

DECLARATION

I, Mzy, declare that to the best of my knowledge this dissertation represents

**GENDER ISSUES IN EARLY MARRIAGE: A  
COMPARATIVE STUDY OF WOMEN'S SOCIO-  
ECONOMIC STATUS IN NG'OMBE AND  
ROMA/KALUNDU TOWNSHIPS**

Thesis

(M.A.)

Mzy

2005

C.I

A Dissertation submitted to the University of Zambia in partial fulfilment of the  
requirement of the degree of Master of Arts in Gender Studies



APPROVAL

**DECLARATION**

I, Engiwe Mzyece, declare that to the best of my knowledge this dissertation represents my own work that has not previously been submitted for a degree at this or any other university.

This dissertation of Engiwe Mzyece is approved as fulfilling part of the requirements of the degree of Bachelor of Arts in Teacher Education (BA in Education) by the University

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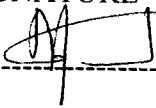
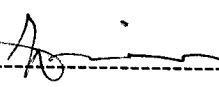
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## ACKNOWLEDGEMENT

My special gratitude goes to Dr M. Milimo who painstakingly guided me through the whole process of writing this thesis. Her encouragement made me persistent in the overwhelming task of completing the work under rather very painful circumstances. I wish also to thank the enterprising and dynamic staff at the Gender Studies Department comprising of the late Dr. I. M. Sinyangwe Dr. F. Gadsden, Dr. C. Lumbwe, Dr. T. Kusanthan and Mr. R. Kalinda whose constructive criticisms endeavoured to make me strive for excellency. Ms. Mwape and Ms. I. Likezo not only encouraged me but they also helped me with the typeset and computer usage. Allow me to include Ms. C. Mwanza, Ms. Chawinga and Mr. G. Mudenda in this group. I also wish to thank all my classmates whose own struggles with their theses served as encouragement to me too. My other thanks go to Mr. Stephen Chama, Mr. Richard Mulenga and Mrs. Ednas Mulenga whose knowledge of computer usage was exceptionally helpful in making figures and tables which form an important aspect of this work.

To my mum and daddy as they watch their daughter's insatiable appetite for knowledge, I wish to express my everlasting gratitude to them for teaching me all the values that I hold dear. When I was a little girl, I appeared to enjoy going to school so much that my parents used to tease me saying they did not know what would happen to me if I completed my formal education and there were no more schools to attend. I would always answer that I would only stop school when there was nothing more to learn. Since there are so many things to learn I am still going to school! To all my sisters and

brothers I thank you for being there for me always and in many ways. I have learnt genuine love through them, for which I am grateful. To my children I thank them for making it possible for me to have peace of mind to carry out this research with little anxiety.

I wish to dedicate this work to the loving memory of my dear niece Chiza whose loss remains so unbearable.

## **DEDICATION**

To the memory of CHIZA MAPALA 1975-1995.

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## **GLOSSARY**

**DEVELOPMENT** - It refers to the improvement in the political, economic, social, cultural and other dimensions of life. It needs to be self-sustaining.

**EMPOWERMENT** - It is the process of generating and building capacities to exercise control over one's life.

**GENDER** - It refers to socially constructed roles and responsibilities assigned to women and men in a given society. It is learned and changeable over time.

**GENDER ANALYSIS** - It is an organised approach for considering gender issues in the entire process of programme, project or policy development.

**GENDER BLINDNESS** - Inability to perceive that there are different gender roles and responsibilities, etc., which in turn leads to failure to realise that policies and programmes can have different effects on women and men.

**GENDER DISCRIMINATION**- It refers to prejudicial treatment of an individual based on gender stereotypes.

**GENDER EQUALITY** - It refers to the assigning of the same status, rights and responsibilities to both women and men.

**GENDER EQUITY** - It refers to fairness and justice in the distribution of benefits and responsibilities between women and men.

**GENDER GAP**- It is the difference in the socio-economic situation, in status, political visibility and access to development benefits compared between women and men.

**GENDER ISSUE** - It refers to specific consequences of the inequality between women and men.

**GENDER ROLES** - They are learned behaviour in a given community or other social groups that determine which activities, tasks and responsibilities are considered to be female or male. They vary from one society to the next.

**GENDER STEREOTYPE** - It is the constant portrayal of women and men in certain social roles according to traditional divisions of labour based on sex.

**LOBOLA** -A payment made by the groom in order to contract a marriage. It can be in the form of money or tame animals.

**PARASTATAL** - A Company, which is semi-autonomous from government, control different from the civil service proper.

**POLYGyny** - Marrying more than one wife.

**PRACTICAL NEEDS** - They are immediate material needs that can be met in the short run to address an engendered disparity.

