Volume 22
Number 2
Year 2020
ISSN 1529-0905

Journal of BANGLADESH STUDIES

BDI
Bangladesh Development Initiative

CONTENTS

Knotted Realities: Understanding What Delays Early and Child Marriage for Girls in Urban Slums of Bangladesh

Sairana Ahsan

Research Fellow, BRAC JPGSPH, BRAC University
Email: *prof.sairana@gmail.com*

Shuchi Karim

Assistant Professor, University of Western Ontario
Adjunct Faculty, BRAC JPGSPH, BRAC University
Email*: shuchikarim2006@gmail.com*

Subas Chandra Biswas

Senior Research Fellow, BRAC JPGSPH, BRAC University
Email: *subasbiswas@bracu.ac.bd*

Sabina Faiz Rashid

Dean & Professor, BRAC JPGSPH, BRAC University
Email: *sabina@bracu.ac.bd*

Abstract

Bangladesh has the fourth-highest prevalence of early and child marriage in the world. This trend has declined slightly over the years, but there is a dearth of research regarding underlying reasons. This article explores the phenomenon of delayed marriage for women in the context of understudied urban slums, and seeks to understand both why it happens and its consequences. The article uses data from 14 in-depth interviews (IDI) of girls who delayed their marriage beyond their 18th year, and two focus group discussions (FGD) with adolescent girls and young women aged between 13-24 years from a larger mixed-methods study conducted in two slums of the cities of Dhaka and Chattogram. Findings reveal that the key reasons for delaying marriage are poverty, inability to pay dowry for girls perceived as older, and the pressing obligations faced by young girls in having to take care of their families. It was also found that positive family support, mostly among better-off families, allows some girls pursue education rather than be married off at an early age.

Keywords*:* Child marriage, delayed marriage, sexual and reproductive health and rights (SRHR)

Background

UNICEF (United Nations Children's Fund) defines child marriage as a "formal or informal union where one or both parties are under the age of 18". This means that around 720 million women alive today were married before they reached their 18th year (UNICEF, 2013). Of these, almost 50% reside in South Asia (UNICEF, 2016a), with every one in two women being in this category (Verma, Sinha, and Khanna, 2013). Bangladesh has the highest prevalence of child marriage within the South Asian region (UNICEF, 2016b) and the fourth highest internationally (UNICEF, 2016c). About 38 million girls and women residing in Bangladesh were married before they turned 18, with 13 million

of them married before they turned 15 (UNICEF, 2020). The phenomenon of child marriage in South Asia is heavily gendered: around 30% of girls and 5% of boys are married off by the age of 18 (Verma, Sinha, and Khanna, 2013).

These early marriages have been a focal point of discussion in the development literature for decades; they have been identified as one of the top reasons that violate child rights in terms of sexual and reproductive health and rights (SRHR) and wellbeing. Specifically identified as an objective in the UN's Sustainable Development Goal (SDG) #5, which is about gender equality, and according to the international NGO Girls Not Brides (2018b), ending child marriage will assist in achieving at least eight additional SDGs. Child marriage is a violation of human rights that negates the fundamental rights of girls to choose the time of their own marriage (Gazi et al., 2013). It has disastrous consequences for a girl's future, with increased risk of many individual and social harms, including marital rape and intimate partner violence (Kamal, 2012; Raj, 2010; International Center for Research on Women (ICRW), 2007). Early and child marriage directly violates the SRHR of girls, resulting in their compromised health outcomes and wellbeing, including untimely pregnancy, unsafe and risky childbirth, and lack of nutrition during pregnancy and the post-partum period (GNB, 2018c). Among other problems, the harmful elements of child marriage affect Bangladesh in terms of public health, GDP, education, and psycho-social development (Chaaban and Cunningham, 2011).

While a few studies have pointed out that the age of marriage is rising (Kamal, Hassan, Alam, and Ying, 2014), the psycho-social and socio-cultural reasons for delaying marriage remain unexplored in the fast-growing urban context of Bangladesh. This article focuses on adolescent girls and young women in urban slums of Dhaka and Chattogram, where the highest incidence of child marriage has been reported – 9 million and 7 million, respectively (UNICEF, 2020) – and focuses specifically on those who remained unmarried at 18 and beyond. There is little data on this group of young women. This is further complicated by age misreporting and shame of being unmarried beyond the age that is considered acceptable by society (Streatfield, Kamal, Ahsan, and Nahar, 2015).

In recent years, Bangladesh has attained the fastest rate of urbanization in South Asia (Ellis and Roberts, 2016). Urban slums are the destination of the poor and desperate populations who migrate internally to find opportunities in the city (United Nations Department of Economic and Social Affairs [UNDESA], 2012). According to the 2014 slum census, about 58% of total slums in the country are situated in Dhaka and Chattogram (Bangladesh Bureau of Statistics [BBS], 2015). Studies show that urbanization has increased employment opportunities, especially for young women. New rural-urban arrivals typically find lodging in these slums, and their living conditions are far from satisfactory (Banks, 2012; Rashid, 2008). These locations are high-density and low-income areas of cities, with little or no basic services. Rapid urbanization directly impacts the lives of slum inhabitants through the coexistence of both urban and rural norms, the latter kept alive by the continuous arrival of new migrants. Although the legal age of marriage in Bangladesh for girls is 18 years, recent statistics show that 59% of women were married by 18 (National Institute of Population Research and Training [NIPORT], Mitra and Associates, and ICF International, 2016; NIPORT and ICF, 2019). Rural areas project a higher percentage of early and child marriage (61%), but urban areas are not that far behind (55%) (NIPORT and ICF, 2019). According to Bangladesh Demographic and Health Survey (BDHS) data, there is a minor decline – from 64% in 2011 to 59% in 2014 – in women aged 20-24 who were married before 18. A 2017-18 survey, however, found no further decline, with the percentage steady at 59%; this means that some 41% of Bangladeshi women were married at or after they turned 18 (NIPORT, Mitra and Associates, and ICF International, 2013, 2016; NIPORT and ICF, 2019). There has been a gradual increase in the mean age of marriage from 15.3 years in 2007 to 16.3 years in 2017 (NIPORT and ICF, 2019). In this context, any adolescent girl who marries after this socially perceived ideal age of marriage is considered to be delaying her marriage. For this article, the operational definition for delayed marriage is a marriage that did not take place before the girls' 18th year.

