CHILD MARRIAGES IN ZAMBIA: A STUDY OF CAUSAL FACTORS IN SELECTED SCHOOLS IN CHIPILI DISTRICT ZAMBIA.

BY

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DECLARATION

I, **Kauseni Besa Delphine** do hereby solemnly declare that this dissertation represents my own work and that it has never been previously submitted for a degree at the University of Zambia or at any other University.

Signature……………………………………………………………………………………...

Date……………………………………………………………………………………………

DEDICATION

The study is dedicated to the Kauseni family, especially my Mother Angelina Muma Sole who has been a counsellor to me in various ways. Equally to my dear sister Emeldah Chanda Kauseni who is an epileptic patient. My mother has guided me in my academic work and social life. Further I dedicate my work to my brother Raphael Mwaba Kauseni who has been so instrumental and supportive throughout my studies. To you All, I say bravo!

CERTIFICATE OF APPROVAL

This report by Kauseni Besa Delphine is approved as a partial fulfilment of the requirements for the qualifications of obtaining a Master of Science in Counselling under the University of Zambia in collaboration with the Zimbabwe Open University.

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ABSTRACT

Child marriage, also referred to as early marriage is an emerging economic and health concerns across the world and remains a widespread problem especially in developing countries including Zambia. Zambia has one of the highest child marriage rates in the world with 31 per cent of women aged 20-24 married by the age of 18. UNICEF (2017) and the situation has not changed much. The study investigated the causal factors of child marriages in selected schools in Chipili District of Luapula province in Zambia among the boys and girls. The main objective of the paper was to investigate the causal factors of child marriages in some selected schools in Chipili district of Luapula province in Zambia. The study followed a mixed study research design and supported by qualitative and quantitative. Focus group discussion guide, questionnaires and later interview guide were used to collect data. A total of fifty participants were involved in the study comprising thirty (30) pupils, ten (10) parents, eighty (8) regular teachers and two (2) administrators. The sampling techniques involved simple random; cluster sampling and purposive sampling were used. Thematic analysis for qualitative and descriptive statistics tools for quantitative were the methods used for data analysis. Convenient sampling was also employed on people who were conveniently available that the researcher met haphazardly who included community members who were subjected to interviews on the causal factors to child marriages. The study findings revealed that the prevalence of child marriages in schools around the district was high according to reports from schools through PTA meetings. The study ascertain that various causal factors led to high prevalence of child marriages but the most prominent ones were high poverty, negative attitude towards girl's education and peer pressure. The most affected in child marriage were girls. The major recommendation was that the government should come up with programmes that encourage girls to remain in schools as opposed to get married at an early age such as reducing distances to schools, meeting school fees and promotion of sex education in schools.

Key words: Child marriages; Girl Child education; causal factors; advocacy and sensitization; interventions

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ACRONYMS AND ABBREVIATIONS

UN…………………………………………………………………………… United Nations

UNICEF…………………………………………………………..United Nations Children's Fund

UK……………………………………………………………...………………United Kingdom

USAID…………….…………………………..United States Agency for International Development

AJWS……………………………………………………….American Jewish World Service

CSO…………………………………………………..………………….Central Statistical Office

HIV………………………………………..………………………Human Immune deficiency Virus

AIDS…………………………………...…………………..Acquired Immune Deficiency Syndrome

OAFLA…….………………………….……Organisation of African First Ladies against HIV and AIDS

UNFP……………………………………...………………….United Nations Population Funds

WHO………………………………………………………………..World Health Organization

CEDAW….……………Convention on Elimination of all forms of Discrimination against Women

ICRW………………………….…………………….International Centre for Research on Women

ACRWC……………………………...……African Charter on the rights and Welfare of Children

STDs……………………………………….…………………….Sexually Transmitted diseases

SPSS……………………………………………………..Statistical Package of Social Sciences

FAWEZA………………………………..……Forum for African Women Educationalist of Zambia

ZDHS…………………………………………...……………Zambia Demographic survey

DEB……………………………………………………………………District Education Board

DEBS……………………………………………………….District Education Board Secretary

PSAF…………………………………………………………… Panos Institute South Africa

CHAPTER ONE

INTRODUCTION

1.1 Background

Child marriage is a global, regional and local problem. In several cultures girls are married off at a very tender age due to various reasons such as getting dowry, the fear of some parents that their daughters would get pregnant while at home. (UNICEF, 2017). It was considered shameful for a girl to get pregnant outside wedlock. The rate of child marriage however, varies from one region to another and is as high as 60% in the Zambia's Eastern Region, followed by Luapula at 50 per cent, North 48 percent, North-Western 47 per cent, Central 46 per cent, Southern 38 per cent, Western 34 per cent, Copper belt 32 per cent and as low as 28% in the capital of Lusaka (Demographic and Health survey, 2010). The report indicated that there has been little or no change in the national prevalence rate since 2002. According to the 2007 Demographic and Health survey and census, child marriage in Zambia is more prevalent than we think or has been documented (UNICEF 2016). Other contributing factors available in literature include the unequal power relations and economic hardships in the Zambian communities. One of the concerns has been that child marriage put teenagers at risk because; they are not fully physically developed to care for pregnancy as well as the child thereafter. It's through this view that the study presents the background, statement of the problem, purpose of the study, objectives and significance of the study, delimitations, limitations and definitions of concepts used in the study.

UNICEF (2017), defined marriage as a legally or formally recognized union of two people of opposite sex as partners in a personal relationship for a purpose of founding and maintaining a family, it reflects the purpose, character and customs of the society in which it is found. Many societies have norms that limit the age of young girls to enter into marriage at the age of 18 for both girls and boys but in some cases the age limit does not take into consideration their physiological readiness for childbearing.

Save the Children UK (2003), define Child marriage as the marriage or union between two people in which one or both parents often feel that a young girl is an economic burden and therefore wishes to marry off their young daughters before they become an economic liability.

Child marriage is a traditional practice that in many places happened simply because it happened for generations. In some communities, when girls start to menstruate, they become women in the eyes of the community. Marriage is therefore the next step towards giving a girl her status as a wife or mother. Child marriage in Zambia is driven by traditional practices and beliefs and the low social status assigned to women and girls. Initiation ceremonies for girls who reach puberty prepare them for marriage and gender responsibilities as defined by culture, a report by USAID (2015) in its findings. Culture practices such as polygamy also drive child marriage in Zambia as young girls are married off to older men who are respected in their communities, AJWS (2015).

Child marriage also denies girls the right to enjoy their childhood, the right to education and right to husband of their own choice and of age. When young girls are forced to marry someone who is older than herself and if it happened that the husband dies, the chances of such girls to become a widow at an early age are very high. Ahmed (1998) in his study of adolescents, observed that Child marriage is a complex issue which has contributed to a number of girls and some boys drop out of school, when girls are married as children, their education opportunities and further prosperity are limited, they are more likely to experience intimate partner violence and they are at greater risk for early and unwanted sexual contact, which can result in HIV and other sexually transmitted infections as well as unintended pregnancy. A study on child marriage shows that, the issues of child marriage are getting renewed attention among policy makers. This is in part because child marriage remains highly prevalent despite efforts by many developing country governments to discourage and even outlaw the practice, (UNICEF, 2016).

Gangoli and Chantler (2009), suggest that boys and girls aged 14 and younger are almost universally too young for sexual, marital and productive transitions. This suggests that the cut-off point of 18 years is an appropriate minimum age for marriage, yet legal reforms of the age of marriage are often unsuccessful in curbing the practice of child marriage. In communities such as Chipili where child marriage is practiced, girls are not valued as much as boys, they are seen as

burden on their family, marrying their daughters at a young age can be viewed as a way of ease economic hardships by transferring this burden to her husband and his family.

Most of parents and guardians who live in poverty are often tempted to marry off young girls to obtain bride price in which they believe would help them to end their economic hardships, but in reality parents and guardians are not familiar on the practice of young girls' marriage and their impact of their health and welfare of young girls. On the other hand, some societies do not have enough knowledge on the impact of child marriage that is why they force their young girls to enter into child marriages. Furthermore, some society does not have a sufficient knowledge on the impact of child marriage that is why they are forcing their children to enter into child marriage. In reality, child marriage subjects a young girl to sexual activities at the tender age in which they are not physically prepared when giving birth and it results into complications such as heavy bleeding (Children Dignity Forum, 2010).

Child Marriages around the World

Child marriage is truly a global problem that cuts across countries, cultures, religions and ethnicities. Child brides can be found in every region in the world, from the Middle East to Latin America, South Asia to Europe though the forms of payments differ from culture to culture. Muhammad (1993). Despite international agreements and national laws, marriage of girls 18 years of age is common worldwide and affects millions. Child marriage is a human rights violation that prevents girls from obtaining an education, enjoying optimal health, bonding with others of their own age, maturing, and ultimately choosing their own life partners. Child marriage is driven by poverty and has many effects on girls' health: increased risk for sexually transmitted diseases, cervical cancer, malaria, death during childbirth, and obstetric fistulas. Girls' offspring are at increased risk for premature birth and death as neonates, infants, or children. Muhammad (1993).

In 2014, UNICEF reported that, child marriage continues to be a gross human rights violation and one that affects a majority of young girls around the world. In their latest 2012 Progress for Children report, UNICEF cites that one in every four girls in the developing world between the ages of 15-19 is currently married. Despite the fact that there are laws against child marriage this

practice is still an ever growing issue in our world today which is a case even in a district of study Chipili of Luapula province of Zambia.

Child Marriages in Africa/Sub-Region

Child marriage is still a massive problem in many developing countries. The issue is more concentrated in countries of Sub Saharan Africa and South Asia. Erulkar, (2013) states that, issue of Child marriage is such a reality in many countries that it was not questioned for years together and were accepted as the norm. With the advent of development, the adverse effects of child marriage was recognized and comparisons were made with advanced countries were age of marriage below 18 was a thing of the past and men and women have equal access to education, employment and their own personal growth and advancement. The Convention of the Rights of the Child (CRC) also set the minimum age of reaching adulthood. According to Article 1 of the CRC "any human being below the age of 18 is a child," the CRC has been ratified by 194 countries. Those countries still having early marriage that is below 18 years also exhibit poor indicators relating to the MDGs. They usually have high maternal mortality and morbidity rates, low education levels for girls, especially secondary education, and overall high poverty levels. (PDF) Child marriage: A discussion paper accessed https://www.

(UN, 2011) report indicates that, present situation, though 158 countries have set the legal age for marriage at 18 years, laws are not enforced. The practice of marrying young children is upheld by tradition and social norms. Many countries of Asia and Sub Saharan Africa still have a high percentage of Child marriages. One third of girls in the developing world are married before the age of 18 and 1 in 9 are married before the age of fifteen (15). In 2012, 70 million women 20-24 around the world had been married before the age of 18 South Asia has the largest number of child brides with almost half of girls married by 18 while in sub-Saharan Africa it is more than one third.

In Africa girls usually become child brides because their parents give them away for economic or social gain. Families are also motivated by the promise of social approval or increased social standing. Parents think they are upholding tradition and safeguarding the chastity of their girls. In some cultures, child marriage is associated with a religious belief and the need to protect girls

from engaging in improper or immoral behaviour. But the religious justification often masks a family's desire to protect its honour and reputation. Often parents feel obligated to accept the social norm and they readily give up their daughters to older men. If they fail to give away their daughters, families can be excluded from the community or worse, their daughters or other family members may become the victims of violent attacks. (UNICEF, 2011).