**SEX ROLES** - These are roles performed by women and men because of their biological makeup. They are universal and unchangeable.

**SEXUAL HARASSMENT** - It is any overt act, phrase or word of a sexual nature that causes embarrassment and humiliation to the receiver. It is usually males who sexually harass females.

**SOCIO-ECONOMIC STATUS** - It incorporates the rights, duties, privileges and the powers of decision-making attributed to that person or group. Women would then generally be said to be of low socio-economic status as a group when compared to men. Some women also appear to be of a higher socio-economic status than others.

**STRATEGIC NEEDS** - They are long term needs that are related to changing the positions of women and men in society.

**LIST OF ABBREVIATIONS**

AIDS	-Acquired Immune Deficiency Syndrome
BOMA	-British Overseas Markets Administration
CEDAW	-Convention on the Elimination of all forms of Discrimination Against Women
CSO	-Central Statistics Office
DHS	-Demographic Health Survey
DNA	-Deoxy-ribose Nucleic Acid
GRZ	-Government Republic of Zambia
HIV	-Human Immune Virus
IMF	-International Monetary Fund
K	-Kwacha the Zambian currency currently equal to about 4,500 US Dollars
RCZ	-Reformed Church In Zambia
UCZ	-United Church of Zambia
UN	-United Nations
UNDP	-United Nations Development Fund
UNICEF	-United Nations Children’s Educational Fund
UNZA	-University of Zambia
WLSA	-Women and Law in Southern Africa.
ZDHS	-Zambia Demographic Health Survey
SMAM	-Singulate Mean Age at Marriage
WHO	-World Health Organisation

## **ABSTRACT**

This study set out to compare the extent of early marriages among the women of Ng'ombe and Roma/Kalundu Townships, which are two residential areas of different socio-economic backgrounds. The primary sources of data were the women themselves through their life histories obtained through qualitative and quantitative research methodologies. Their stories from birth to the point of starting school, the time of their marriages, the age at which they had their first children and other indicators were all established through carefully structured and unstructured interviews to reveal very interesting and astonishing data, which form the findings of the study.

The major findings of the research show that women in Zambia get married very early in their lives. Ng'ombe Township had more respondents who contracted early marriages than Roma/Kalundu. The latter had comparatively fewer women contracting early marriages than the former. The research offered a unique and engendered approach to issues regarding the empowerment of women by assessing the effects of early marriage on their socio-economic status and compared the frequency of early marriage using indicators such as the attainments of women in education, professional qualifications and employment opportunities. These indicators were used to determine the position of the women in their respective communities. The study found that the majority of women in Ng'ombe (76 percent) got married between the ages of 16-20 years compared to the women in Roma/Kalundu (84 percent), who got married at the age of 26-30 years. The study established a co-relation among early marriage, education and socio-economic status. The lower the incidences of early marriage, the higher the levels of education and

the socio-economic status of women. The study concludes that early marriage should be discouraged through legislation and other means education needs to be given the centre stage in improving the socio-economic status of women.

## **CHAPTER ONE**

### **THE SOCIO-ECONOMIC POSITION OF WOMEN IN ZAMBIA**

#### **1.1 INTRODUCTION**

The majority of women in Africa generally marry before 20 years of age. According to 'The World's Women Report', the highest rates of currently married women aged 15-19 in the world are found in Sub-Saharan Africa. The report adds that in most West African countries more than 50 percent of women, 15-19 years of age are married but only 1-10 percent men of that age are [UN 1995:7,8]. Bledsoe and Cohen 1993, researching on adolescent fertility in Africa concluded that 'among married teens the majority of first births were from within marriages'. They were intended and wanted. They also found that '12 and 13 were not uncommon years at which girls contracted marriages' [Bledsoe and Cohen 1993].

Globally the proportion of women and men who have never been married is generally low. Most women and men marry at least once in their lifetime. In most African countries the proportion of women and men never married is below 10 percent. The Singulate Mean Age at Marriage (SMAM) or in other words the average age at first marriage that represents an indicator of the timing of first marriage is very low in Sub-Saharan Africa. It is pegged at an average of 20.7 years and the gap with men is largest on average at 5.8 years [UN 1995:6]. More than half of the African countries are characterised by SMAM for women lower than 20 years.



According to the Zambia Demographic Health Survey (ZDHS), half of the women in Zambia marry before they reach the age of eighteen while four in five do so before they reach the age of twenty (DHS 1996:17). The report adds that six out of ten Zambian women of reproductive age were in marital unions and that by the time they reached their early thirties nearly all of them (98 percent) will have married (DHS 1996:69). The ZDHS of 1992 reported that 63 percent of Zambian women of reproductive age were found to be in marital union. The mean age at first union was said to be 18.5 years [ZDHS 1992: 58-60]. Many women in Zambia marry before they reach the age of twenty! According to the Central Statistics Office (CSO) two thirds of all married women in Zambia were married before the age of 20 meaning that early marriage is a national crisis [CSO 1991:1]. Men on the other hand marry later to younger females.