Well-known reasons behind child marriage include poverty, deeply embedded cultural and religious beliefs, lack of education, parents' desire to secure economic and social security for their daughters, and the perceived need to protect girls from harm, including sexual harassment (Girls Not Brides [GNB] 2018a; Verma, Sinha, and Khanna, 2013). According to Kamal, Hassan, Alam, and Ying (2014, p. 120), the "single most significant negative determinant of child marriage" is a young woman's education level. Studies from both India and Pakistan show that a slow yet sure increase in delayed marriage among girls is the direct result of girls' increased access to education; these trends, in turn, have positive outcomes on children's health and education (Chari, Heath, Maertens, and Fatima, 2017; Gupta, Mukherjee, Singh, Pande, and Basu, 2008; Sathar, Kiani, and Soomro, 1999; Shahzad, 2017). Hence the programs to prevent child marriage in South Asian countries tend to focus their activities, implementation, intervention, and advocacy on education, women's empowerment, income-generating activities, and women's role within the household. Among such programs, the United Nations Population Fund (UNFPA)-UNICEF (2017) joint venture,

"Global Program to Accelerate Action to End Child Marriage," is currently the most powerful, and discusses a theory of change (ToC) to end child marriage in a systematic way, with an eye to making long-term sustainable changes. These changes include empowering girls; engaging men, boys, families, and communities; promoting gender responsive social protection strategies; providing education on SRHR, child protection, and gender based violence; and improving legal and policy structures. Bangladesh has been selected for inclusion in this global program, and the government intends to eliminate child marriage under 18 years by 2041. The goal is "to shift existing social norms and ease structural causes of gender inequality so that girls are free from the risk of child marriage and have a wider range of life options" (UNICEF, 2020). In order to achieve the target set by the Bangladesh government, progress in child marriage prevention activities and programs must speed up by at least eight times compared to the current situation; additionally, to achieve the SDG target, progress needs to be 17 times faster (UNICEF, 2020).

To achieve these high targets, the results and impact of the currently active programs require proper evaluation, since one barrier to an effective child marriage prevention program is the lack of rigorous evaluation (Jejeebhoy, 2019). There is little empirical evidence on the consequences of avoiding early and child marriage in Bangladesh, and the evaluation process would be strengthened by including the perspectives of girls who were able to delay their marriage. Delayed child marriage is not always correlated with higher education and income levels. Other factors and considerations may influence postponement decisions on the part of the families as well as adolescent girls. This article explores the reasons behind, and consequences of, delayed marriage in urban slum communities in an effort to better understand trends and patterns in the lives of the girls involved. The urban slum was chosen to represent an amalgamation of rural migrants and rapidly growing urban communities, both located in the same place. We interviewed adolescent girls and young women aged 18–24, both married and unmarried, in order to understand the reasons behind their marriage delays and see how these are informed by their lived experiences. This article attempts to provide a new perspective to policymakers and stakeholders interested in redesigning interventions that address this group, and ultimately contributing to the greater agenda of ending child marriage by 2041.

Methodology

This article is based on a larger study that aims to understand underlying issues influencing child marriage in urban slums, and factors surrounding child marriage that impact the lives of adolescents. The broader research was conducted in two purposively selected slum sites, one in Dhaka North City Corporation and the other in Chattogram City Corporation. These are two of the oldest and largest urban slums in Bangladesh. Field data was collected from March 2016 to March 2018. The larger study conducted a total of 143 qualitative interviews, comprising 98 in-depth interviews (IDIs); and 12 focus group discussions (FGDs) with married and unmarried adolescent girls and boys, and young women and men aged 13–24 years and their parents; and 33 key informant interviews (KIIs) with community leaders, teachers, marriage registrars, and program professionals. A quantitative survey was conducted with 2,136 adolescent girls and young women aged 13-24 years. A purposive sampling strategy was used for qualitative data collection and simple random sampling was used for survey data collection.

Since this study seeks to understand the factors influencing the delaying of marriage until after the age of 18 for girls and women in urban slum context, it draws on qualitative data from 14 young women (out of 98 IDIs) aged 18-24 years who were either married after they turned 18 or still unmarried, denoted as positive deviants in the current socio-cultural structure. These girls and women did not conform to the existing social norm of marrying "at the right time," which is the age range of child marriage in urban slums of Bangladesh generally. Among these 14 participants, three were married after turning 18, while 11 were still unmarried at the time of the study. This article also draws on two FGDs with adolescent girls and young women aged 13-24. These were analyzed to understand the factors influencing delayed marriage for women in the urban slum context. The qualitative analysis involved extensive and repetitive reading of interviews and researchers' field observation notes, and was coded manually to identify key themes, patterns, relationships, and explanations relevant to the research question following a thematic analysis process.

Trained researchers conducted face-to-face interviews using pre-tested question guidelines, and all interviews took place at the participants' own settings. Written informed consent was obtained from all participants before each interview and, in the case of minor participants, an assent form was sought from the parents. The study also obtained ethical approval from the Ethical Review Committee of BRAC James P Grant School of Public Health, BRAC University, Dhaka, Bangladesh.

Results

This section describes the key findings from the selected samples, and reflections by adolescent girls and young women in urban slums in Dhaka and Chattogram on the reasons and consequences of "delayed marriage". The main driver of delayed marriage was found to be financial or economic, although a few girls claimed that it was their decision to exert agency and independence. However, these decisions, too, were traced back to a lack of support and resources related to financial hardship. The reasons and consequences are narrated below with pseudonyms to protect the privacy of the respondents.

Being "Unmarried": Challenging Gender and Age Taboos

At the initial stage of selection of the sample, the researchers observed that the people living in the two selected urban slums in Dhaka and Chattogram were aware that a few girls remained unmarried or were married after turning 18. This is non-normative in the prevalent practices of gender and marriage. Discussions and observations in Dhaka, the capital city, revealed that many slum dwellers were not opposed to the changing trends in early marriage. A few people supported the idea of girls delaying marriage after the age of 18 if they were pursuing education or involved in respectable work. In those instances, a delay was not considered "shameful" for either the unmarried girls or their families. However, in Chattogram, even though the BDHS 2017–18 data indicated a declining trend of child marriage, the idea of delaying marriage received negative connotations. That a girl should be married after 18 was perceived with shame. Many slum dwellers automatically assumed that there was something "wrong" with the girl. Yet the female respondents themselves did not always share these notions and expressed a more positive approach to what was seen as "delayed" marriage. The stigma around late marriage prevails in both slums, with unmarried women over 18 called *abiyaitta* (a derogatory term for those who are not or cannot get married). There is significant effort to identify the *kechal* (problem) behind their unmarried status, resulting in rumors and gossip. The stigma is aggravated by the use of popular misogynistic expressions such as *kuritei buri* (women being considered old at 20 years). To be 20 and unmarried, suggests to many the possibility that there might be something wrong with the woman (physically or psychologically) since otherwise she would have been already chosen for marriage by a man.