According to Central Statistical Authority (2000) it was reported that, in Ethiopia two in every five girls are married before 18th birthday and nearly one in five girls marries before the age of 15. Prevalence rates vary greatly by religion and are often higher than national figures. Child marriage remains a deeply rooted tradition in Ethiopia communities. Customs such as marriage by abduction and forced unions between cousins perpetuate the practice. In Ethiopia, and other countries, many child marriages are arranged by family members. Poverty, cultural beliefs and social norms generally contribute to the acceptance of the practice.

A lack of education is just one of the many results of child marriage. The opportunity to attend school is limited. In fact, seventy-nine percent of girls under the age of fifteen do not have an opportunity to go to school, ICRW (2005). Educational levels were lower among families whose children married earlier. The majority of child marriages take place in rural areas of Ethiopia. Child marriage is prevalent in the Amhara region. Many young girls are raped in their first sexual encounter. Violence from their husband is a normal part of everyday life. Women, who were married under the age of 15, do not even recall having known or met their husband prior to the marriage. Girls who are married younger are at a greater risk of being infected with HIV as well as experiencing complications in childbirth. The age of a girl and her educational level both play a positive and vital role in her knowledge and involvement in the marriage. Girls, who are married at younger ages to much older men, are at a disadvantage for gaining any type of decision making power in the relationship with their husbands. A young girl's priorities are shifted to early and she no longer has an option for education. Girls who are married young are forced to mature before they are physically or psychologically ready (Rodgers, 2012).

Child marriage has become a risk factor for HIV infection for young girls as has been shown by several studies of African populations. A study in Kenya by Nour (2009) demonstrated that,

married girls had a 50% higher likelihood than unmarried girls of becoming infected with HIV. This risk was even higher (59%) in Zambia. In Uganda, the HIV prevalence rate for married girls 15–19 years of age was higher for married (89%) than single girls (66%); for those 15–29 years of age, HIV prevalence was 28% for married and 15% for single girls. This study noted that the age difference between the men and their wives was a significant HIV risk factor for the wives. United Nations (2005).

Another study explored why married girls in Kenya and Zambia had a higher risk for HIV infection (KNBS, 2010). This study concluded that because married girls are under intense pressure to prove their fertility, they have more unprotected intercourse. The study also found that husbands were substantially older (5–14 years) than their wives and were 30% more likely than boyfriends of single girls to be HIV infected. Because of their age alone, the husbands had already had numerous sex partners. Additionally, in these areas of Africa, polygamy is common. Buve et al (2001).

Child Marriages in Zambia

Zambia has one of the highest child marriage rates in the world with 42% of women aged 20-24 married before the age of 18. Owing to the above fact, child marriage has currently become a vital topic of discussion amongst several development platforms which has made it more visible to many that were unaware of its existence. Child marriage in Zambia may be more prevalence than we think. World Vision (2017).

Former First lady, Dr. Christine Kasesba-Sata on 10th of June, 2014 in The Times of Zambia outlined that child marriage presented a serious challenge to development and needed to be criminalized. Later, Inonge Wina, Minister of Gender at the time and later Vice President of the Republic of Zambia, reinforced Dr. Kaseba's remarks in The Post Newspaper dated 19th November, 2014 by declaring child marriage a national crisis and also calling for its criminalization in Zambia. First ladies have observed that child marriage derails the development of the nation as it involves both girls and boys who are the future leaders, however noted that much emphasis is on the girl child because the impact of child marriage is more traumatic on

girls and that is why more concerted efforts are needed to ensure that vice is combated in order to give the girl child an opportunity to grow and contribute to the development of their respective communities and a country. The first ladies have put activities in place such as empowering women especially in rural areas where child marriages and early pregnancies are more rampant in order to ensure that more girls in various households are sponsored in education.

Not long ago, First Lady Esther Lungu at the Organization of African First Ladies Against HIV and AIDS (OAFLA) highlighted that the scenario of child marriages and pregnancies had become worrisome and that as first Ladies, their goal was to try and find ways to eliminate or reduce child marriages and teen pregnancies, World Vision (2015). The suggestion that came from this conference was that, first ladies should advocacy for a free Africa with no child marriage. This was a situational report on child marriages in Zambia, (World vision 10th September, 2015).

World Vision International (2017) indicated that, Zambia has been ranked 16th amongst countries with the highest rate of child marriages in the world, although the marriage Act establishes a legal age for marriage and the penal code makes sex with a girl under 16 as an offence in Zambia, these provisions rarely apply in customary law. Under statutory marriage however, child marriages are illegal and considered a form of child abuse. Zambia has established 21years as the minimum age of marriage for both boys and girls, although the law has been further hindered by inconsistencies with other laws and policies on children and by the existence of a customary legal system that allows girls to be married as soon as they have reached puberty, which could the reason to why some parents marrying off their children at tender age.

There is enough evidence on the adverse consequences at the national and local levels to address concerns related to the practice. There is major source of information on the extent of child marriage in the quantitative data contained in the 2007 Demographic and health survey (ZDHS) and 2010 census (CSO). These data show that there has been little to no change in the national prevalence rate since 2002. This survey only bought out data on provinces which had the most common practice of child marriages and the researcher only looked at three provinces with, highest middle and lowest and these included Eastern Province (60 per cent), followed by

Luapula Province (50 per cent) and Lusaka being the least with (28 percent). Having Luapula being the second Province at 50 per cent this made the researcher to take up this topic and especially that Chipili district is found in Luapula Province which has also high rate of child marriage.

In 2013 Zambia launched the campaign against child marriage which is being spearheaded by the Ministry of chiefs and Traditional Affairs in close collaboration with Ministries of health, Gender and Youth, Sports and Child development, UNFP and Civil Society Organizations. The government of Zambia has put in place measures such as the launch of national wide campaign, review of the national child policy and the national gender policy to ensure that the problem of child marriage is addressed. Mr. Vincent Mwale by then Youth, Sports and Child Development now Local government minister stated that; government has embarked on infrastructure development which has seen construction of schools in rural areas, the minister said this when he flagged off the campaign which was held in Eastern Province, the minister further said that 32 cyclist were going to cycle and interact with communities from Lusaka to Mfuwe and interact with women and girls in seven days to raise awareness on child marriage and mobilize them to start joining the movement to end child marriage. (Zambia Daily Mail, 2016). However, we still continue to experience increased child marriages in the study district in Zambia.

1.2 Statement of the Problem

Despite the increased advocacy and enactment of laws on child marriages in Zambia, there has been a rapid increase of child marriages among the girls, in many parts of Zambia (Ching'andu, 2016); Times of Zambia, 10 June 2014). However, the causal factors contributing to child marriages in most parts of Zambia are not known. Therefore, the present study sought to investigate the causal factors that might have led to increased child marriages among the girls in Chipili district of Luapula Province of Zambia.

1.3 Purpose of the study

The purpose of the study was to investigate the causal factors of child marriages in Chipili district in Luapula province of Zambia.

1.4 Objectives

The study was guided by the following objectives:

1. To establish the nature of child marriages experienced in the study district
2. To examine the causal factors of child marriages in the study district
3. To assess the effects of child marriages on children and community in the study district

1.5 Research question

1. What is the nature of child marriages experienced in the study district?
2. What are the causal factors for child marriages in the study district?
3. What are the effects of child marriages on children and the community in the study district?

1.6 Significance of the study

The efforts made so far to help parents and children understand the importance of education for one's better future are still insufficient given the scale of the problem. The root cause and magnitude of the problem is not yet very well known, hence the need for more research in this field. The study attempted to investigate possible causal factors of child marriages and efforts being made to arrest the situation to reduce child marriage in Zambia.

It was therefore hoped that the findings of the study would be helpful to teachers, heads of schools, parents and education administrators as well as planners in the development of an approach that seeks to reduce child marriages. In addition, the information that would be generated or obtained might be used to expand parents understanding of the importance and value of education. In terms of practical value, it was hoped that the study findings would provide information to the Ministry of General Education to come up with proper policy strategies to overcome the problem. It was also believed that the research would add new knowledge to the existing one on marriages among young ones.

Policy makers would further come up with a policy that would preserve children until the appropriate time for them to marry. This would also give input on who are affected most by childhood marriage. This would give path for policy makers and leaders to educate men and

women in their role. Lastly, it was believed that the results of this study would be used as a tool by other institutions and stakeholders who have interest in fighting child marriage in Zambia.

1.7 Delimitation

Delimitations indicate the boundary of the study in the context of content and geographical coverage. It is used to address how the study was narrowed in scope and covers several factors of which the researcher did not have control at all (Kombo and Tromp, 2006; Kasomo, 2007; Kasonde-Ng'andu, 2013). In this study, focus was on the casual factors of child marriages in selected schools of Chipili district of Luapula, Zambia. The schools the study involved were those which have recorded child marriages, pupils both boys and girls aged between 12 and 15 were involved in the study, teachers and parents aged between 16 and 50 by gender, 10 females and 10 males were also involved because of the information they had on child marriages which happen at their schools and around the community. Further, the researcher felt that parent's attitudes towards girl child education would contribute change and bring new knowledge to the existing body of knowledge on the importance of educating a girl child. (Educate a girl child you educate the whole nation).

1.8 Limitations

There were some problems which hindered this study to be conducted effectively and these include the following: Logistics was a big challenge since the researcher was a self-sponsored student which made it difficult for her to raise enough funds to support the research. Unwillingness of parents to share information on child marriages for fear of reprisals also posed as challenges and contributed to limitations experienced on some aspects of the study. Besides, time also was a limiting factor since the researcher was a full time worker; family person and writing assignments in others courses of the programme. Distance between schools also contributed to challenges on data collected to support the study thereby making it difficult to generalization of the findings of the study. The researcher was however, made to focus on study schools which could be easily accessed. Availability of participants seemed to be a challenge due to some reasons, which included fear of withdrawing children from marriages, not trusting the researcher and illiteracy to some of the respondents. The researcher however, had to use head-

teachers and village head to assist convince the respondents to participate in the study. However, in-spite all these challenges, data collected was reliable to support the outcome of the study.

1.9 Theoretical Framework

Theories are formulated to explain, predict and understand phenomenon and in many cases to challenge and extend existing knowledge within the limits of critical bounding assumptions. Kidman (2016), states that: the theoretical framework is the structure that can hold or support a theory of a research study. Urie Brofenbrenner (1979; 1998). An Ecological Systems Model was used as a base for the present study on child marriages; casual factors in selected schools in Chipili district. The model observes that the development of a child in an ecological environment appears to be greatly determined by what a child experiences in the immediate and distant ecological settings that interacts with such a child. The theory believes that a child grows and develops within the ecological environment and those objectives such as languages; families; peers; neighbours, community and schools serve as the primary base for child's growth and development. A micro system in ecological systems model describes the relationship of the child with the immediate ecological environment such as home, family, neighbour-hood, peers, community, play-grounds and schools. Bronfenbrenner and Morris (1998), note that a micro system as a child's immediate ecological environment focuses on support from the relationship within a home and school to support the learning and development of a child. The theory further states that human development is influenced by the different types of environmental system which are; micro system, meso system, exo system and macro system, which explains everything in a child and the child's environment affects how a child grows and develops. These can affect a child positively or negatively. Therefore, the community has allowed the child to go into marriage at a tender age and to the extent of marring off the girls to bigger men and some teachers are also contributing to the same vice. Culturally appropriate programs that can provide families and communities with education and reproductive health services can have the potential of helping to end child marriages. Thus, in this study causal factors of child marriages may be addressed by the system whereby policies, traditional beliefs still oppressing young girls to be married.