Women of 20 years and over with no schooling for both rural and urban areas are twice more compared to men within the same age group in 1980. The total number of female pupils attending school decreases as their ages increase in Zambia [CSO 1980:43]. In other words, the attrition rate for girls increases as their stay in the education ladder is lengthened. There are fewer women at tertiary level of education who are skilled enough for the job market. The 'Living Conditions Monitoring Survey Report' found that school attendance rates were lowest among children in extremely poor households and highest among children from non-poor households [CSO 1996:39-43]. Moreover, researchers have found that parents prefer to educate their sons rather than daughters [Ram 1982, Woodhall 1973, Mbilinyi 1981]. Other researchers have also found that the attitude of both parents and teachers tends to encourage boys and discourage girls leading to the

latter's development of a negative self-image. She then 'conforms to expectations by marrying early setting her sight on personal glory through a successful marriage' [Sinyangwe and Chilangwa 1993:27, 39; Kelly 1994]. However, according to a document on 'The Evolution of Poverty 1991-1996' the higher the level of education of the head of household, the lower the incidence of extreme poverty [CSO 1997:63]. Females who drop out of school early are disadvantaged.

Available data also shows that the majority of the poor are women. CSO data, for example, indicated that in 1993, 70 percent of the people in Zambia were unable to meet their basic needs. Out of this number, 90 percent were women. A study on "The Evolution of Poverty in Zambia" between 1991 and 1996 also found that the incidence of poverty was very high among women. The study established further that "extreme poverty, depth of poverty and severity of poverty" were of much higher levels for female-headed than for male-headed households. Further research has, however, shown that even in male-headed households the majority of poor people are women [UN 1995].

In the economic field the situation of women in Zambia is equally depressing. Men have consistently dominated formal sector employment in the country (Table 1):

**Table 1:        Percentage of Females and Males of Total Formal Sector Employment**

Year	Female	Male
1992	20	80
1993	15	85
1994	13	87
1995	12	88
1996	12	88

*Source:*        Cited in M C Milimo, July 2000: Investment for Poverty Reducing Employment in Zambia: Gender Mainstreaming and Co-ordination Mechanism (Report for the ILO)

Table 1 indicates that female employment in the formal sector has actually been declining while that for men has been on the increase. This has led to poverty having a female facee and so early marriages tend to become more common. The unemployment is much higher among women than men, particularly in the formal sector. Formal sector employment is a major factor in determining one’s socio-economic status in society as it increases one’s powers of decision making in the family and community.

The majority of women are employed in the informal sector due to lack of opportunities in the formal sector. In 1999, 89 percent of females were in the informal sector. Men’s participation on the other hand was lower - at 64 percent (CSO, 1999). Females tend to be less productive than men in the informal sector. They produce little or no surplus for sale. The majority of women work as unpaid family workers, particularly as housewives.

Table 2, for example, indicates that the majority of self-employed people were men, 51 per cent compared to 46 percent women in 1996. In the same year, the majority of family

workers were women, 44 percent compared to 13 percent men. The same picture persisted by 1998, women constituted 39 percent of unpaid family workers compared to 16 percent men.

**Table 2:       Percentage Distribution by Sex among the Self Employed and Unpaid family workers**

	Self Employed	Unpaid Family Worker
1996		
All Zambia	51	27
Male	55	13
Female	46	44
1998		
All Zambia	55	27
Male	58	16
Female	51	39

Source:       Adapted from CSO 1996: Living Conditions Monitoring Survey and CSO 1996, Living Conditions in Zambia.

When desegregated according to rural and urban areas, almost all the women, 97 percent, fell into the unpaid family workers category in 1996 (CSO, 1996).

The gender gaps existing in Zambia are a source of serious concern. The majority of women marry early before they finish school, while many men marry later after finishing school. Gaps also exist in many other areas such as public life, the economy and education. Men in Zambia dominate all decision-making in public life, formal employment and access to participation in education.

## 1.2 STATEMENT OF THE PROBLEM

The problem this research tried to examine is the effect that early marriages have on women living in high-density areas of Lusaka and those who live in low-density areas on their socio-economic status. It would appear that the major challenge faced by women is that of acquiring their socio-economic status within the confines of early marriages. Zambia has through her colonial past inherited a way of life governed by the money economy in which a Western education has a high stake. In order to get this education marriage has to be postponed. Meanwhile the Zambian society has continued to accept and encourage pubertal marriages for girls in spite of these changes. It has meant that many girls have not fared as well as their male counter-parts within education, with the result that many of them have been excluded from participation in the money economy, those who do, operate in its fringes and get minimum benefit from it.