Our research shows multiple social causes for delayed marriage among young women in the slums, poverty being foremost. Generally, girls rarely had control and agency over their marriage-related decisions, and in some cases the family opted for delayed marriage because the young woman was the sole earner for their families. There were a few instances where the woman herself chose to delay marriage because of her own ambitions and aspirations for financial stability or higher education, and was supported by the family in this decision.

Cannot Escape Poverty

Our larger study survey reveals that, in both slums, the average age at which girls and young women get married is 16, and this falls under the definition of child marriage. In-depth interviews (IDI) with respondents who were involved in paid employment provided useful insights into whether paid work may have influenced or disrupted a respondent's potential pathway to marriage. Moreover, financial independence was also one of the reasons why these young women delayed their marriage.

The majority of respondents took up paid work because of their family's financial distress, and assumed responsibility for their family's wellbeing, for instance, for supporting their siblings' education or paying parents' medical bills. Rumana, 23, discontinued her studies in class eight and started working as a garbage collector to contribute financially to her family's income. Her father is a temporary day laborer and her mother is a housewife. The need for additional family income pushed Rumana to join a garment manufacturing factory in order to earn more. This eventually delayed her marriage to 23 years, but her contribution to the family's economic empowerment was a priority to her family and marriage took a back seat. She lamented, "My parents needed monetary support from me. So they didn't think of my marriage too much." Eventually, she married a friend she had known for ten years. Rumana had clearly wanted to marry earlier, at around age 16 like other girls in the slum. For many of the poorest families, the need for additional income for basic survival took priority over the need to conform to social norms of early marriage

for girls. This was particularly true of new slum inhabitants and seasonal migrants who did not belong to established networks within the existing slum community and thus felt less bound by social norms regarding marriage.

Sharmin, 22, was an unmarried garment worker and the sole earner in her family. Her father passed away and her mother was unemployed due to illness. Sharmin was responsible for the tuition of two of her younger brothers as well as for her mother's medical bills. She received multiple marriage proposals, but turned them down to continue working and contributing to her family. She explained, "I get a lot of proposals, but I say no…because my brothers are still in school... If I get married, my brothers won't be able to continue their studies."

Our in-depth interviews revealed that parents who were dependent on their daughters' income generally undertook no initiatives to arrange for their marriage at an age that is otherwise normative and common in slum societies. As mentioned earlier, the family's survival took priority over the pressure of early marriage norms. Sadia, unmarried at 19, was the eldest child in her family. When she was in class six, her father had a second stroke and had to stop working. Her mother had her own medical problems and was unable to work. With two of her younger siblings still in school, Sadia dropped out of school at the age of 12 and started working in a tea factory. A few years later, at around 14-15, she joined a nearby garment factory. Determined to provide for her family, she has put her marriage on hold for now:

> My parents are trying to marry me off... but I don't want to get married now... If I get married now then my family will face several problems... My siblings' education will be stopped... I'm the eldest child of my family, I have some responsibilities… I can't do anything from my in-laws' house if I get married.

Clearly, there has been a cultural shift in these communities with respect to gender, responsibility, and dependence. Traditionally, sons were seen as the providers and protectors of families and a family that depended on a daughter's income was seen in a negative light. Today, there is growing acceptance of, and even grudging appreciation for, girls who take on family responsibilities, earn a living, and support families—even though it is often at the cost of the daughters' own educational aspirations, wellbeing, and other life choices, such as getting married. The community perspective is also that earning girl members of families are valuable, especially when there is a financial crisis. Historically viewed as a "burden," daughters are now seen as an asset when they provide financial support to their families. Parents are willing to keep them around for as long as they can. Adolescent girls and young women, for their part, feel that their parents do not feel any urgency to arrange for their "timely" marriages even if they could.

A 20-year-old unmarried girl in an FGD conducted in Dhaka shared: "In recent times, daughters work more than sons. If a girl works in a garment factory, she can earn Tk. 8,000-10,000, which is the same as a boy's income... If daughters can earn and contribute, parents don't think of them as burdens. If they don't [earn money], parents think, 'Why will we feed her for free, rather than get rid of her and marry her off instead?'" According to an 18-year-old unmarried girl who participated in an FGD in Chattogram, "When a girl earns, parents think, if she gets married off, she will go to her husband's family to live. This means the parents will lose the economic support that their daughter was providing." In other words, a girl's increased value as an earning member of the family does not necessarily represent gender equality or empowerment, but rather simply a shift in the girl's position from being a "burden" to a source of "additional financial benefit" in families who struggle to survive. Pragmatism is at play here, but we also find that this is often at the cost of the young women's own aspirations and desires to be married early.

The Older the Girl, the Higher the Dowry

In poor households in particular, a daughter's value and position become a constant calculation of cost and benefit. Dowry is a social curse but a practice that parents can rarely avoid. Dowry plays a powerful role in deciding marriage partnerships and the suitable age at which girls get married. Dowry size is influenced by a girl's age at the time of marriage and the eligibility of the groom in question. Younger girls are preferred as brides for their physical youth and beauty, presumed chastity, and reproductive potential. For older girls, the dowry demand is typically higher, so as to compensate for their age, declining beauty, and diminished reproductive potential. The concern that dowry demands will be higher as their daughter gets older is another reason why parents tend to marry their daughters off as early as possible. IDIs revealed that parents' or guardians' inability to pay dowry resulted in delayed marriage for many young women. Many girls now engage in income-generating activities to save for their own dowry. This also

delays their marriages considerably given their minimal salaries from garment factories, garbage picking, beauty salon jobs, etc. Putul, 25, is still not married, and two of her three older sisters got married in their late 20s. This phenomenon was so unusual for the slum community that people came by to watch the wedding of one of her sisters even without an invitation. According to Putul, her father didn't "work hard" to secure his daughters' futures by saving for their wedding programs or dowry. He earned little, despite being the only earning member. She said:

> To tell you the truth, my mother has all the headaches when it comes to us. My father doesn't think about us that much. A father has certain responsibilities for his offspring, but my father never cared for those, never fulfilled them. If he had, I could say, that we would have been married when we were staying in Khulna back then (before arriving to Dhaka).