1.10 Definitions of Terms

Child: This is a young person especially between infancy and youth.

Marriage: legally or formally recognised union of two people as partners in a personal relationship specifically a union between a man and a woman.

Child marriages: This is a formal marriage or informal union entered into by an individual before reaching certain age specified by some global organization like UNICEF as high as the age of 18.

Causal Factors: is an act, omission, condition or circumstance that either starts or sustains an incident sequence. It may be related to persons or machines.

Rural: It is a geographical area that is located outside towns and cities.

Remote: It is something that is far in place.

District: This is an area of a country or city especially one characterised by a particular feature or activity.

1.10 Chapter summary

In summary, chapter one discussed the background to the study, statement of the problem, purpose of the study, objectives, research questions, significance of the study, limitations definitions of terms and the theoretical framework. The next chapter deals with literature review on child marriages at global, Africa/Sub Sahara and national levels. A particular attention is paid to the causal factors of child marriages and how we can help to reducing child marriage in rural areas of Zambia.

2.1 Overview

The previous chapter looked at the background information of the study at hand, global, Africa/Sub Sahara and Zambian perspective on child marriages. In this chapter relevant literature on causal factors of child marriages, nature of child marriages and effects were reviewed.

2.2 Nature of Marriages

Child marriage is widely practised across the study district especially in the sites where data was collected. This study found that there are many types of child marriages in and the most common unions are those that take place between peer's girls from (age 12 or 14) and boys from (age 15), usually with an age difference of about two to three years. The study found that different types of marriages like traditional or ideal marriage and self-decided.

Choosing whether, when and who to marry is one of the most important, personal decisions that one can make. Yet, in many places around the district, girls are forced into marriage before they're ready, a practice known as "child marriage". The harmful consequences of child marriage have not been well documented in the study district. Cohen (1998), child marriage often means the end of a girls' formal education, limited economic prospects, constrained social engagement, increased health risks and heightened risk of physical, emotional and sexual violence.

In many communities where child marriages are practiced, girls are not valued as much as boys they are seen as a burden. Yet when girls are educated and earn an income, they are more likely to reinvest it in their families and communities. Social norms that only portray girls as future wives and mothers, leaving them no say in the matter, are also part of the problem. Inside and outside the classroom, teaching adolescents comprehensive sexual education can help transform perceptions of girls' place in society. Girls in particular can benefit from sexual and reproductive health education, by learning how to understand and take ownership of their bodies, and how to

claim their rights. In addition, sexual education delays the onset of sexual activity, increase safer sexual practice by those already sexual active. A 1993 World Health Organization survey revealed no evidence that sex education in schools leads to earlier or increased sexual activity in young people. The opposite is true: sex education delays onset of sexual activity and increase safer sexual practices by active. The survey also showed that programs advocating both postponements of sexual intercourse as well as condom use were more effective in preserving health than those that promoted abstinence. (WHO, 1993).

2.3 Causes of Child Marriages

Underlying causes to child marriage has existed for centuries, mainly because of tradition but also due to poverty. In early days, parents used to arrange the betrothal of their infant children as a means of uniting two families. In present days the practice of early marriage is common in rural areas or where prospects for girls are few. The would -be brides have no say in the matter as guardians or other family members agree on the marriages and girls have no decision making options. According to a report by Girls Not Brides (2014), "poverty is one of the most powerful drivers of the harmful practice in the country. Girls are thought of as an economic burden by parents who believe they will be more financially secure once their daughters are married off and out of their responsibility. Gynecol (2009) highlighted that, Poor families want to reduce the number of children to feed, clothe and educate. Families may agree to child marriage because of community pressures and norms, which might have been case even in Chipili district. He added that, sometimes children who refuse to marry or choose a marriage partner against the wishes of their family may be punished or even be killed. In recognition of the dreadful consequences of child marriage, many organizations are taking up global and country level programmes.

In Chipili district parents feel proud by marrying off their daughter to a good family in terms of social status and there was a common belief among the parents that marrying off their daughters young should protect them from rape, premarital sexual activity, unintended pregnancies, and sexually transmitted infections, especially human immunodeficiency virus (HIV) and AIDS (Clarck, 2004). UNICEF (2011) focused on the following collective and individual attitudes and beliefs that led to compel girls for the marriage before the age of 18 years. Unmarried girls are considered a liability to family honour.

Investing in girls' education is not considered worthy as girls would move to the groom's household and be employed in household chores; which is the perception of most of the parents in Chipili district. On the other hand, the limited education and livelihood options for girls lead to marriage being one of the few options for girls" future. Impunity, weak law enforcement and limited knowledge of the law by society perpetuate child marriage. The major causes behind occur the incidence of child marriage were poverty, social ties, protection, ensuring chastity and virginity of the bride, the more educated girls the more dowry, parent do not want to invest in girls' education because considered worthy as girls will be moving to the groom's household. Child marriage also occurs among the poor, illiterate, unemployment and high population of girls. Other causes of child marriages in Chipili district include lack of awareness, less access to media, low knowledge level of government policy and investment to girls taken as waste of resources.

PSAF, (2014) states that; to avoid child marriage, girls need safe, quality and access education. Many parents remove their daughters from school because of the costs and the safety risks associated and what they see as a lack of relevance to girls' lives. To protect girls from marriage, we must address the reasons why families feel unable to keep their children in school and provide girls with safe facilities, education that is relevant to their needs ways to address the casual factors that keep many girls out of school. Community involvement in reducing child marriages is very critical. In a report on the Zambia government convention on the elimination of all forms of discrimination against women (CEDAW) recognises a family as a very important institution.

2.3.1 Poverty

Child marriage is associated with high levels of poverty; hence in Zambia it is seen as a rural phenomenon, although there are some reported cases of child marriage taking place in urban areas. Poverty leads many parents to withdraw their daughters from school and offer them for marriage to older men (in most cases) in exchange for payment of lobola (a dowry for the bride).

In addition to sexually transmitted infection and even HIV/AIDS and complications of early motherhood affect the social wellbeing of girls who go through marriage, child and force marriage and deny them the right to enjoy their childhood. (ICRW, 2007).

Poverty also exacerbates child marriage. According to CIA World Fact book (2018), over 60.5% of the population lives below the poverty line and families see child marriage as an opportunity to benefit financially from the bride price they receive for their daughters, furthermore, many parents genuinely believe that marriage would secure their daughter's future and that it is in their best interests. (Thornton, 2003). Alternatively, girls may be viewed as an economic burden as a commodity or a means for settling familial debts or disputes or securing social, economic or political alliances. Customary requirements such as dowries or bride prices may also enter into families considerations, especially in communities where families can give a lower dowry for younger brides (Thornton, 2003). Perhaps, this may have been the same in Chipili district in Luapula of Zambia. Luapula province has the poverty levels in over the last five years escalated from 76 per cent to 82 per cent and Nickson Chilangwa who is the Minister for Luapula province said that the only way to fight poverty in the province was by creating platforms for people to find jobs and raise their economic profiles. (Ncube Sipiwe, on 22 July, 2017) from daily Mail.

Mann et al (2015) in Bwalya (2017) reported that, poverty is one of the significance factor that drive child marriages in nearly all its forms in Zambia. Parents and guardians see child benefit financially from the bride price for their daughter and also as an opportunity to ease the strain on house hold resource. In large families for example the marriage of older boy or girl can free up resources to support the education of the young children, further stated that; economic hardships force parents and guardians to make difficult choices and they try to manage their living situation and encourage short-term strategic thinking rather than consideration in long-term gains. For this part, children perceive marriages as opportunities to escape challenging and material circumstances that are a means of responding to their own basic needs. This view point is particularly prominent among girls. Other literature source by Jensen and Thornton (2003) acknowledge that, households may marry off their daughters at young ages because of the high cost of raising children, provision of food, clothing, education and health care. Particularly in contexts where fertility is high and parents have many children. In such cases, girls may be

viewed as an economic burden, so parents may prefer to marry them off at an earlier age (Mann et al, 2015) In addition, the national economic shocks such as poor harvest or illness or death of a primary income earner may cause households to marry off their daughter early, this may be common practiced in many parts of Zambia which may not be different in Chipili district.

2.3.2 Lack of Information on the importance of education among girls and boys

In a study for Bwalya (2016), it is stated that lack of information for parents and community on the dangers of early marriages, harm culture practices, importance of education for both girls and boys respect for children's rights and other such as relevant information make children vulnerable to abuse and early marriage. Some examples of lack of formal education were sighted; lack of information limits the options for survival available to children (PSAF, 2014:7). The importance of access to information in educating children therefore cannot be over emphasized. The failure of these girls and their families to access information that would help them mitigate the threats to their education and lives aggravates the dangers (PSAF, 2014). Another example sighted was that, many parents lack information on human rights of their children., African charter on the rights and welfare of children (ACRWC), Article 21(2) state that "child marriages and brothel of girls and boys shall be prohibited and effective action including the minimum age of marriage to be 18 years" (PSAF, 2014: 19). This instrument recognizes the rights of only persons of "full age" to marry and found a family.

2.3.3 Negative attitude towards education among girls

A research conducted by United Nations (2005), played a role of providing information on negative attitudes towards education for girls. Parental attitude and support has a great deal of influence on girls' participation and level of success attained in education. Parents and community attitudes are mainly influenced by traditional beliefs regarding the ideal roles of women and girls in society. Traditionally, the only roles available to women were those of young wives and mothers. Girls are thus seen as nurturers and mainly as providing support for men who work to provide for the family. Being physically weaker, girls are therefore also perceived as being less capable and requiring the protection and guidance of men. These attitudes have prevailed even in current times when socio-economic changes have resulted in changes to roles

women are now expected to undertake. Socio-economic changes have made education necessary, not just for the purposes of providing income earning opportunities, but also for the potential to contribute to the improvement in the standards of living of individuals, families and communities. These traditional beliefs have been found to foster negative attitudes which limit family and community support for girls' education. Identification and examination of these attitudes is necessary before any decisions can be made on what should and can be done to bring about change. However, it is an indisputable fact that without parents and community support, any efforts to improve girls' participation in education, education in particular has been greatly hampered.

Many parents and community members also have the attitude that educating girls is a waste of time and money, because they would eventually be married off and their education would therefore only benefit their husbands and the families they marry into. Money spent on the girl's education would thus be considered lost to the girls' family. United Nations (2005). If only parents in the study area can consider educating a girl child as educating the whole nation, like it helped Fatima a Yemen girl who got married at the age of 12 now 25 years with 5 children and promised to educate her children. She said that educating a girl child should be our goal in life, because a girl is a mother, teacher and doctor.

2.3.4. Peer Pressure

Child marriages rates have become high in the last few decades in Zambia and Chipili district of Luapula province has not been left out. Peer pressure was also identified as a causal factor of child marriage in the study area. Teens in most cases would like to be like their friends especially girls, some forces of peer pressure that might have contributed to increased child marriage are as follows;

Influence of Peers to Have Sex:

During teenage, teen often suffer the pressure to make more friends and become one similar to their peers. It has been discovered that several times teens let their friends in the group influence their decision to involve in the sexual activity even though they lack understanding of the

consequences of the act. Often, teens have sex just to project that they are cool and sophisticated and end up with unintended teenage pregnancy (Bwalya, 2017). As a result, many teens become involved in a sexual relationship (early marriage) under peer pressure even though they are not ready for one.