Early marriage for girls is generally associated with many socio-economic problems such as illiteracy, unemployment and problems connected to parenthood. Studies have established that girls tend to drop out of school due to early sexual activity among them caused by their early maturity [Mwansa 1995: 21, Kenway and Willis 199, Kelly 1993]. Young girls tend to attract the attention of adult males. The end result is that many girls get married early, having little chance of acquiring skills to improve their lives and to attain a high socio-economic status, through employment opportunities and better economic opportunities leading to decision-making in the family and community.

When girls leave school for early marriage, the only role that is envisaged for them is to become a wife and mother. They get entangled at an early age, with chores related to that

role and not schooling. Women, therefore, tend to be cut off from wage earning jobs as they lack education and so they learn to depend on men such as their husbands, fathers and brothers. According to a paper published by the population council of the United Nations, women's commitment to and need for the family appears to be traditionally higher than that of men's [UN Report 1995]. This is partly because the basic economic survival and the acquisition of valid social roles have been difficult for women to achieve outside marriage and child bearing. The high poverty levels among women and their low social status remain a challenge to development in Zambia and other parts of the world. Early sexual maturity, which leads to early marriage and early motherhood among women appear to be strongly related to women's status in society because it deprives them of chances to improve their employment skills.

The research attempted to answer the following questions. How far does the residential location of women and their marriages determine their socio-economic status? Are women unable to improve their lives because of their sexuality? What are the effects of early marriages on the education of girls? As a way of recommendation, what assistance can be rendered to women in the form of policies and legislation to improve their socio-economic status?

### **1.3 SIGNIFICANCE OF THE STUDY**

By relating women's low socio-economic status to early marriages, the research offered a unique and engendered approach to issues regarding the empowerment of women. There has been a longstanding need for conducting an in-depth study into the problems of early

marriage in relation to the socio-economic status of women. It is hoped that this study will contribute useful information that could assist government and civil society in Zambia in their bid to improve the lives of people generally and of women in particular.

#### **1.4 OBJECTIVE OF THE STUDY**

The major objective of the study was to show how early marriage affects the socio-economic status of women by comparing the lives of women from two different backgrounds.

#### **1.5 SPECIFIC OBJECTIVES**

1. To find out if early marriages has an effect on the socio-economic status of women.
2. To find out if early marriage has an effect on the socio-economic status of girls with special reference to education in Ng'ombe and Roma/Kalundu townships.
3. To find out from the backgrounds of women in Ng'ombe and Roma/Kalundu the factors, which determine whether a girl engages in early marriage.
4. To find out the type of marriages in which adolescents are commonly involved in, for example, traditional, customary, polygamous marriages and whether they determine the socio-economic status of the girl.
5. To find out the government policy measures regarding early marriage.

## **CHAPTER 2**

### **METHODOLOGY**

One of the socio-economic status indicators used in the study is the residence of the respondents. As a developing country, social classes in Zambia are not yet distinct. It may not be possible to related social classes to the aspirations of women in Zambia, but the area in which they live indicate their social status and may depict the impact of early marriage on their lives.

This study therefore focuses on two residential areas namely Ng'ombe and Roma/Kalundu Townships. These two townships are neighbouring residential areas but different in many respects. The former is a shanty and formally illegal compound, whereas the latter is a low-density suburb. The residents of Ng'ombe are mostly petty traders or small time business owners, domestic workers and low-income earners generally. On the other hand Roma/Kalundu residents tend to consist of top-class executives, big time business owners and high-income workers. The study attempted to assess the impact early marriage had on the socio economic status of women by comparing the frequency of early marriage in these areas, the attainments of women in education, professional qualifications, employment opportunities. These indicators helped to determine the position/status of women in Roma/Kalundu and Ng'ombe residential areas.

The study used quantitative and qualitative methods of data collection. The main instrument for data collection was a structured interview using a questionnaire, which



was administered in order to collect quantitative data. The use of the different but complementary techniques to obtain information constituted triangulation to ensure that a sufficiently wide range of sources for data collection of the research issues were effectively tackled to validate the findings.

## **2.1 RESEARCH SITES**

The study was conducted in two residential areas deliberately selected on the basis of their proximity to each other and the differences in economic prosperity that they represented. Ng'ombe is a high-density sprawling shanty township. The houses are mostly incomplete and substandard structures, consisting of usually one to three rooms with very poor sanitation. However, a few houses are well built. Roma/Kalundu is a low-density area. The houses are of excellent standard, some of them were built by the government, others by reputable companies and yet others by rich individuals. The houses are mostly well built and spacious with big yards.