Her sisters were encouraged to work and save up money in order to bear the expenses of their own wedding and dowry. Grooms and their families, she added, always prefer brides from solvent families that can provide the dowry and monetary help needed to secure the groom's future. With their father unable to provide any financial assistance, it took Putul's sisters until their late 20s to save enough money for marriage. Putul stated:

> [My sisters] had worked for so long and had saved money. Now, the prospective groom is not going to marry the bride empty-handed, he will have to be given money, and things have to be bought for him. [My sister] arranged what is required for the marriage by herself. She gave [the husband] one lakh taka, household items, and other things.

Although the giving and receiving of dowry is illegal under Bangladeshi law, families generally accept and go along with this practice in various ways. Dowry is often disguised as gifts sent to the groom's family. There can also be occasional exceptions. Sadia, 19 and living in the Chattogram slum, is still unmarried because she refused to marry a man who demanded a large dowry. Her father is a day laborer, who was incapacitated following a road accident and cannot work regularly to feed the family. Sadia told us:

> My wedding was fixed. Everything was finalized by my father. They demanded 1-1.5 lakh taka, furniture, and gold as dowry... My father agreed with that and said, he will give all of these... even if it means taking a loan... But I refused... If I got married then the amount of debt will be upon my family. My parents became sick due to this pressure... so I did not want to get married by spending so much money.

To relieve her parents of the obligation of a loan, she refused the marriage after everything had been arranged, and now remains unmarried.

Parents' Behavior Obstructing the Marriage of Children

Unsurprisingly, young girls are not regarded as independent agents who can make decisions about important life events. Parents and elders play a significant role in agreeing to and organizing marriage for their daughters. How and when families decide to play this role is, therefore, an important factor in influencing delays in marriage in both the Dhaka and Chattogram slums. Our research revealed that the majority of the families disapprove of their daughter's personal choice of a groom, but some of the respondents who were still unmarried at 18 years believed that they could choose their marriage partners with their family's consent.

Additionally, parents' own choices can affect marriage possibilities for their daughters. Mukta, 18, in Dhaka, described being embarrassed in the community when her mother suddenly remarried after their father abandoned them, especially given how common it was for men to desert their families and because Mukta believed it was her time to get married, not her mother's. At the time of the interview, Mukta was living with her grandmother and called her step-dad *chacha* (uncle) out of embarrassment.

> I felt very bad because I am a girl and I'm all grown up now. Hearing something like this (mother's marriage) was embarrassing for me. I was hurt... It is a negative lesson for me... people shamed them… I lost the respect I had in the community. They didn't do the right thing, and I will never repeat this mistake in my life.

Mukta was the eldest and had reached the legal age of marriage, yet her parents took no initiatives to arrange her marriage, but rather prioritized their respective personal lives through desertion and remarriage. She felt her reputation in society had been jeopardized by her parents' lack of attention to her future, likely costing her good marriage proposals.

Elder Sibling Still Unmarried

Marriage as a social institution and a social norm has many unwritten rules, rituals, and customs around it that are specific to class and culture. One such norm is following seniority and gender preference in marriages of siblings. Thus, it is socially frowned upon if a younger sister marries before her older sister (or a younger brother before an older brother). When customs like these coincide with poverty or the inability to pay the requested dowry, arranging a suitable marriage for their daughter becomes increasingly difficult for parents, leading to delays in poor families. Shila, 23, married her boyfriend when she was 20. They had wanted to marry two years earlier but had to wait for his older brother to marry first. Shila told us that since both of their families were Hindu, it would be against their religious practice if the younger brother were to be married before his elder brother. Jesmin, 18, in Chattogram, explained that she is not married because she still has one unmarried older sister, who works in a garments factory and is unable to marry: "I have an unmarried elder sister. How can I get married if my elder sister does not get married?" This shows how an embedded social norm prevents young women from selecting the timing of their marriage.

Where is the Suitable Groom?

The inability to find an appropriate groom was also another reason for delayed marriage. In the two urban slums, we found that parents have certain expectations for their daughter's groom, particularly regarding his education, job, behavior, and family financial status. Further probing revealed that "good behavior" implied a man who is a steady worker; does not keep the company of local boys who have been designated *mastans* (goons); does not use drugs, alcohol, or cigarettes; will provide monetary support to his wife; will respect his in-laws; and will be considerate of his wife's choices regarding visits to her parents' home, work, education, and other matters.

A few women themselves rejected prospective grooms because of their appearance and financial status. Some young women admitted that "being too picky" had delayed their marriage. Keya, 22, in Dhaka, dropped out of school after the 8th grade because of financial struggles and started working in a garment factory. Her father is a cart driver. After some time, she left the factory, purchased a sewing machine, and started working from home as an independent tailor. She had received a lot of marriage proposals from the age of 10, but they decreased over time as she kept turning them down, and now she finds herself unmarried at 22. She explained that the prospective grooms did not match her expectations in terms of education and personality. She blamed herself for the delay in her marriage, lamenting, "*Beshi bach bichar korsi*" (I have been too picky). As she grew older, her neighbors started calling out insults such as *abiyatta* (unmarried) and *bin-biyai* (spinster) when she stepped outside her house. She was even accused of being possessed by an evil supernatural force such as a *jinn* (spirit), which warded off future marriage proposals. She believed that the social shaming and endless gossip have forever tarnished her reputation and ruined any chances of her getting married. This is not a problem usually faced by the well-connected and well-to-do families living in the slums, who have the resources to marry their daughters off early as well as to challenge any rumors that do emerge.

Prioritizing Education and Agency to Delay Marriage

While all slum-dwellers experience a considerable degree of financial hardship, these are far from monolithic communities. An urban slum comprises of people who engage in a wide range of occupations - for instance day-laborers, raw material suppliers, home owners who rent out the slum residences, and many more. These settlements range from very poor to lower-middle-class families, and living standards. Therefore, the social norms for gender and marriage can cover a wider range of practices. Educational aspirations for daughters can be observed in some of the respondents' families, whose parents defied the social pressure to marry their daughters off early. Salma, 22, was in her final year of a BA program and also involved in social awareness programs for adolescent girls organized by NGOs in her Chattogram slum at the time of the interview. Her father, a retired banker, took pride in her daughter's education and turned away marriage proposals that did not match his expectations about the groom in terms of

education, job status, or being based abroad. Salma herself hoped for a husband who would respect her decision to work after marriage:

> My family wants to marry me off and looking for someone who is settled abroad, has a [foreign] citizenship... Or someone who is doing a government job... but as for me, I think... Government officer is better. The character must be good. The family must be good and must be educated, with a good mentality, someone who will give me importance and respect, also will allow me to work after marriage.