Teenage Drinking

Often, peer pressure pushes teenagers to try and continue drinking alcohol. Teen drinking is another prominent cause that can lead to unexpected pregnancy that leads to early marriage. Lots of teenagers love to experiment with alcohol and drugs, either on their own or under peer pressure that reduces teen's ability to regulate their impulses (Kelly, 1998). These habits indirectly or directly contribute to casual sex which tends to result into early pregnancies among children.

Unhealthy Relationship

Peer pressure may also push teens into a wrong and unhealthy sexual relationship. Teens get involved in sexual activity with a wrong partner carelessly and without any knowledge, just because others in their peer group are into a relationship (PSAF, 2014). Also, teens may not be aware of history, family background and other details of their partners, and get into a relationship with an inappropriate guy under peer pressure. Careless involvement in sex with a wrong partner can lead to unintended pregnancy in teens hence early marriages. Cohen, (1998).

Sexual Abuse

Influence of peers can also make teens visit inappropriate, unsafe places, such as unauthorized pubs and bars. Teens may suffer from sexual abuse, such as molestation and rape, due to drug abuse or company of wrong people at such unsafe places. The consequence of these actions often is that of unplanned pregnancies among youths.

Self Esteem

Another prominent cause of early marriage is self-esteem. Self-esteem attributes to the personal requirement of teens to satisfy the sense of belonging, whether in their social circles or among friends of their age groups. When teenagers experience a lack of sense of belonging, there is an increased risk that she would associate with individuals that would expose her to unprotected sex that would lead to early marriage. The teen may find the sense of belonging and identification due to such association. Also, low education expectations also project teens towards questionable individuals or groups in the society that expose them to unprotected sex. It is therefore important to ensure that our teens do not lack the sense of belonging.

2.4 Effects of Child Marriages

Child marriage is a practice that primarily affects girls in many ways. Not only the girls who are affected but also their families, communities and the government become affected in one way or the other. Nour (2009), states that, a common belief is that child marriage protects girls from promiscuity and therefore disease; the reality is quite different. Married girls are more likely than unmarried girls to become infected with STDs, in particular HIV and human papilloma virus (HPV). He further stated that, girls ages 15–19 years are 2–8 times more likely than boys of the same age to become infected with HIV. The risk of acquiring HIV from a single act of unprotected vaginal intercourse is 2–3 times greater for women than men.

Child Bearing

Pregnancy poses many challenges for young girls. Because pregnancy suppresses the immune system, pregnant girls are at increased risk of acquiring diseases like malaria, pregnant women are among the most severely affected by malaria. Studies show that, about 10.5 million become infected during their second or third trimester (Acharya et al, 2010).

Not only are pregnant women most susceptible to malaria during their first pregnancy but they also have higher rates of malaria-related complications (predominantly pulmonary enema and hypoglycaemia) and death than do non pregnant women. Malaria parasite density is significantly higher in pregnant girls. However, a woman who has had malaria during pregnancy is less

susceptible to malaria during subsequent pregnancies, unless the woman is also HIV infected (Acharya et al, 2010).

Child marriage undermines girls' education and economic opportunities

Girls not brides (2002) state that, women who marry before 19 are 50 percent more likely to drop out of high school than their unmarried counterparts and four times less likely to complete college. Young women who are married in their teens are often unable to access education and work opportunities. Women who marry early are more likely to earn low wages and significantly more likely to live in poverty. For teenage mothers, marriage is particularly dangerous. Jensen et al (2003). This has been a case even in the study area. Most of the girls who are married are not educated and their economic status is not good, also they lack experience on how to take care of the children and leads to unhappy life. Child marriages also has effect on the economy of the country because child brides are robbed of their rights to safety, security, health, education and the right and ability to make their own life choices and decisions and governments bear the burden.

Fertility

The report also shows that, child marriage and early childbearing have significant implications. Women married before 18 are likely to have more children, impacting their own health and welfare as well as that of their families. More children in a household reduce the ability to pay for food, education and healthcare. At a national level, child marriage contributes to population growth by increasing fertility. The report estimates that girls marrying at 13 would have an average 2% more child over her lifetime than if she had married t 18 or later. This has a national impact by placing an increased burden on basic services, Bicego (1996).

Child health and nutrition

Infant morbidity and mortality is higher amongst children born to mothers under 18. These children have an increased risk of dying before their fifth birthday by 3.5 percentage points on average; have an increased risk of stunting by 6.3 percentage points.

Financially dependent

Child marriages make girls financially dependent on their husbands and therefore lack the power to make demands upon them. They cannot ask their husbands to get an HIV test, they cannot abstain from intercourse or demand condom use, they cannot insist that their husbands be monogamous and ultimately they cannot leave because they cannot repay their high dowry. In addition, returning to their parents' home may not be an option because divorce is considered unacceptable and leaving their husbands may have serious implications on the social or tribal ties that were developed during the marriage, Clark (2004).

2.5 Chapter Summary

In summary, chapter two reviewed that, child marriages reduce the likelihood that girls will complete their secondary education. Allan and Parrow (1979), through programmes which have been put in place by some organizations like Plan International of keeping girls in schools have helped girls to remain focused in life and face challenges in their academic and social life. The gap here is that, most of the girls pose the danger of becoming illiterate due to lack of education. Therefore, the study sought to establish the casual factors of child marriages in selected schools of Chipili District. Moreover, the literature had indicated the nature of child marriages, causes of child marriages and effects of child marriages. The next chapter looked at methodologies that were used in the study.

CHAPTER THREE

METHODOLOGY

3.1 Overview

This research methodology would deal with the description of the methods which would be applied in carrying out research study. This chapter discussed research design, study population, sample size, data collection instruments and sampling techniques for data collection, data analysis and ethical consideration. This chapter has also highlight the methodology which would be used to guide the whole research processes in collecting the related data for the study at hand.

3.2 Research design

A number of scholars have put in place many research designs. However, the study opted for a mixed study research design. This was preferred because mixed research generates a large amount of data from multiple sources; systematic organisation of the data is important to prevent the researcher from becoming overwhelmed by the amount of data and prevent the researcher from losing sight of the original research purpose and question. The researcher preferred to use this design because it is one of the social science approaches which can be used to investigate the causal factors of child marriages. In addition, social scientists in particular have made wide use of this qualitative research method to examine contemporary real-life situations. Gail et al (1996) states that descriptive design involves measurement, classification, analysis, comparison and interpretation of data and not only restricted for fact findings.

3.3 Study population

Kombo and Tromp (2006), define population as an entire group of persons of elements that have at least one thing in common. The population for this study involved teachers, pupils and community members who are parents/guardians to these pupils. All primary schools in Chipili district of Luapula province were eligible to participate in the research. The researcher opted to select the primary schools for study basing on the PTA minutes from these schools. The researcher also felt that, attitudes and views on child marriages would contribute new knowledge to the existing knowledge in lowering child marriages among school going girls in Zambia.

3.4 Sample Size

Chipili district comprise 43 schools, divided in six zones of which two schools from rural and remote parts were selected for the study. The researcher decided to pick on two schools from two different zones for the study representing 5 per cent of all schools. The researcher factored in three things for her to come up with two schools, (work, family and studies) that she never wanted any of these to suffer. The total sample was 50 and these were broken down as follows; Eight (8) teachers by gender four (4) male teachers and four (4) female teachers, Two administrators that is one (1) female and one (1) male both head teachers of the schools under study, Ten (10) community members who were parents and guardians to the children under study and these included; five (5) men and five (5) female were also selected and thirty (30) pupils by gender twenty (20) girls and ten (10) boys ranging from grade five to eight.

3.4.1 Characteristics of the Respondents

The researcher would illustrate the distribution of responses on the characteristics of the respondents.

Status	Males	Females	Totals
Teachers	5	5	10
Pupils	10	20	30
Parents	5	5	10
TOTALS	20	30	50

Table 1: Gender of participants

The table above shows the gender of the teachers, pupils and parents. Data from the study shows that 20 of the respondents who participated were male and 30 were female. There was a gap between male and female participants because the researcher found that the most affected gender in child marriages were females.

3.4.2 Characteristics of Participants

The figure illustrates the ages of participants;
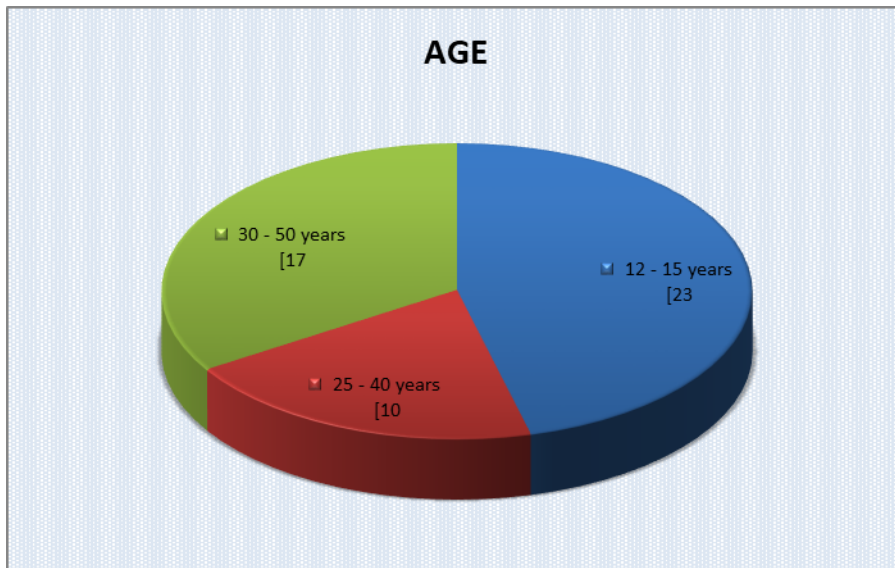
Figure 1 Ages of Respondents

The figure shows that 23 out of 50 of the respondents aged between 12 – 15 years, while 17 aged between 30– 50 years and 10 aged between 25 – 40 years. The number of male and female respondents and their ages respectively are indicated above. Majority of the participants were aged between 12-15 years.

3.4.3 Qualifications of the Participating teachers

The table below illustrates qualifications of the participating teachers;

Professional Qualification	Frequency
Certificate	NIL
Diploma	06
Degree	04
Masters' degree	NIL
Total	10

Table 2: Qualification of teachers under study

The table shows the qualifications of the teachers who participated in the study, the table shows that 6 out of the respondents were diploma holders, while 4 were degree holders and no one was a certificate or master's degree holder.

3.4.4 Grade level of participating Pupils

The table below would illustrate the grade levels of participating pupils;

Grades	Frequency	Percentages
6 7 8	10 11 9	33.0% 37.0% 30.0%
Total	30	100%

Table 3: Grade of Pupils

The table above shows the grades of the pupils who were respondents. The table shows that 10 of the respondents were in grade 6, 11 were in grade 7 and 9 were in grade 8. The majority of the participants were those in grade 6 and 7. The grades were focused on because they were target group for child marriages in most rural schools and they were capable to provide good responses to the study.

3.5 Sampling techniques

The schools under study were picked randomly in the sense that; the researcher wanted to ensure that each sample had equal probability of being chosen. These were stratified by geographical Zone which was rural and remote schools. The reason for identifying these two schools for study was to learn more on the salient issues that contribute to the rising numbers of child marriages. Creswell (2002) states that stratified random is a sampling procedure where the population is divided into non-overlapping groups called strata and a random sample is selected from each stream, that's why a researcher chose to use this method in order to make equal representation between male and female respondents and a simple random technique procedure was used to select pupils; also purposive sampling technique was used to come up with teachers and parents.