## **2.2 SAMPLE AND SAMPLING PROCEDURE**

The sample consisted of 50 women randomly selected in Ng'ombe Township and another 50 women similarly selected in Roma/Kalundu Township. The women were randomly selected in order to give each member of the population an equal probability of being interviewed. The selection process was independent meaning that no particular subject had influence on the selection or exclusion of other members of the population. In order to ensure that the populations of the women in Ng'ombe were well represented in the

sample, the researcher included respondents from Eastern, Western, Northern, Southern directions and the market place because the roads are not well defined. The roads that are well defined appear to be in poor condition for use with a car. The researcher would walk in a particular direction and interview the female members of a household chosen randomly on each 20<sup>th</sup> residence in whichever direction. Similarly, in Roma/Kalundu, the same process was repeated although the roads used in this case were well defined. This was to ensure that the respondents were truly randomly selected.

### **2.3 DATA ANALYSIS**

Data analysis took place throughout the research process in order to capture the richness of comprehension and reflection. The data had to be reduced into a manageable size for interpretation to bring insight and meaning to the acts of the respondents by identifying salient themes, recurring ideas and simply engaging the raw data in intellectual work. Data was analysed using a computer. The quantitative data from the questionnaires was fed into the computer for cross tabulation, frequencies and other computations. Qualitative data was categorised into emerging themes, and then the information was fed into the computer again for frequencies, cross tabulation and other computations. The data finally emerged as tables.

## **2.4 LIMITATIONS OF THE STUDY**

Funding emerged as a source of concern as expected monies were not released. It was also a rather trying time for the researcher due to a serious personal problem. My husband passed away during the course of the research programme and inevitably problems associated with settling down to a new routine surfaced. The research was awfully delayed under the circumstances.

## CHAPTER 3

### LITERATURE REVIEW

Research on marriage and its effect on women in Zambia appear to be scanty. Early studies on marriage by renowned anthropologists such as Margaret Mead, Charles White, Elizabeth Colson, Max Gluckman and Audrey Richards involved vivid descriptions of marriage procedures, practices and the ceremonies performed [Colson 1960; Richards 1956; White 1962; Mead 1956; Gluckman 1967]. The studies describe puberty rites, which a young girl has to undergo upon coming of age in great detail. J. Barnes, E. Colson, A. Richards and C. White wrote papers for the Rhodes-Livingstone Institute, which focused on marriage among various ethnic groups of Zambia. The studies were anthropological discussions offering comparisons between the 'primitive' tribal patterns of marriage and the more 'advanced' European cultures of the writers. Early marriage appears to have been the norm and so was not much of concern to the anthropologists.

J. Barnes writing on the Ngoni people found in eastern Zambia and Malawi for example, attempted to contrast the institution of marriage as seen at two stages in Ngoni history and to relate it to the general plan of social life at these periods - 1898 after the Ngoni war against British invasion and 1949. He described the processes of change in the institution of marriage, punishment of adultery, co-operation between husband and wife and the moral significance of sexual activity. The paper further examines the effects of migratory labour and the movement between villages on the social life of the people. The paper was concerned with kinship relations between husband and wife focusing on the effects of the extended family on marriage. Although reference is made in most instances

in the paper to Margaret Mead's study of 'The Ngoni of Nyasaland' this particular study was on the Ngoni in Chipata [Barnes 1951].

Elizabeth Colson wrote on 'Marriage and the family among the plateau Tonga of Northern Rhodesia.' She describes the structure of the Tonga society, kinship ties, household economics, marriage etiquette, divorce procedures, training for marriage and other issues. She found that during this time, education for girls was contentious because most parents argued that the girls would learn their roles in the village, not in school. She also noted that there was a differential treatment of boys and girls as the latter were ridiculed for attempting to do men's work [Colson 1958:527-8,260]. According to Colson, women were able to maintain their household after the dissolution of their marriages in the Tonga culture and thus retain their status within the community but they could not obtain a household unless they got married. Men on the other hand established a household only through women and their status was dependent upon the continued existence of a marriage [Colson 1958:95]. The study concluded that marriage was the doorway for an individual to acquire an independent status within the community and so women and men were not anxious to divorce because of status among the matrilineal Tonga [Colson 1958:175].

Audrey Richards wrote on 'Bemba marriage and the present economic conditions in 1940 under the Rhodes-Livingstone Institute. She expounds on the economic setting of marriage, tribal attitude to marriage, procreation and sex relations, social setting of marriage, sources of conflict, mating rules, economic/sexual obligations, the contracting

of a marriage and termination of the contract. The paper was mainly written to assess the effect of industrial development in Northern Rhodesia on the family life of a matrilineal, matrilocal, agricultural people. This was compared with that produced by similar forms of migratory labour on the patrilineal, patrilocal, pastoral Bantu that were more familiar to most Europeans [Richards 1940:115]. She found that a Bemba husband never obtained complete control over his wife and children and she was never considered as a possession of her husband in the sense that an Englishman did [Richards 1940:91].