Although Salma had received many marriage proposals by the time of the interview, neither she nor her family could find a prospective groom who met their expected standards, thus delaying her marriage. Such aspirations were considered acceptable among the comparatively better-off households in the slums, while poorer households had fewer options and little financial support.

Several young women in both slums delayed their marriage because their family supported their continued education; they also sought out grooms with similar educational backgrounds. Rinthi, 22, has a diploma in Architectural Interior Design from a polytechnic institute in Chattogram. Her family is an example of support for their daughter's education and delayed marriage. She believes that because her parents, uncles, and aunts were themselves educated, they encouraged her and her younger sister to pursue their education and not get married off early. Marriage proposals started to come for Rinthi when she was in the 9th grade but her parents did not succumb to the pressure to marry her off early. She stated: "My mother values education and wanted her daughter to study. This was her sole aim. My grandparents put a lot of pressure on her with the proposals that came in, said that this or that was a good family, and we might not get another one better in future."

Rinthi was self-employed and financially independent at the time of this research. Neither her family nor the community saw her self-employed status negatively. She lived with her larger extended family, which included her paternal uncle, aunt, parents, siblings, and grandparents. They ran a business together and were well-off compared to other families in the slum. Rinthi's decision to have a say in her marriage was strongly supported by her uncle, who adored her, and respected her decision to be able to choose her groom; this is an uncommon family dynamic in a slum. Clearly, strong family support helps women delay what would otherwise have invariably been a child marriage in the context of an urban slum.

Tania, 19, married her boyfriend when she was 18. She was in her second year of a bachelor's program in business studies at a public college in Dhaka. Her father, a renowned businessman in the slum, was very devoted to Tania's education and had been adamant that Tania should finish her studies before getting married. Tania, like her father, had once planned to finish her undergraduate degree and then get married. From her volunteer work with local NGOs, she had learned that it was illegal to marry before 18 and had not wanted to do anything illegal. Once she turned 18, however, she didn't want to wait any longer to marry her boyfriend and so eloped with him, but has continued with her studies.

Our research shows that better-off families in the slums, who had the luxury of aspiring to a better life, tended to operate under a different set of norms and practices regarding girls' marriages. Given their greater financial stability, they harbored dominant middle-class aspirations of social status, gained through education and white-collar jobs. As a result, they encouraged and financially supported daughters to pursue higher education and a career path that would give them respectability and status in society. This usually resulted in marriages occurring at a later age than was typical for most slum inhabitants, but without the stigma, trauma, and negative consequences that accompanied delays at the other end of the socio-economic spectrum, i.e., delays prompted by financial distress. Many of the wealthier young women disassociated and distinguished themselves from other women in the slums, claiming that their friends and peers lived outside the slums.

While marriage seems inevitable and non-negotiable for young Bangladeshi women, our research found there were exceptions. Some girls defied norms and delayed, or even shunned, the social capital and privileges they stood to acquire with marriage. Sharmin, 22, was an unmarried garments factory worker and the sole earning member of her family. Her father passed away and her mother did not work anymore due to ill health, leaving Sharmin responsible for her family's expense, including her siblings' education. She was strongly opposed to the idea of marriage:

> Why do I have to marry someday? What if I never wanted to get married? Does everyone have to get married? Will time not pass if I don't get married? Even if my mother doesn't understand how I feel about marriage, I understand... My sisters are happy in their marriage... But it's not about being happy or sad... I just don't like the idea of "marriage."

Some adolescent girls, having seen unhappy marriages, domestic violence, and demands for dowry, were less inclined to rush into marriage and give up their financial independence. Usually, as a girl grows "older," the quality of suitors become more unfavorable, including men who are much older in age or who have physical challenges of some sort. These "older" girls are seen as having lost their opportunity to get the more traditionally desirable grooms.

Discussion

The main objective of this article was to explore and understand the factors influencing a slowly rising trend in delayed marriage for girls in the urban slum context. Although the child marriage rate remains high in slums, there are also instances of girls in these very locations who are delaying their marriages beyond the normative age. The common perception is that girls are encouraged or made to get married before the legal age of marriage, and this trend or practice of early and child marriage is a general practice within Bangladesh, where geographical differences (e.g., rural versus urban) have little impact on the age at which marriage occurs (Amin and Das, 2012). Our research shows that the new lived realities of urban slums or low resource locations, the influence of new urban cultural practices, and the new life opportunities for today all challenge established norms of early marriage for girls. This exploratory study suggests, however, that even though there is a rising number of girls who delay marriage, this postponement does not necessarily translate into their empowerment or exercise of agency. In fact, in most cases, the girls felt that the delayed marriage actually disempowered them, bringing stigma, and other obstacles into their social lives. Only in a few exceptional cases did the families, as well as the girls in question, equate delayed marriage with the exercise of their agency, and a positive move toward personal empowerment and prosperity.

Research in the Indian context has shown that marriages were delayed for women because of insufficient dowry even after parents had been saving up for it (J. Caldwell, Reddy, and P. Caldwell, 1988). Our study found that young women were themselves working and responsible for saving for their dowry, resulting in delayed marriages. In his comparative study of age and marriage of women in Sri Lanka and Bangladesh, Caldwell (2005) also found that the amount of dowry increased with the age of the prospective bride, and the perception of diminishing attractiveness and demand in the marriage market. In such situations, young women felt frustrated and disappointed as they were unable to arrange for their own marriages without parental support.

Our findings also indicate that, even though the majority of women who delayed their marriages earned income, this did not always result in financial independence and autonomy. Women had to start working to earn and take sole responsibility of the family due to financial distress. In developing countries, girls who marry early usually have less education and decision-making power (Jensen and Thornton, 2003), but delayed marriage does not alter this in the case of the women we heard from. There appears to have been a cultural shift in how parents in urban slums see the role of daughters in their families, with many eldest daughters having gone into paid work outside the home and taken on, often single-handedly, the financial responsibility of the family. This development supports the claim of Rahman (2017) that the paid work of women in the slums helps alleviate financial distress. What has traditionally been considered the responsibility of the sons in the family has now, in some instances of severe financial hardship, fallen onto daughters, with clear implications for the age at which they marry.