The advantage of simple random sampling technique is that, the sample yield research data that can be generalised to a large population. Those that were not planned for like parents without pupils at those two schools were also interviewed on the causal factors of child marriages.

3.6 Research instruments

Kidman (2016), states that research instruments are testing device for measuring a given phenomenon such as, questionnaire, an interview, a research tool or a set of guidelines for observations. Therefore, questionnaire/interview schedule and focused group discussion were used to collect data. These were preferred because the researcher had to factor in time since interview schedule helps to manage time, even helps to explore thinking and focus group discussion help to collect original information and they are in-depth may not even need a large sample to get useful information. The interview schedules were designed in order to help those participants who could not read on their own and those with challenges in reading, since a number of participants were illiterate in the areas of study which were in the remote places of Chipili district. The interview schedule added value to the study in the sense that; participants brought out the facts about child marriages, attitude of parents towards child marriage and some beliefs which the community has towards child marriages, though it had minimal limitations which included failure to bring out more issues which contribute to child marriages due to the presence of the interviewer.

3.7 Validity and Reliability of Data

3.7.1 Validity and Reliability

These are two concepts that are important for defining and measuring bias and distortion. Reliability is a measure of the stability or consistency of test scores while validity simply means that a test or instrument is accurately measuring what it is supposed to measure. American Education Association and National Council on Measurements in Education (1985), hence pretesting of research instruments. Validating an instrument was focused on reducing error in the measurement while reliability was to evaluate the stability of measures and interrater reliability of instrument scores.

3.7.2 Pre-Testing of Research Instruments

The researcher pre-tested the instrument at a school which is 97 kilometres away from Debs office of Chipili district, this school was reported to have a number of child marriage cases through PTA meetings and these reports were similar to those pertaining to the two selected schools of study.

Additionally, pre-testing of the instruments aimed at finding out whether what was in the instruments was measuring what the researcher wanted to capture in the study and also to give chance to the researcher to familiarize herself with the instruments. Pre-testing allows the responsible auditor to test solutions to problems with the instruments for example if considering different wordings for a question. Kaniki (2004).

3.7.3 Triangulation of Research Instruments

Different kinds of research instruments were used in the study as part of the validation and ensuring reliability of the data used in the study.

3.8 Data collection procedures

Data collection started in term one of 2018 school calendar, between March and April. During the period of data collection, the researcher visited the schools under study and conducted interviews and these interviews were conducted by a single researcher. All the tools were translated to Bemba the major local language in the study districts and then back-translated to ensure that the content was maintained. Interviews were conducted in English or Bemba, depending on the preference of the participant. The data was driven in depth and face-to-face interviews with fifty participants. For obtaining more information, three participants had two interview sessions. All participants were interviewed at a private room provided by the school. The participants were asked to talk about the conditions that propelled girls into child marriage and causal factors that contribute to child marriages. The interviews begun with a general question whereby participants were asked to tell what propelled girls into child marriage or what made them marry off their children. Probing questions also were used to clarify participants' descriptions like participants were asked to explain more about what they meant on some issues. Duration of the interview sessions varied from 45 to 60 minutes.

3.9 Data analysis

Kirby (2001) states that, the nature of the problem to a large extent dictates the type of data analysis technique to be used. The purpose of data analysis was to process raw data for interpretation. However; the study analyzed data from interview using Statistical Package for Social Sciences (SPSS) and Microsoft Office Excel. Both qualitative and quantitative data that was used to collect from various sources would be processed and analysed. Quantitative data would also be analysed using simple statistical tools, bar diagram, pie charts and qualitative data will be presented in descriptive ways so that the basic findings of the research be interpreted and justified. SPSS was preferred by the researcher to analyze data because it enabled the researcher develop the pie charts, graphs and tables for interpreting relevant data.

3.10 Ethical consideration

The researcher agreed to comply with principles which aim at protecting the dignity and privacy of every individual who in the case of the research work would carry out under the project, would be requested to provide information. Before an individual became a subject research, he or she was notified of methods, aims, anticipated benefits of the research, his or her participation and confidential nature of his or her replies. The identity of the individuals from whom information was obtained in the research was to be kept strictly confidential.

3.11 Chapter Summary

In summary, chapter three discussed the research methodology that was used in the study in order to get the data on the causal factors of child marriages. In the next chapter findings of the study were presented in line with objectives.

CHAPTER FOUR

PRESENTATION OF THE FINDINGS

4.1 Overview

This chapter presents the findings of the research. The data collected was discussed in line with the objectives. The data was collected using the research instruments designed. Bar charts, tables and pie charts and descriptive statistics that are essential in the analysis of data were used for data presentation. Data presentation and analysis were conducted using Microsoft Excel and Statistical Package of Social Sciences (SPSS). The researcher conducted interviews with some participants and also conducted focus group discussions with pupil respondents. The analysis of the findings was constructed based on the data presentation. Data presentation of the findings was done according to the responses collected from the teachers, pupils and parents through interviews basing on the research questions; what is the nature of child marriages experienced in the study district? What are the causal factors for child marriages in the study district and the effects of child marriages on children and the community in the study district?

4.2 Research question 1: What is the nature of child marriages in the study district?

The figure below shows nature of child marriage according to what promotes such marriages in the study district.
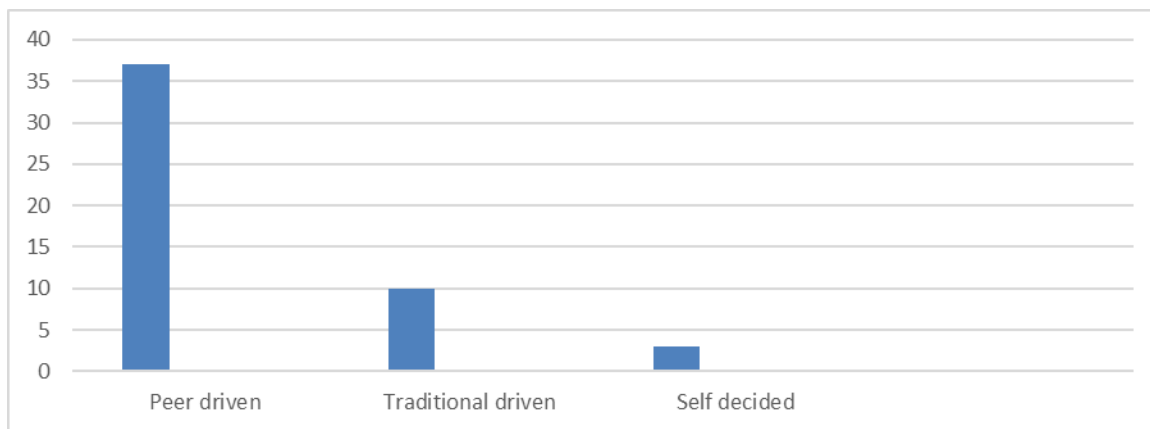

Figure 2: Nature of Child Marriages (All participants)

The figure above shows views of participants concerning the nature of marriages that occur in the study area. The results show that 37 out of 50 (74%) respondents stated that the most common marriages driven by peers, while 10 (20%) said that, driven by tradition driven and 3 (6%) said were those driven by self-decided. It was established that the common child marriages were those driven by peers, like one teacher indicated:

> *"One pupil shared with me that; she had little knowledge about sex. She had to learn these things from the friends which increased her sexual drive and led her into child marriage.*

Conveniently the researcher met another teacher who stated that:

> *"I have been in this place for five years and I have seen how children get married at a tender age and the most common marriages are between school going peers and very few marriages between boys and girls who have agreed to be together and continue with their education. I have tried to advise those who are married and have stopped to get back to school".*

4.3 Nature of families who are victims of child marriages

The researcher illustrates what the respondents stated on types of families involved in child marriages in the table below;

Stakeholders	Frequency	Percentages
Poverty	30	60%
Illiterate	15	30%
Not sure	5	10%
TOTAL	50	100%

Table 4: Types of Families who are victims of child marriages

The table above shows the results obtained on types of families who are victims of child marriages 30 out of 50 (60%) respondents stated that it was poverty stricken families, 15 (30%) respondents said illiterate families and 5 (10%) were not sure.

The researcher had an opportunity to talk to some teachers who were not part of the sample who indicated that:

> *"What we have noted in this area is that most of the families affected with child marriages are those that have negative attitude towards education for girls, so they prefer marrying off their children than sending them to school".*

4.4 Research Question 2: What are the causal factors of child marriages?

The illustrations which would be in this figure would cover what responded stated on causal factors to child marriages in line with objective two.
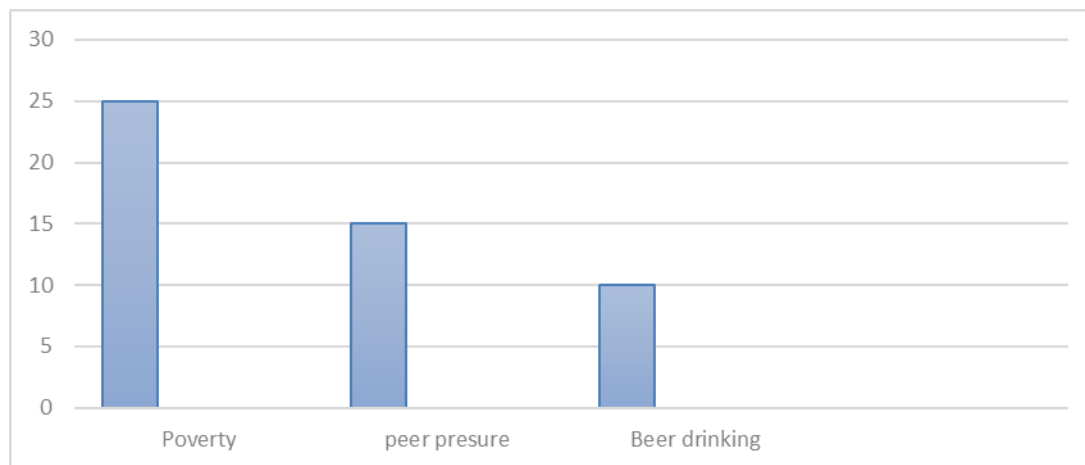
Figure 3. Causal factors to child marriages

The figure shows views of respondents on causal factors of child marriages. The results show that 25(50%) respondents said that, poverty was the major causal factor of child marriages in the study area, while 15 (30%) believed that it was a product of peer pressure and 10 (20%) respondents however indicated that it was beer drinking. Like one of the respondent mentioned:

> *"In this area poverty has affected most of the homes and it has contributed to child marriages. My sister was married off by my parent when she was in grade 5 because they were offered a lot of money by a man who came to buy beans in our community and this man came from Kitwe where he does his business. He left the village without my parent's knowledge and left my sister with a child that we are not even sure whether he would come back."*

Peer pressure has effect on children and adolescents, and in popular discourse the term is mostly used in the contexts of those age groups. For children, the common themes for study regard their abilities for independent decision making; for adolescents, peer pressure's relationship with sexual intercourse which lead to child marriages has been researched Peer pressure can affect individuals of all ethnicities. Carden et al (1984).