White 1962, writing on 'Tradition and change in Luvale marriages' draws a comparison of traditional practices and modern changes. Asserting that Luvale marriages are closely related to the female puberty rituals, the paper gives detailed description of the puberty ritual that is followed by a discussion of its contents and interpretation [White 1962]. The paper throughout draws a contrast with Audrey Richards' findings among the Bemba people.

Anthropological studies are still important to date in many ways. They present the African culture as seen in the eyes of the early Europeans and it is easy to sift through any biases. These studies focused on various ethnic groups in their environments. There is obviously a need for more recent studies on marriage. Zambia has since become more cosmopolitan making it difficult to find an ethnic group whose culture has not been infiltrated by other cultures. The introduction of monetary economies, laws, foreign religions (Christianity and Islam), education and so on has brought about divergences that have ended up affecting the genders differently.

This study is meant to complement the earlier works of the anthropologists by focusing on contemporary issues such as gender and early marriage, thus studying the gender gaps regarding marriage in a more cosmopolitan set-up. The age of the marriage parties was not necessarily an issue of concern in the olden era because it was more or less uniform. In this paper the focus will be on early marriage because it appears to vary among women of different socio-economic backgrounds.

More recent research on marriage has tended to focus on the legal situation of women and men in relation to marriage. A number of dissertations centred on the changing patterns in the distribution of power between women and men as created by the Marriage Act of Zambia. Others have concentrated on comparisons of rights accruing to women as a result of the Marriage Act with the same in contracts of marriage under an ethnic group (Liyoka 1982; Munachonga 1985; Munalula 1994).

Liyoka's thesis focuses on the effect of the marriage contract in relation to the spouses' matrimonial rights and obligations as created by the marriage contract. He goes on to draw distinctions between a marriage contract under Lozi law and the statute law. He concludes with a discussion on divorce under the Marriage Act and the Lozi law. He ends with notes on marriage and divorce in intertribal marriages [Liyoka 1982].

Munalula 1994, undertook a study of the analytical history of Zambia's socio-economic and legal position regarding marriages in order to provide factual proof of legal

pluralism. The thesis also describes the process of family law reform in Zambia at the instigation of the feminist movement. She concludes her study by stating the limitations of the legal centralist approach [Munahonga 1994]. The studies are important for scholars of jurisprudence. They offer an interesting insight into how the law has interacted with custom to further complicate the position of women and men in society.

Munahonga's study [1985] offers a concise report on marriage in Zambia. Her approach is historical as well as it is analytical. She describes the changing patterns in the distribution of power between women and men in Zambia. She points out that the assumptions underlying the Marriage Act do not necessarily coincide with those on which Zambians base their behaviour in marriages. She goes on to describe the effects of monetary economies on Zambian families and the actual changes in the relationships between women and men. The study examines government policy on marriage and family relationships by comparing the definition of marriage with financial management of resources within the urban household. Patterns of financial management among study couples, decision-making process within the family and the division of labour between women and men in the household tasks were also examined.

All the studies are very important for those scholars undertaking jurisprudential works particularly on the Marriage Act. Early marriage and its impact on the socio-economic status of women was not the concern of the studies. This particular thesis is concerned with the effects of early marriage on the gender gaps in society.



Chondoka writing on 'Traditional Marriages in Zambia' justifies the study by asserting that it was necessary in order to promote our culture [Chondoka 1988]. The study in effect is a description of marriage procedures and customs in various ethnic groups of Zambia. It does not analyse the impact of the customs on the position of women. Chondoka's work does not discuss how aspects such as the ages of the marriage party or payment of lobola, for example, would affect their positions in the marriage.

Most academic works focusing on women's education in Zambia have also shown that early marriage is a significant problem regarding the attrition rate of girls in schools [Kelly 1994; Mitchell 1995; Mwansa 1994; Maimbolwa-Sinyangwe and Chilangwa 1995]. A United National Children's Educational Fund (UNICEF) report based on studies by Kelly found that girls tend to physiologically mature earlier than boys, this in turn brings pressure on the girls to marry early due to the attention of adult males [Kelly 1994:15]. Kelly further states that if the girls are school going, then their chances of continuing or performing well are hurt by the presence of many adolescent boys and male teachers who sexually abuse them. Mwansa 1995, also alluded to these findings when he asserted that girls start thinking about marriage as part of the maturation process and early marriage is desired and a form of socialised behaviour.'