Early and child marriage is a violation of SRHR and human rights. In South Asian countries, the incidence of teen pregnancy is high given the high rate of early marriage and the social pressure to have children as soon as possible after marriage (Stone, Ingham, and Simkhada, 2003; Adhikari, 2003; Acharya et al., 2014). Sexuality and reproductive choice are two key components that frame the discussions of early marriage, especially for adolescent girls. Marriage normativity lies at the core of heteronormativity and patriarchy. So, too, in Bangladesh, at the heart of the heteronormative and patriarchal system lies the family household, its primary elements being marriage normativity, homosociality, and the privileging of masculinity over femininity. The associated thinking and practices generally discourage sex outside marriage, but particularly suppresses female sexual expressions outside of marriage, making marriage and reproduction a compulsory performance for women (Karim 2012, 2018). Marriage connects the personal with the social aspects of life, and by creating and normalizing social arrangements through a locally contextualized discourse, marriage establishes "normativity."

Adolescent girls are positioned at the bottom of the social hierarchy of families and their immediate social environment. Respondents and their perspectives on gender, age, marriage normativity in this research clearly show that majority of the girls worry about how their marriage decisions (or outcomes) would influence their individual and family reputation. If they are thought of as honorable and conforming, they are able to secure a social membership usually guaranteeing long-term kinship and networks. Most girls were anxious about delayed marriage not because they personally aspired to be married, run their own households, or fulfill sexual desires (the reason for early marriage given by boys in our larger study), but because they worried about defying dominant practices of heteronormativity. Under these hegemonic practices, a girl is valued as a social member when her body and sexuality is perceived as participating within marriage boundaries as well as responsibilities. The intersection of gender, age, class, and sexuality makes adolescent girls specifically vulnerable in socially organized and controlled institutions such as marriage. For these girls, marriage is centered on the age and sexual-reproductive potential of the female body: younger girls carry higher chances of lower dowry and better proposals compared to those who cross the socially constructed marriageable age limit for girls. Although education and employment create some pockets of agency for these adolescent girls, most of them pursue either employment out of distress and despair, and most hope for a socially normative life with marriage that starts at the right time. Marriage normativity holds different possibilities and consequences for men and women at different ages. Women who resist becoming wives or mothers are seen as social anomalies. Women who do not marry are deprived of any entitlement to a sexual life. They must therefore perform the appearance of asexuality, and are subject to social scrutiny, condemnation, and marginalization. Non-normative life choices such as delayed marriage are frowned upon, but socio-familial acceptance can be acquired by achieving certain middle-class markers of respectability such as higher levels of education and economic success. The tactics and strategies young girls and women adopt to delay marriage depend on how they negotiate their socio-cultural contexts, and what they do with their social capital such as educational and economic capacities. In urban slum societies where the living space is tight, privacy is a rare commodity, and poverty is widespread, and not all young women are willing or successful in defying hetero-patriarchal norms and rules of early or "timely" marriages. Only a few are able to do this with the support of their families.

Young girls in urban slums who lack social capital may not always demonstrate tell-tale marks of agency or empowerment, but one can also question what agency even means given the realities of their lives. The awareness of social criticism against delaying marriage often deters girls from pursuing their aspirations for economic self-reliance or higher education, pushing them instead to agreeing to get married early. We also find that this social pressure also leads some respondents to put the blame for their delayed marriage on their parents or guardians—for not being sufficiently concerned about their marriage and social propriety. The agency, empowerment, and independence expected from preventing child marriage and from promoting delayed marriages get lost in the complex web of factors that defer marriage.

The impact of delaying a marriage is visible in the everyday lives of the girls involved. The delay is assumed to provide additional opportunities for girls and women to develop their skills for income or education that they would have missed had they married early. In the rural Ethiopian context, Erulkar and Muthengi (2009) found evidence that a combination of peer support, community awareness, and initiative for girls to not drop out of school through the two-year program "Berhane Hewan" led to significant increases in the age of marriage. In the Indian subcontinent, girls often lose the opportunity to learn or improve their skills to earn income, or are compelled to discontinue education because of domestic responsibilities that they must shoulder, or often experience early childbirth. Programs working toward ending child marriage associate delayed marriage with girls' and women's empowerment, because the delay provides them that time and opportunity to develop their skills, health, and livelihood potential. Our qualitative research, however, finds that delayed marriage is not a simple positive choice outcome, but dependent on a range of competing factors—unsuitable prospective grooms; poverty and the need to contribute financially to their family and save up for dowry; disenchantment with marriage; and faith in the independence that a job and income might bring. While many faced taunts and comments in the community, those who were most affected tended to be from poorer households, usually with less education, and fewer networks and alternatives. This is contrary to the understanding of programs that prevent child marriage.

There have been numerous approaches for decades at programmatic and policy levels worldwide to end child marriage, including in Bangladesh. As mentioned earlier, Bangladesh is a member of the "Global Programme to Accelerate Action to End Child Marriage" of UNFPA-UNICEF (2017), which calls for the elimination of child marriage (defined as marriage under 18) by 2041. In neighboring India, as Jejeebhoy (2019) describes, a major challenge to any efforts to end child marriage is a lack of understanding of the key strategies that delay child marriage.

These programs attempt to provide adolescent girls decision-making capacities regarding their own marriages. The UNFPA-UNICEF (2017) Theory of Change offers a comprehensive understanding of what to focus on in order to end child marriages systematically. As this article has shown, many conditions such as support from community and the girls' improved agency are often absent in the case of delayed marriages in urban slums. The reasons that contribute to child marriages in the first place are often also the reasons for delaying of marriage.

To successfully end child marriage, programs may need to shift their focus on the experience of adolescent girls who were able to evade child marriage, should eliminate the social stigma they experience because of their delayed marriage, and promote their positive lived experiences by holding them up as role models to younger girls and their parents, community stakeholders, and law enforcement agencies to discourage them all from the path of early and child marriage. It is important to focus on the need to delay child marriages as well as to reform the attitude and perception towards those who delay their marriage. To only design strategies, activities, and campaigns to end child marriage is insufficient in recent context as there has been a slow rise in delaying of marriage. These efforts are advised to be accompanied by opportunities for work and education, social protection, social and behavior change communication (SBCC) activities for community awareness, and for the exercise of agency by girls who delayed their marriages.