4.5 Poverty as a major causal factor to child marriages

The figure below illustrates the views of respondents on poverty as a major causal factor to child marriages,
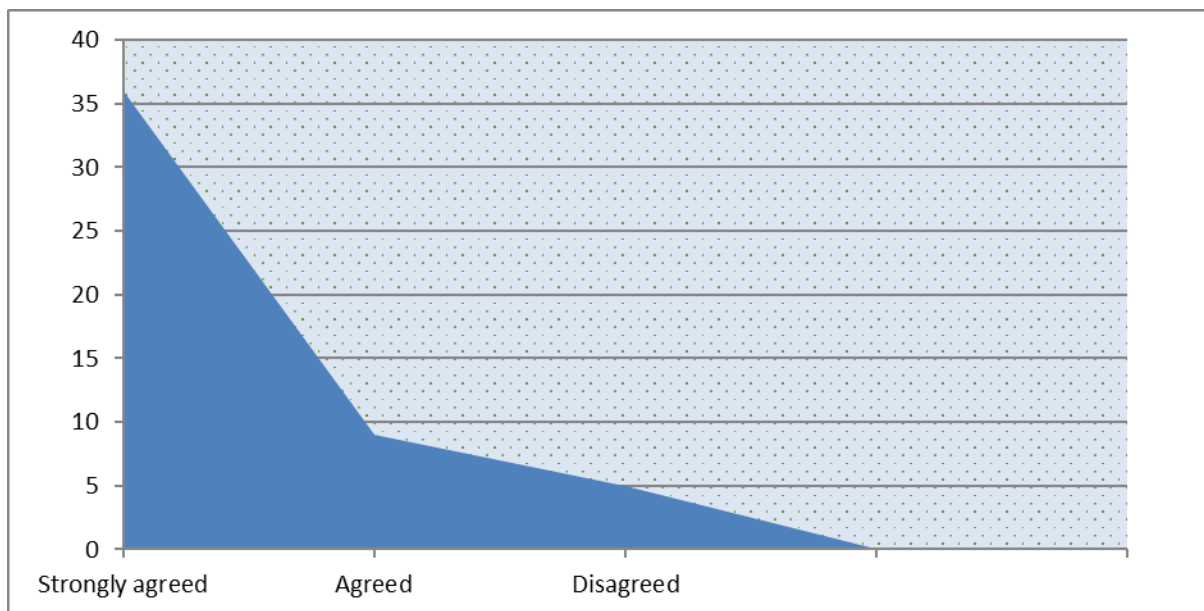
Figure 4 Views of respondents on poverty as a major causal factor to child marriages

The results obtained from the teachers on the views of poverty as a major causal factor to child marriages were distributed as follows; 36 out of 50 (72%) respondents strongly agreed that poverty was a major causal factor to child marriage, 9 (18%) agreed while 5(10%) disagreed which indicated that poverty was a major factor to child marriages. Overall finding showed that poverty was the major causal factor to child marriages in the study area.

4.6 Beer drinking

The figure below illustrates the views of the teachers and parents on beer drinking as a causal factor to child marriage:
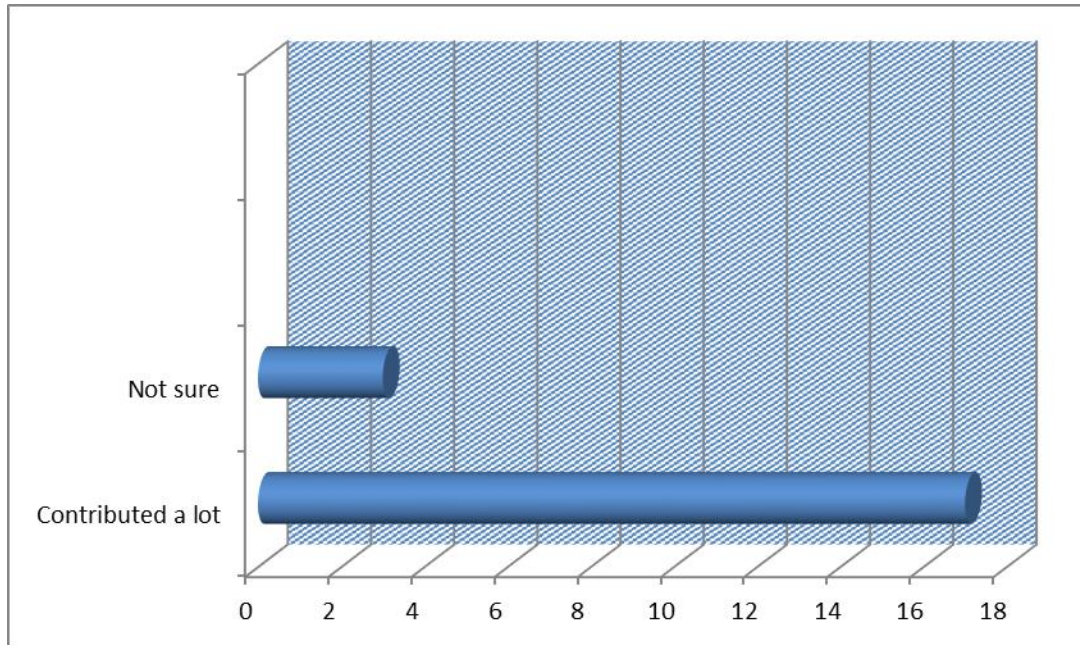
Figure 5 Views of teachers and parents on beer drinking as a causal factor to child marriages. (Parents and teachers)

The figure above illustrates the views of teachers on beer drinking as a causal factor to child marriage. Out of 20 respondents 17 (85%) said that, beer drinking contributed a lot to child marriages, while 3 (15%) said that they were not sure. But from the overall observation it was observed that beer drinking contributed very much to child marriages. Like one teacher had put:

> "From my own observation, I have observed that in this area children both boys and girls start taking beer at a very tender age, when these children are drinking they start indulging themselves in activities which lead to having sex and end results are un planned pregnancies which lead to chid marriages."

Experimenting with alcohol at a young age can lead to some bad behaviour or problems in life, especially in the 20s and 30s. This is especially true when adolescents engage in frequent binge drinking. While drinking early on can increase the likelihood of alcohol abuse and making experiment on things like having sex, alcoholism can affect anyone at any age. Social factors can also contribute to a person's views of drinking. Someone's culture, religion, family and work influence many of the behaviours, including drinking. Family plays the biggest role in a person's likelihood of developing alcoholism. Children who are exposed to alcohol from an early age are more at risk of falling into a dangerous drinking pattern. Kendler et al (2008).

4.7 Self esteem
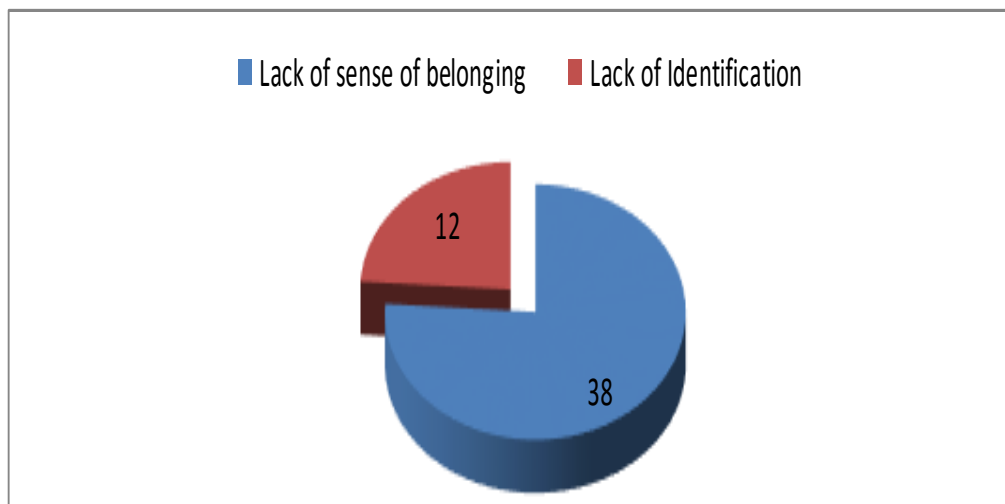
Figure 6: Views of respondents on self-esteem as a causal factor to child marriages

The results obtained show that 38 out of 50 (76%) respondents stated that, self-esteem makes children lack sense of belonging while 12 (24%) respondents said that they also lack identification. But the overall finding was that children who have low self-esteem lack sense of belonging, this make them find comfort in anyone who shows them sense of belonging.

4.8 Lack of information on the importance of education among girls and boys

The figure below illustrates the views of respondents on Lack of information on the importance of education among girls and boys.
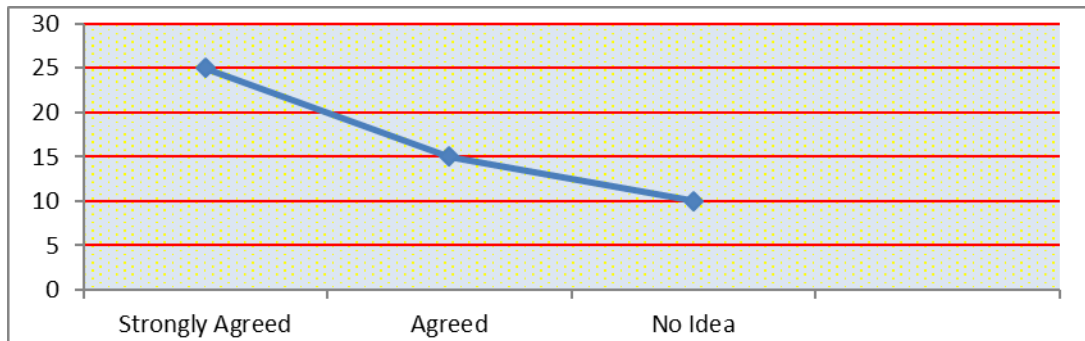
Figure 7 Views of participants on Lack of information on the importance of education among girls and boys.

The figure above shows the results obtained on Views of respondents on Lack of information on the importance of education among girls and boys, 25 out 50 (50%) respondents strongly agreed, while 15 (30%) agreed and 10 (20%) had no idea. The overall finding was that indeed parents lacked Views of teachers on Lack of information on the importance of education among girls and boys. One teacher stated that:

> *"In this area most parents lack information in many ways especially on the importance of education that's why we have a number of children who are married. I always wish they had access to information so that they can have an idea on the importance of education especially for a girl child".*

4.9 Research Question 3: What are the effects of child marriages in the study area?

The researcher illustrates data in the table according to responses from the respondents and in line with research question 3.

RESPONDENTS	FREQUENCIES	PERCENTAGES
Increase health risk	26	52%
Face challenges in child bearing	14	28%
Leads to un happy life	6	12%
Lack experience to take care of children	4	8%
TOTAL	50	100%

Table 5 Effects of child marriages in the study area

The table above shows that 26 out of 50 (52%) respondents felt that health risk, while 14 (28%) said that child bearing is also an effect, the other 6 (12%) believed that unhappy life and 4 indicated that they lack experience on how to take care of the children. On the whole, the major finding was that respondents believed that those who are married at tender ages are at higher risk of health problems and need for more sensitization in the study area on the dangers of child marriages and the effects.

4.10 Effects of child marriages on government's operations

The table below illustrates the effects of child marriages on the operations of government according to the responses from the respondents.

Responses	Frequency
Government spends a lot of money on medication	29
It hampers efforts to end poverty and achieve economic growth and equity	14
Few women to participate more in the formal labour market	7
Total	50

Table 6 Effects of child marriages on the operations of government.