A number of studies do not focus on early marriage per se such as those by the anthropologists and the socio-legal dissertations. They bring out pertinent gender issues that have arisen because of the conflicts caused by various influences on the Zambian cultures. This study focuses on early marriage in order to analyse its role on the socio-

economic status of women. It is unique in that other studies merely attest to the problem of women's sexuality as a serious causal effect whose offshoots continue to deter women from achieving a better standard of living. What becomes of these women in a capital driven economy is not treated as a matter of serious concern. This research went a step further by examining the lives of the women to find out the role that the time they got married plays in their lives by linking it to the socio-economic achievement indicators.

**CHAPTER 4**

**FINDINGS**

**4.0 INTRODUCTION**

The research set out to compare the extent of early marriage in two residential areas representing different socio-economic status in order to determine the effects that early marriage had on the lives of women. For comparative purposes, the women in Ng'ombe were considered to be of a lower socio-economic status whilst those in Roma/Kalundu were considered to be of a higher one throughout the research. The study examined the causes of the early marriages by comparing the backgrounds of the women. The types of marriages that adolescents in the study groups first contracted were also analysed as an attempt to find out why women married early. The government policy and legal measures regarding women marrying early were examined in order to assess the impact of early marriages in these areas. The study sampled four main indicators of socio-economic status for women namely: age at first marriage, age at first child, educational attainments, type of marriage, and employment. The findings below indicate that early marriage had a significant impact on the status of women in the two locations.

**4.1 AGE AT FIRST MARRAGE**

In the research, respondents were required to state at what age they were first married. Later marriages (second, third and fourth) were not considered. This research question was intended to establish whether early marriage existed in the research sites. The results were as summarised in the table below: -

**Table 4.1      Age at first marriage: -**

	<i>Ng`ombe</i>			<i>Roma/Kalundu</i>	
	<i>Number</i>	<i>Percentage</i>		<i>Number</i>	<i>Percentage</i>
16 years or less	20	40		0	0
17 – 20	18	36		4	8
21 – 25	9	18		4	8
26 – 30	3	6		42	84
Over 30	0	0		0	0
Total	50	100		50	100

According to the findings in Table 4.1, early marriage is more common in the Ng`ombe area than in Roma/Kalundu. Most women in Ng`ombe got married at a very early age while those in Roma/Kalundu married later. The legal age at marriage in Zambia is 16 years for girls although 40 percent of the women in Ng`ombe got married before they turned 16. The majority of women in Ng`ombe (76 percent) got married between the ages of 16-20 years compared to the women in Roma/Kalundu (84 percent), who got married at the age of 26-30 years. A significant number of women in Ng`ombe (40 percent) married at the age of 16 and below. An equally significant number of women (total of 92 percent), in Roma/Kalundu, married after the age of 21 years.

The findings for Ng`ombe area confirm the situation persisting at the national level. Data from the national census of 1990 reveals that Zambian women tend to marry early [CSO 1991:18] as shown below.

**Table 4.2      Age at first marriage in a National census:**

<i>Age</i>	<i>National Census</i>	
	<i>Number</i>	<i>Percentage</i>
12 – 14	130,800	11
15 – 19	128,600	52
20 – 24	174,500	15
25 – 29	31,100	3
30+	13,100	1
Not Stated	223,400	19
Total	701,500	100

Source: 1990 census.

Table 4.2 indicates that 11 percent of the women in Zambia got married below the age of 15. According to the same data 52 percent of Zambian women aged 15-19 years were married while about 77 percent were married by the age of 24. Only 15 percent got married at 20-24 years of age in the entire nation. These results are in line with those from other parts of Africa. According to Foote et al 1993, women in Sub-Saharan Africa, marry young with the median age at first union among women aged 25-49 [at the time of the study] ranged from 15.7 in Mali to 19.7 in Ondo State, Nigeria. The same study put an average of 20 years as the age at first marriage in Eastern and Southern Africa. In the study sample, the incidence of early marriage is higher in Ng'ombe and comparable to the national statistics. Early marriage leads to a low socio-economic status for the women of Ng'ombe because it tends to interfere with the education of girls hence lessening their chances of gaining skills that would enable them to earn an income. The

women of Roma/Kalundu who get married later (26years+) had a better chance of developing their income earning skills through education.