Concluding Remarks

Early and child marriage coexists alongside "delayed marriage" in urban slums of Bangladesh. To tackle the root causes of early and child marriage in urban slums, it is important to adopt a comprehensive approach and recognize the structural and social constraints and determinants of early and child marriage as well as of delayed marriage. This will lead to more sustainable changes. Our research paves the way for understanding why girls' marriages are delayed beyond the age of 18, and how such deferral makes the girls and their families vulnerable to social disapproval. As a result, early or child marriage is preferred as a way to avoid the negative social attitude that persists in Bangladesh. We also found that delays mostly happen due to the same circumstances that cause early marriage. Given the fear of negative responses from the community and other vulnerabilities, many girls prefer to be married off within the socially acceptable time frame, which is when they are below 18. This contradicts the core objective of many programs and activities that are working to stop child marriage worldwide with the argument that the delaying of marriage can result in higher education, financial independence, and contribute to women's empowerment. This article reveals that many girls would prefer to accept "disempowerment" and an early marriage within particular social contexts.

Given the power of social disapproval, a key strategy should be to raise awareness in the community regarding the benefits of delayed marriages for adolescent girls and young women, not only in urban slums, but also more generally at the local, regional, and national levels. By shedding a positive light on the lived experiences of girls and women who delay their marriages, programs and policies need to promote or include that delaying of marriage is not a negative step and can bring prosperity and good health to the girls who marry later in life.

Acknowledgement

We acknowledge the spontaneous participation of the respondents, hard work of the researchers, and generous support of the donor.

Funding details

This work was supported by the International Development Research Centre (IDRC) Canada under Project Number 108011-001.

Conflict of interest

There is no conflict of interest as declared by the authors and the funding agency.

Ethical approval

All standardized protocol for ethical consideration were meticulously followed as per standard of IDRC Canada and BRAC JPGSPH, BRAC University Bangladesh. The ethical approval was obtained from the Institutional Review Board of BRAC JPGSPH, BRAC University Bangladesh prior to commencing the research. The Ethics Reference No: 91, 18 October 20l6.

Consent

Informed consent was obtained from all respondents aged 18+ years and married young men-women, key informant interviews. Written informed consent forms in Bangla (native language) were prepared for each target group and also for the parent/guardian of respondents under 18. All respondents gave their full consent to use the information they shared with the researchers. For adolescents aged under 18 years, consent of appropriate guardians (father/older brother/mother/older sister) was taken. The consent form included the clauses of researcher and research organization's introduction, aims and objective of the study, process of interviews, voluntary participation, right to withdrawal without repercussions, right to not answer questions, and the benefits/risks. The forms were read out and explained before each interview, and the interviews only started after the respondent had understood, agreed and provided consent. We also took permission for recording each interview and taking notes.

Data availability

The data is available on request and manuscript has data preserved in a data repository.

References

Acharya, D. R., Rabi, B., Amudha, P., Edwin R, V. T., & Glyn, C. (2014). Factors associated with teenage pregnancy in South Asia. *Health Science Journal*, 4(1): 3–14.

Adhikari, R. K. (2003). Early marriage and childbearing: risks and consequences. In S. Bott, S. Jejeebhoy, I. Shah, & C. Puri (Eds.), *Towards Adulthood: Exploring the Sexual and Reproductive Health of Adolescents in South Asia* (pp. 62–66). Geneva: WHO.

Amin, S. & Das, M. (2012). Marriage continuity and change in Bangladesh. In R. Kaur & R. Palriwala (Eds.), *Marrying in South Asia: Shifting concepts, changing practices in a globalizing world* (pp. 89–115). New Delhi: Orient Black Swan.

Bangladesh Bureau of Statistics (BBS). (2015). *Census of Slum Areas and Floating Population 2014.* Dhaka: Ministry of Planning, Bangladesh Bureau of Statistics.

Banks, N. (2012). Urban poverty in Bangladesh: Causes, consequences and coping strategies. *University of Manchester, BWPI Working Paper*, 178.

Caldwell, B. K. (2005). Factors affecting female age at marriage in South Asia: Contrasts between Sri Lanka and Bangladesh. *Asian Population Studies*, 1(3): 283–301.

Caldwell, J. C., Reddy, P. H., & Caldwell, P. (1988). *The causes of demographic change: Experimental research in South India*. Madison: University of Wisconsin Press.

Chaaban, J., & Cunningham, W. (2011). *Measuring the Economic Gain of Investing in Girls - The Girl Effect Dividend.* Washington, DC: World Bank.

Chari, A. V., Heath, R., Maertens, A., & Fatima, F. (2017). The Causal Effect of Maternal Age at Marriage on Child Wellbeing: Evidence from India. *Journal of Development Economics,* 127: 42–55. doi: http://dx.doi.org/10.1016/j.jdeveco.2017.02.002

Ellis, P., & Roberts, M. (2016). *Leveraging Urbanization in South Asia: Managing Spatial Transformation for Prosperity and Livability*. Washington, DC: The World Bank Group. doi: 10.1596/978-1-4648-0662-9

Erulkar, A., & Muthengi, E. (2009). Evaluation of Berhane Hewan: A Program to Delay Child Marriage in Rural Ethiopia. *International Perspectives on Sexual and Reproductive Health*, 35(1), pp. 6–14.

Gazi, R., Nahar, Q., Kabir, M. H., Huque, M. H., Arifeen, M. M. S. E., Rahman, A. S., Nasrin, T., Khan, M. S. H., Amin, S., Afroze, Z., & Mahbub, A. (2013). *Child Marriage in Bangladesh: Findings from a National Survey, 2013*. Dhaka: Plan International, Bangladesh.

Girls Not Brides (GNB). (2018a). *Child marriage around the world: BANGLADESH.* Retrieved from https://www.girlsnotbrides.org/child-marriage/bangladesh/

Girls Not Brides (GNB). (2018b). *What is the impact of Child Marriage: Sustainable Development Goals (SDGs)?* Retrieved from https://www.girlsnotbrides.org/themes/sustainable-development-goals-sdgs/

Girls Not Brides (GNB). (2018c). *Child marriage and sexual and reproductive health and rights.* Retrieved from https://www.girlsnotbrides.org/wp-content/uploads/2018/11/PO47765-Girls-Not-Brides-5.-Child-Marriage-and-SRHR-lr.pdf

Gupta, S. D., Mukherjee, S., Singh, S., Pande, R., & Basu, S. (2008). *Knot Ready: Lessons from India on Delaying Marriage for Girls*. Washington, DC: ICRW (International Center for Research on Women). Retrieved from https://www.icrw.org/wp-content/uploads/2016/10/Knot-Ready-Lessons-from-India-on-Delaying-Marriage-for-Girls.pdf

International Center for Research on Women (ICRW). (2007). *Child Marriage and Domestic Violence.* Retrieved from https://www.icrw.org/files/images/Child-Marriage-Fact-Sheet-Domestic-Violence.pdf

Jejeebhoy, S. J. (2019). *Ending Child Marriage in India, Drivers and Strategies.* New Delhi: UNICEF.

