties surrounding managing money for her education.

‘N’ is a 16 year old girl child and currently a student of grade 8. Her father left her with other siblings and married once again. This HHs is one of the extreme poor HHs living in the shanties. She has already received 2 installments and her mother is trying her best to use the money judiciously. Her mother already invested some money in a way so that benefit accrues regularly. Along with ‘N’, her mother is very happy with the current case monitoring system through drop in centers and mentioned that she wants her continue study as much as possible.

‘H’ is a girl of 13 year and currently at 6th grade. Her father married 3 times and currently separated. Her mother is a vegetable seller. She has received one installment and her mother partially used it to buy materials for her education, partially invested in her vegetable business. Both of them aspires for better life and wishes to continue the education.

CSPB program with its special emphasis on urban vulnerable children seems to have successfully aspiring parents to continue the education as much as possible. Moreover, case management and monitoring system through institutions also have been claimed to be working well as beneficiaries and guardian expressed their satisfaction.

6. Recommendations

6.1. General recommendation

The study identified that poverty is the key driver of child marriage and existing social safety net programs have very little impact on graduating those HHs effectively for longer term. Stipend programs are very inadequate in coverage and amount which does not cover even the quarter of out of pocket expense for education. On the other hand, while people are aware about the information on legal age limit, but their practice reflects that the information often do not result in behavioural change. Perpetuating security concern, issues and beliefs surrounding control over the sexuality of brides by the male counterpart are also found out to be strong factors. Local level governance failure in administering the birth and marriage registration. Moreover, current laws and guidelines does not nullify the validity of marriage solemnized by someone part from the marriage registrar. In such context, reducing child marriage requires comprehensive program with at least 4 complementary components namely appropriate social safety net program with enough economic incentives to deter child marriage, governance issue of administering birth and marriage registration, strong national level advocacy on legal age limit and issue of validity of a marriage below the age limit, and specific awareness campaign on hotline number, punishment of this crime, and health consequence of child marriage.

6.2. Specific recommendations

6.2.1. Social safety net

1. Stipend programs need to be reviewed based on out of pocket expenses at each grade of education and should specifically endow larger endowment from the grade 8 considering the vulnerability of the age group of 15-17.
2. Transfer of stipend to students account should be regular considering the recurring monthly educational expenditure.
3. Coverage of stipend program is still inadequate and a review should be done on inclusion criteria so that average HH income at both rural and urban level is considered in tandem with the cost of schooling.
4. Stipend programs must not penalize 2nd or 3rd children from the same HH by excluding them as ineligible.
5. Any effective SSN programs that explicitly aims at reducing child marriage as a conditionality, must target age groups (14-17) who are seriously vulnerable to married off at an early age. Current CSPB and EECR program funded by UNICEF are key example of changing norms on the value and role of

girl child. Similar program can be taken that ensures enough economic incentive so that HHs can continue to support the education, hence delaying the marriage.

6. Specific social protection programs should be taken addressing the vulnerability of the out of school girl child of the age group 14-16 based on life-skill education along with training/apprenticeship (specific market oriented training).

7. Proposed child support grants in the draft NSPS as well as some major social safety net program should be reviewed to include child marriage as an exclusionary criteria from the running program.

6.2.2. Governance issue on birth and marriage registration

- Policy should be enacted so that marriage can only be considered 'legitimate' when registered.
- Existing monitoring system of marriage registrars should be made full proof so that they are not able to manipulate the loopholes of marriage registration documents and other processes.
- More responsibility and power should be given to the relevant UP Standing Committee to monitor the activity of the marriage registrars. Incentive based activation of that standing committee should be considered.
- Also a few documents such as national ID numbers of parents and their photos (including the photo of the child) should be included in the birth registration certificate to avoid the chance the availing 2nd birth registration by changing simply the spelling.
- Specific guidelines should be there so that parents cannot use a certificate freshly taken just before the marriage.

6.2.3. Awareness

- More awareness campaign should be conducted among local elected leaders and local community to explain the importance of proper birth registration. Local level forgery must be protected and any chance

of manipulating the date of birth must be stopped. If this can be done then local level manipulation of registration will be difficult.

- Any awareness campaign must address the potential 'grooms' or male counterpart to debunk social beliefs and ideas surrounding fertility issues of girls and women.
- Child helpline number 1098 should be widely circulated and campaigned so that any person can reach out the responsible government department regarding child protection issue.
- Campaign program also should focus on disseminating the existing provisions of punitive measures available under current law for committing child marriage.
- Existing norms and values related to child marriage needs to be addressed at the community level. Existing NGO supported community mobilization should be invigorated regarding health related consequences of girl child along with all other negative consequences that refrains a girl to realize full human potential.
- Awareness campaign on the limitations of non-registered marriage done within the purview of shariahin terms of claiming rights of the bride should be systematically taken considering the existing rights acknowledged by the law.

6.2.4. Advocacy and lobbying actions

- Direct lobbying activities surrounding the issue of political promises and loopholes in the current law, rules and guidelines.
- Advocacy to strengthen the marriage registration system including the issue of incentive for the nikah registrars.

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