The table above shows the distribution of the results obtained when the respondents were asked to state what the effects of child marriages on the operations of the government. The results obtained show that 29 out of 50 (58%) respondents stated that government spends a lot of money on medication, 14 (28%) stated that it hampers efforts to end poverty and achieve economic growth and equity and 7 (14%) stated that few women to participate more in the formal labour market. The overall findings showed that the government spend more money on medication and if child marriage was worked on, it would help the government to save on the health budget in terms of expenditure on medication. One teacher commented that:

> *"Girls are powerful agents of socio-economic change and the government is committed to keeping them in school and learning. Girls who complete secondary education tend to be healthier, participate more in the formal labour market, earn more, marry later, have fewer children and provide better health care and education for the next generation."*

4.11 Effects of child marriages on the operations of the community

The figure illustrates the effects of child marriages on the operations of the village headmen in the study area.
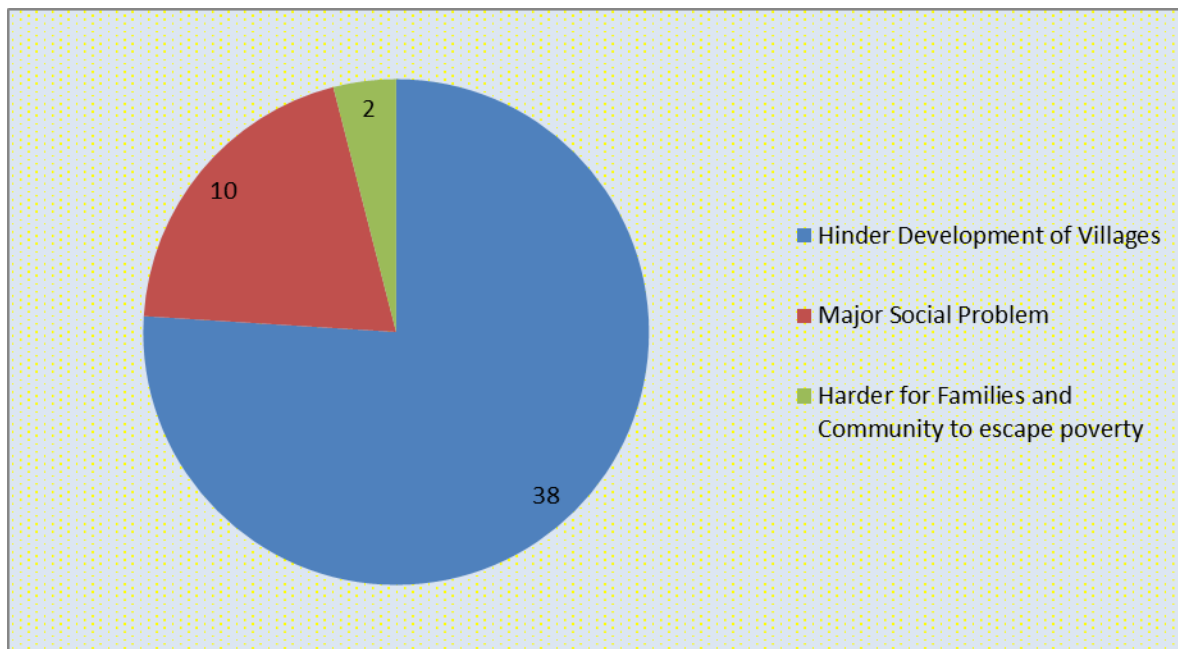

Figure 8 what are the effects of child marriages on the operations of the community?

From the above figure, study reflects that 38 out of 50 (76%) respondents stated that; child marriages hinder the development of the villages because most of children married have no potential to put up permanent houses instead they just put up temporal structures which do not even look good in the village, 10 (20%) stated that; Child marriage is the major social problem of present human society, however, 2 of the respondents said that; it is harder for families and communities to escape poverty that the whole village has been affected.

A researcher came across of some parents who indicated that:

> *"Our village develop at a very slow rate in terms of infrastructure and poverty, I say so a good number of youths are engaged in activities which leading to child marriages hence population growth. The couples are failing to meet their needs because they are too young to stand the pressure of family responsibilities."*

4.12 Effects of child marriages on Pupils

The table below illustrates the responses from the respondents on the effects of child marriages on pupils,

Community involvement	Frequency	Percentages
Develop negative attitude towards education	22	44%
Contribute to poor performance at school.	18	36%
Not sure	10	20%
Total	50	100

Table 7 what are the effects of child marriages on the pupils?

The table above shows what the respondents shared on the effects of child marriages on pupils 22 out of 50 (44%) respondents said that; most of the pupils develop negative attitude towards education. 18 (36%) said that, it contributes to poor performance in class among pupil and 10 (20%) indicated that they were not sure. But according to the results obtained it was clearly indicated that most of the pupils develop negative attitude towards education.

One teacher clearly stated that:

> *"Pupils who have friends who are married do not concentrate much in class and the attendance is very poor. They think coming to school is a share waste of time. I have been interacting with parents and they tell me that school cannot make them become grandparents in good time, so they would prefer marry off them at a tender age that they start having children early."*

4.13 Effect of child marriages on the operations of the Community Action Group (CAG)

(Administrators)

CAG means community action group which was formed by plan international in order to address issues hindering access to quality education for girls especially those involved in child marriages. The responses from the two administrators on the operations of Community Action Group (CAG) was that; CAG strive to address issues hindering the access to quality education for children especially those involved in child marriages.

One of the administrators said that:

> *"We have seen how this group try the best to bring the girls back to school. The group base on its aim of addressing issues hindering access to quality education for children especially those involved in child marriages. This has helped us a lot to keep girls in school. Even girls themselves are happy with this group because they feel secured knowing that they have people out there who can speak for them on issues which are contributing to child marriages".*

Administrators further explained that; CAG provide a forum for the communities within catchment areas of schools to assist the school management in resolving the issues relating to; supporting girl's education, pupil absenteeism, to monitor and review response action on pupil teacher absenteeism and recommend actions to be taken to address the problems; the group also work on effects of child marriages and ensure that they keep girls in school. With the consent of parents CAG also may report any case of child marriage to police for possible prosecution. Administrators clearly indicated that the group had helped to improve on the enrolment of pupils in their schools especially girls.

The other point which came from one administrator was that; the best practice emanated from CAG was that, the group maintained a record of activity by ensuring that all records are kept and kept the schools informed with CAG activities and also share reports with traditional leaders to help the traditional leaders address cultural factors that affect pupils participation in education.

4.14 Chapter Summary

In summary, chapter four presented the main findings from all the respondents who participated in the study, their response were that causal factors that contributed to child marriages should come to an end. Pupils were empowered with enough information on the dangers of child marriages. This study also had provided education to all those involve in early marriages, importance of keeping girls in school and others. According to the results collected, it was proved that involvement of the chiefs and other stakeholder to be in front to end child marriage was seen hence to have a number of stakeholders to participate in the fight against child marriage. The stakeholders involved in ending child marriage played a big role and need to have more coming on board to end child marriages in order to have a child marriage free nation. In addition, the findings revealed that a number of causal factors of early marriage were poverty, lack of information on child marriage, negative attitude towards girls education, peer pressure and others which needs government interventions.

CHAPTER FIVE

DISCUSSIONS OF THE FINDINGS

5.1 Overview

This chapter builds on the findings presented in the previous sections. It explores their potential implications in terms of understanding the complexity of child marriages in Chipili district of Luapula Zambia and developing appropriate responses to address it.

5.2 Objective 1: Nature of child marriages in Study district

According to the findings of the study, the respondents stated that nature of marriages which were common in the area was among the peers and 37 respondents out of 50 were in support, 10 said indicated that traditional driven and 3 said those which came as self-decided.

Conveniently a researcher came across some teachers who talked about traditional marriages and they stated that:

> *"In this area we have observed that traditional marriage is practised. We have said so because this marriage is the one that follows accepted social practices involving consent from families and decision to marry is made freely."*

Marriages among peer's force girls into adulthood before they are emotionally or physically mature, leading to a range of harmful effects that take their heaviest toll on the youngest brides. Girls' physical and emotional health, education and wage-earning prospects are all jeopardized when they marry as children and they often get little or no support if they try to leave unions.

The practice of this nature of child marriage persists around the study area, commonly measured by girls married before eighteen. However, Pepper (1994) studied girls from the remote area and reported that such girls were married twice as much by the time they reach the age of 15 than those in the urban areas. This appears to agree with the outcome of the present study. Findings also showed nature of families involved in child marriages included those families which were

poverty stricken and 30 supported, while 15 indicated that illiterate families and 3 were not sure of the situation. Other literature source such as that of Jensen and Thornton (2003) acknowledge that, households may marry off their daughters at young ages because of the high cost of raising children, provision of food, clothing, education and health care. Particularly in contexts where fertility is high and parents have many children, they preferred to married them off early. In such cases, girls may be viewed as an economic burden, so parents may prefer to marry them off at an earlier age as seems to be the case in Chipili district of Zambia.

5.3 Objective 2: causal factors of child marriages in the study district

From the findings of the study on objective two, it was indicated that; major causal factors to child marriages found in this study area included poverty, peer pressure, ignorance on the importance of educating a girl child, parents and own wish. Many girls in Chipili married off, often against their parents' advice or preference. They do so out of poverty, fear to see their children become pregnant before they are married off, personal and social or economic necessity. Policy and programmes need to confront the reality that, in this context, child marriage may not be a rights violation, at least not in the way that it is commonly portrayed. The choice to marry may be one among a limited set of options, but it is nonetheless pursued by girls for specific and individual reasons. Reconciling children's agency in this regard is challenging, particularly when it conflicts with normative assumptions about children's development and their relative vulnerabilities and capacities. Those responsible for developing effective measures to address child marriage need to engage with this tension to understand how best to conceptualize the practice, given this reality. In marrying girls discard their status as 'children' they are not entering a child marriage, they are entering a marriage. However, the findings agreed that; poverty, peer pressure, ignorance on the importance of educating a girl child, parents' advice and family wish were the causal factors of child marriages.

Poverty is commonly cited by family members who may see marrying their daughter early as a means to economic survival, with one less child to feed or educate this was cited by United Nations (2005). The study saw sensitizing of the communities on the effects of poverty on child marriages was seem to be necessary as reported by United Nations Convention (2006). In the

study district it was established that the chief work in collaboration with Plan international and other stakeholders to bring child marriages to zero in Chipili district especially the two study areas. This was in line with the views of the United Nations (2005) which called for increased sensitization on child marriages. It was also observed that, the Chief in Chipili had put in place a stiffer punishment on the perpetrators of the vice as a way of fighting early marriage which indeed contributes to poverty also exacerbates child marriage. According to CIA World Fact book (2018), over 60.5% of the population lives below the poverty line and families see child marriage as an opportunity to benefit financially from the bride price they receive for their daughters, furthermore, many parents genuinely believe that marriage would secure their daughter's future and that it is in their best interests.

Self Esteem

Another prominent cause of child marriage which was reviewed from the findings in the study was self-esteem. From the findings, 38 out of 50 which represent 76% respondents stated that, self-esteem makes children lack sense of belonging while 12 which represent 24% respondents said that they also lack identification. Self-esteem attributes to the personal requirement of teens to satisfy the sense of belonging, whether in their social circles or among friends of their age groups. When teenagers experience a lack of sense of belonging, there is an increased risk that they would associate with individuals that would expose them to unprotected sex that would lead to early marriage. The teen may find the sense of belonging and identification due to such association. Low self-esteem in children tends to be related to physical punishment and withholding of love and affection by parents. Low self-esteem has been shown to be correlated with a number of negative outcomes including promotion of early marriages in developing countries Zambia inclusive as reported by Crocker & Luhtanen, (2008).