Jensen, R., & Thornton, R. (2003). Early female marriage in the developing world. *Gender & Development*, 11(2): 9–19. DOI: https://doi.org/10.1080/741954311

Kamal, S. M. M. (2012). Decline in Child Marriage and Changes in Its Effect on Reproductive Outcomes in Bangladesh. *Journal of Health, Population, and Nutrition*, 30(3): 317–330. DOI: 10.3329/jhpn.v30i3.12296

Kamal, S. M. M., Hassan, C. H., Alam, G. M., & Ying, Y. (2014). Child marriage in Bangladesh: Trends and determinants. *Journal of Biosocial Science,* 47(1): 120–139. DOI: https://doi.org/10.1017/S0021932013000746

Karim, S. (2012). Living Sexualities: Non-Heterosexual Women and Sexuality in Urban Middle Class Bangladesh. In A. Helie & H. Hoodfar (Eds.), *Sexuality in Muslim Contexts: Restrictions and Resistances,* (pp. 269–293). London: Zed Books.

Karim, S. (2018). Heterosexual profession, Lesbian practices: How sex workers' sexuality right positions through intersection of sexuality, gender and class within the hierarchy of LGBTQ movement in Bangladesh. In N. Hussein (Ed.), *Rethinking New Womanhood: Practices of Gender, Class, Culture and Religion in South Asia,* (pp. 189–209). Cham: Palgrave Macmillan. doi: https://doi.org/10.1007/978-3-319-67900-6_9

National Institute of Population Research and Training (NIPORT) & ICF. (2019). *Bangladesh Demographic and Health Survey 2017-18: Key Indicators.* Dhaka, Bangladesh, and Maryland, USA: NIPORT and ICF.

National Institute of Population Research and Training (NIPORT), Mitra and Associates, & ICF International. (2013). *Bangladesh Demographic and Health Survey 2011*. Dhaka, Bangladesh, and Rockville, Maryland, USA: NIPORT, Mitra and Associates, and ICF International.

National Institute of Population Research and Training (NIPORT), Mitra and Associates, & ICF International. (2016). *Bangladesh Demographic and Health Survey 2014*. Dhaka, Bangladesh, and Rockville, Maryland, USA: NIPORT, Mitra and Associates, and ICF International.

Rahman, S. (2017). Determinants of Poverty in the Urban Slums of Bangladesh. *Current Politics and Economics of South, Southeastern, and Central Asia*, 26(2), pp. 167–182.

Raj, A. (2010). When the mother is a child: the impact of child marriage on the health and human rights of girls. *Archives of Disease in Childhood*, 95(11): 931–5. doi: 10.1136/adc.2009.178707

Rashid, S. F. (2008). Marriage practices in an urban slum: vulnerability, challenges to traditional arrangements and resistance by adolescent women in Dhaka, Bangladesh. *Asia Research Institute*, Working Paper No. 72.

Sathar, Z. A., Kiani, M. F., & Soomro, G. Y. (1999). Some Consequences of Rising Age at Marriage in Pakistan. *The Pakistan Development Review,* 37(4): 541–556.

Shahzad, A. (2017). Differentials in Female Age at Marriage in Pakistan: Have they Changed or Not? *The National University of Sciences and Technology Journal of Social Sciences and Humanities*, 3(1): 71– 94.

Stone, N., Ingham, R., & Simkhada, P. (2003). Knowledge of sexual health issues among unmarried young people in Nepal. *Asia Pacific Population Journal*, 18(2): 33–54.

Streatfield, P. K., Kamal, N., Ahsan, K. Z., & Nahar, Q. (2015). Early marriage in Bangladesh: Not as early as it appears. *Asian Population Studies*, 11(1): 94–110.

United Nations Children's Fund (UNICEF). (2013). *Ending child marriage: Progress and prospects.* Retrieved from https://data.unicef.org/resources/ending-child-marriage-progress-and-prospects/

United Nations Children's Fund (UNICEF). (2016a). *Mapping of child marriage initiatives in South Asia.* Retrieved from https://www.unicef.org/rosa/reports/mapping-child-marriage-initiatives-south-asia

United Nations Children's Fund (UNICEF). (2016b). *Ending Child Marriage in Bangladesh.* Retrieved from https://www.unicef.org/protection/files/Final_Bangladesh_Unicef_Rosa_online.pdf

United Nations Children's Fund (UNICEF). (2016c). *State of the World's Children.* Retrieved from https://www.unicef.org/publications/files/UNICEF_SOWC_2016.pdf

United Nations Children's Fund (UNICEF). (2018). *Child protection from violence, exploitation and abuse.* Retrieved from https://www.unicef.org/protection/57929_58022.html

United Nations Children's Fund (UNICEF). (2020). *Ending child marriage: A profile of progress in Bangladesh.* Retrieved from https://data.unicef.org/resources/ending-child-marriage-a-profile-of-progress-in-bangladesh/

United Nations Department of Economic and Social Affairs (UNDESA). (2012). *World Urbanization Prospects: The 2011 Revision.* Retrieved from https://www.un.org/en/development/desa/population/publications/pdf/urbanization/WUP2011_Report.pdf

United Nations Population Fund (UNFPA)-United Nations Children's Fund (UNICEF). (2017). *UNFPA-UNICEF Global Programme To Accelerate Action To End Child Marriage*. EVALUABILITY ASSESSMENT. New York. Retrieved from: https://www.unicef.org/evaldatabase/files/2277-UNICEF-Child_Marriage_Report-LR_web.pdf

Verma, R., Sinha, T., & Khanna, T. (2013). *Asia Child Marriage Initiative: Summary of Research in Bangladesh India and Nepal.* Plan Asia Regional Office: Bangkok. Retrieved from https://plan-international.org/publications/asia-child-marriage-initiative#download-options