Beer drinking among the peers

The findings reviewed that, beer drinking contributed a lot to child marriages. This was according to the information which was given to the researcher by the respondents who among them were parents and teachers. 17 out of 20 making 85% of respondents agreed that beer drinking contribute to child marriages while 3 out of 20 making 15% of the respondents were not

sure. Lots of teenagers like experimenting with alcohol and drugs, either on their own or under peer pressure that reduces teen's ability to regulate their impulses (Kelly, 1998). These habits indirectly or directly contribute to casual sex which tends to result into early pregnancies among children which lead to marriages, a situation which has been equally observed in the present study.

Lack of information on the importance of education among boys and girls

Findings showed that, lack of information among parents and guardians contribute to child marriages, 25 out 50 (50%) respondents strongly, 15 (30%) agreed that parents lacked information and 10 (20%) had no idea. Educating a girl child is one of the best investments her family, community and country can make. Parents need information on the importance of education among boys and girls in order for them to do away with child marriages. The importance of access to information in educating children therefore cannot be over emphasized. The failure of these girls and their families to access information that would help them mitigate the threats to their education and lives aggravates the dangers (PSAF, 2014).

5.4 Objective 3: Effects of child Marriages

On the effects of child marriages on the operations of the government, the study found that 29 respondents stated that, government spend a lot of money on medication in or order to prevent child mortality rate since the young mothers are at risk, prevention of malnutrition and to support mother to child care. 14 said that, child marriage hampers efforts to end poverty and achieve economic growth and 7 indicated that, child marriage contribute to few women to participate in formal labour market since they are the most affected in child marriages. These findings agree with Kelly, (1998), who reports on cost implications of early child marriages in developing countries.

Effects of child marriages on the operations of the community, according to the responses, 38 indicated that child marriages hinder the development of the community in the sense that, a good number of children who are married have no potential to put up permanent houses and cultivate to improve on infrastructure and poverty levels. 10 indicated that major social problems which are issues within societies that make it difficult for people to achieve full potential and among

45

them were education, unemployment and malnutrition. These findings are supported by Unicef (2006)' report early child marriages limiting the potential of young men and women to contribute positively to community and national development.

Effects of child marriages on pupils, With the total number of 50 respondents, 32 indicated that child marriages have made most of the girls develop negative attitude towards education, 13 said that child marriages have contributed to poor performance in school especially among girls who clearly indicate that even if they stop school they would get married and 5 were not sure to whether this was true. Once you educate a woman, you educate a nation. This is a commonly used slogan in Africa which insists for girls' education. This means that the value of educating a girl for her family's health, economic status and access to education is given special attention (Rugh, 2000).

5.5 Chapter Summary

In summary, Chapter Five discussed the findings of the study according to the objectives on the causal factors of child marriages; established the nature of child marriages experienced in the study district and the effects of child marriages in the study district. The next chapter looked at the conclusion and recommendations of the study.

CHAPTER SIX

CONCLUSION AND RECOMMENDATIONS

6.1 Overview

Conclusion of the findings of the study and recommendations are made in this chapter. The conclusion partly attached to the study purpose which was to investigate and document facilitators and barrier to child marriages in Chipili district in Luapula province of Zambia. Additionally, it would also look at facilitators and barriers to early marriages.

6.2. Conclusion

In this study, the results obtained on the facilitators and barriers to early marriages showed that stakeholders in the community were willing to end early marriages. This showed from some of the services they are providing to the girls in some selected schools. Evidence was also proved from some services plan international is providing in some schools by building toilets to suit girl's needs, providing sanitary tiles to girls in some schools and also by putting a group called Community Action Group (CAG) in place which looks at the affairs of girls in schools.

Among the causal factors cited to child marriages was poverty which is often the most common reason given for forcing girls into child marriage. Parents may know about the harmful effects of child marriage, but may be compelled to marry off their daughters. This was supported by teachers and pupils. Parents were not in support. Some of the causal factors and barriers mentioned were lack of funds to take their children to school, peer pressure, least education and lowest economic status. According to the results obtained, it was indicated that the community members did not take a serious role in curbing child marriages which clearly indicated that they were encouraging child marriages. On the other hand, it was discovered that the Community Action group (CAG) needed to put much effort in the work they have been assigned which is to ensure that no girl child enters into marriage before age 18, though some parents are not in support of this practice and tried by all means to educate their children on the importance of education and brought to their attention some dangers of child marriage.

6.3 Recommendations

This section makes a series of recommendations on how the issue of child marriage can be dealt with in the future. It builds upon the opinions and priorities of the communities, families and children who participated in this study and the following recommendations for the attention of the pupils, parents, stakeholders, Ministry of general education and the government of Zambia.

(i) The pupils should consider taking seriously programmes and activities which are in schools like keep girls in school, also join clubs such as debate club which can make them debate topics like child marriages in Zambia what are the disadvantages. Teachers should spear head these activities by being patron/matrons.

(ii) Parents should be availed with information on the disadvantages of child marriage.

(iii) Parents should also be informed on the importance of educating a girl child and help them understand that once one educates a girl child meaning you have educated the whole nation this should also be extended to other community members.

(iv) The chief should put stiffer punishment to the perpetrators of child marriages.

(v) Ministry of General Education should consider putting topics in the revised curriculum for early grades like disadvantages of child marriages. This is because some child marriages happen due to peer pressure and lack of information and teachers to ensure that this topic is cover.

(vi) The government of the Republic of Zambia should put stiffer punishment to the perpetrators of the vice and stakeholders should work in collaboration with the government of Zambia.

6.4 Suggestions for Future Study

Future Research studies on causal factors to child marriages with a focus on strategies for ending child marriages would be worthwhile contribution to the existing literature on child marriages in Zambia.

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APPENDIX 1: Informed Consent Form

Dear respondent,

I am a student from the University of Zambia under school of education carrying out a research on child marriages in Zambia: I am grateful to inform you that you have been selected as one of the respondents in this research and your responses will be strictly confidential and used for academic purposes only.

Kindly give your honesty answers.

Thank you for your cooperation.

Purpose

The study seeks to investigate the causal factors of child marriages, nature of child marriages and effects of child marriages in selected schools in Chipili district of Luapula, Zambia.

Consent

Participation in this exercise is voluntary. You are free to decline to participate in this exercise.

Rights of Respondents

All effort will be taken to ensure that the rights of participants are protected and respected. Participants are assured that they shall not suffer any harm as a result of participating in this exercise. Participants are free to ask for clarification at any point of the exercise and to inform the researcher if they feel uncomfortable about any procedure in the research.

APPENDIX 2: Interview Schedule for Parents

I am a postgraduate student at the University of Zambia in collaboration with Zimbabwe Open University in Master of Science in counselling, carrying out a research on child marriages in some selected schools in Chipili district. The information will be used for academic purposes only. The source of the information as well as responses will be treated with maximum confidentiality.

Please answer the following.
1. How old are you?
2. What is your highest qualification?
3. For how long have you been teaching?
4. How long have been in this area?
5. What do you understand by the term child marriage?
6. When do you think is the right time to marry of a girl?
7. State nature of child marriages which ate common in this area.
8. Which are the most affected families with chid marriages in this area?
9. What could be the causal factors to child marriages in this area?
10. From your experience what could be the effects of child marriages in this area?
11. State some effects of child marriages on the operations of the:

   - Government
   - Village headman
   - Community
   - Community Action Group (CAG)

12. What could be the effects of child marriages on the pupils?
13. How many case of child marriages did the school record in 2017?
14. State the reason why child marriages are common among girls than boys?
15. What are some of the laws on child marriage in Zambia?
16. What measures has the chief put in place to reduce child marriages?

Thank you for your co-operation.

APPENDIX 3: Focus Group Discussion Guide for the Pupils

PURPOSE

We will be discussing educational issues related to child marriages.

EXPLAIN THE GROUND RULES FOR DISCUSSIONS

This is a very simple discussion and your answers will be respected. All should be free during the discussion and one person will be allowed to speak at a time and our discussion will last for forty-five minutes.

1. What do you understand by term child marriage?

2. What do you think is the right age to marry off a girl or boy?

3. What do you think are the casual factors to child marriages?

4. Do you know of any cases of child marriage in this area?

5. What kind of child marriages is common in this area?

6. Is it important to send children to school?

7. What are the benefits of educating a girl child?

8. Do you know any law on child marriage in Zambia?

9. What are the effects of child marriages in this area?

10. What are the effects of child marriages on the pupils?

Thank you.

APPENDIX 4: Questionnaire for Teachers

I am a postgraduate student at the University of Zambia in collaboration with Zimbabwe Open University in Master of Science in counselling, carrying out a research on child marriages in some selected schools in Chipili district. The information will be used for academic purposes only. The source of the information as well as responses will be treated with maximum confidentiality.

Kindly give your honest answers by filling in the spaces provided.

Your answers will be confidential.

Please do not write your name on the questionnaire.

INSTRUCTIONS

The questionnaire has two (2) Sections, A and B. Tick or provide brief answers where appropriate.

SECTION A

PERSONAL DETAILS

1. Gender   (a) Female   [ ]   Male   [ ]

2. Age   (b) 12-15   [ ]   (b) 25-40 [ ]

                (c) 30-50   [ ]

SECTION B.

1. What is the name of the school?
2. What is your highest qualification?
3. For how long have you been teaching?
4. How long have been in this area?

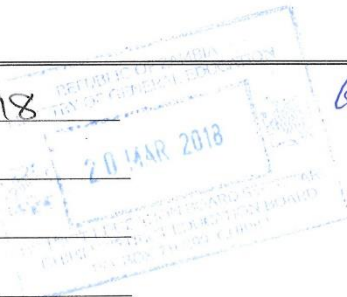## UNIVERSITY OF ZAMBIA – ZIMBABWE OPEN UNIVERSITY
(UNZA-ZOU)

Date: _20ᵀᴴ MARCH, 2018_
CHIPILI DEBS
CHIPILI

Dear Sir/Madam

RE: CONFIRMATION OF STUDY / _KAUSENI BESA DELPHINE_

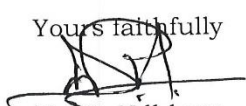Reference is made to the above subject.

This serves as a confirmation that the above mentioned person of NRC No: _200614/31/1_ and computer number _716812620_ is a bonafide student of the University of Zambia in collaboration with Zimbabwe Open University (UNZA-ZOU).

The student is pursuing a Master of Science in Counselling and that he/she will be doing internship/carrying out a research on

COUNSELLING/ EARLY MARRIAGES

Any assistance rendered to him/her will be greatly appreciated.

Yours faithfully

Dr. D. Ndhlovu
ASSISTANT DIRECTOR (PG)
INSTITUTE OF DISTANCE EDUCATION

In reply please quote:

No: ....

REPUBLIC OF ZAMBIA
MINISTRY OF GENERAL EDUCATION

OFFICE OF THE DISTRICT EDUCATION BOARD SECRETARY
P.O. Box 710299
CHIPILI - MANSA

20th March, 2018.

RE: INTRODUCTORY LETTER-KAUSENI BESA DELPHINE (TS 806444).

This serves to introduce the bearer of this letter to your Clinic/School who is studying with the University of Zambia in collaboration with Zimbabwe Open University; she is pursuing a master of science in counselling.

At your Clinic/school, she will be doing internship on counselling/ a research on child marriages in Zambia: a study of causal factors in selected schools in Chipili district of Zambia.

Kindly give her the support she would need to enable her conduct her studies successfully.

Mwangula GL.

District Education Board Secretary
CHIPILI.