When a girl marries early, she is confined to the home and adult roles are thrust upon her. When a girl stays in school long, particularly up to college/university level she has a better chance of belonging to the high-income bracket members of society because of her qualifications. An educated woman is best able to make decisions on matters that affect her. She is also bound to be welcomed into male dominated echelons of society that are usually associated with socio-economic power. Other studies done in selected African countries by researchers of population dynamics tend to confirm this view. According to Bledsoe and Cohen 1993, many girls may seek to delay marriage in order to prolong their school careers. 'Untimely pregnancies can result in young women being forced to terminate their schooling' and enter into an early marriage thereby reducing their employment options in later life [Bledsoe and Cohen 1993:6,7]. One can conclude that early adolescent marriages have contributed to lowering the socio-economic status of women since they deny the women a chance to better their livelihoods at a personal level. Early marriages increase their chances of becoming dependants at the mercy of males and their relatives. If the marriage is successful the woman is immeasurably lucky.

## **4.2 EDUCATIONAL ATTAINMENTS**

The respondents were required to state their educational attainments in order to compare how a woman's early marriage and socio-economic status affected her educational attainment. This question was posed in order to measure one research hypothesis that when a woman marries early her chances of acquiring a decent education are diminished.

This in turn leads to a low socio-economic status because of difficulties she may face in competing favourably in the employment market.

The findings were as follows: -

**Table 4.3      Education Attainment of respondent**

	<i>Ng'ombe</i>			<i>Roma Kalundu</i>	
<i>Category</i>	<i>Number</i>	<i>Percentage</i>		<i>Number</i>	<i>Percentage</i>
College / University	0	0		14	28
Senior Secondary	1	2		3	6
Junior Secondary	7	14		30	60
Primary	28	56		3	6
No Education	14	28		0	0
Total	50	100		50	100

There is a correlation between early marriage and education attainment. Most of the women in Ng’ombe married early and they appear to be poorly educated. The majority, 56 percent, have only attended primary school, while 28 percent have no education at all. Women in Roma/Kalundu married later and they have acheived higher levels of education and a higher socio-economic status than their counterparts in Ng’ombe in the study they are also more highly educated. 84 percent of the women in Ng’ombe have very low levels of education whereas, 60 percent of the least educated women in Roma/Kalundu have gone up to junior secondary. These findings correlate with those of Bledsoe and Cohen 1993, who found that in all the countries in Sub-Saharan Africa (including Zambia, Mozambique, Lesotho, Kenya, Botswana, Mali etc.), marriage before the age of 20 is less common among those with more education [Bledsoe and Cohen 1993:26]. It can be stated in other words that women attain higher socio-economic status by delaying their marriage and acheiving high levels of education. 56 percent of the

women in Ng'ombe have only been up to Primary school level of education whereas 6 percent have gone up to the same level in Roma/Kalundu. This finding appears to tally with Bledsoe and Cohen's 1993 DHS surveys in Botswana, Mali, Zimbabwe, Kenya, and Uganda, which show a sharp contrast between women with primary and secondary education. The researchers further explain that girls are commonly married at this time between primary and secondary level of education. It would appear that education is the reason most women delay pregnancy although it could also be that 'early childbearing terminates education' [Bledsoe and Cohen 1993:14].

According to Jejeebhoy [1995], there is a positive relationship between education and marital age since women with more education marry later. Out of 51 studies she carried out less than 5 percent show that a small amount of education produces a negligible change in the correlation however, more schooling produces substantial increases in the correlation. She suggested 3 hypothetical routes through which education can delay marriage. The first was that educated girls have a greater role in selecting their spouses thus resisting an early marriage. Secondly education enhances premarital employment. This postponing of marriage for work empowers women. Thirdly, educated women are less marriageable as appropriate husbands are harder to find [Jejeebhoy 1995:62-67].

Higher levels of education and literacy of women are associated with later ages at first marriage when a woman marries young her access to education and further opportunities to improve her life is severely limited and she also has lesser access to information about family planning methods [UN Report 1995]. Indeed, this was the case in Ng'ombe where



the average number of children for each woman was 6.04 children compared to their counterparts in Roma/Kalundu for whom the average was 1.44 children each. To arrive at these averages the researcher asked the respondents to state their total number of children each had then the average for each group was found. Fertility levels are consistently lower among women who have more than primary school education and those who work in the formal market. These findings appear to correlate with those of Cohen [1993:89] who found that 'greater contraceptive use and use of more effective methods are generally associated with more education in Senegal, Sudan, Togo, Uganda and Zimbabwe'.

Education is a good socio-economic status indicator. According to Chabaud [1970:62], education is a means to a high status through a well paying job and wealth is historical. Education has played an important role in improving the socio-economic status of males while lack of it relegates women to low status jobs, poor salaries and poverty, in effect, increasing the gender gap. Since the introduction of capitalism and the monetary economy most women appear to be cut off from wage earning jobs because they lack education. Some scholars envisage that before colonialism women probably had a higher socio-economic status due to their role in subsistence agriculture, which gave them considerable decision-making influence in the family and community [Mbilinyi 1972:65].

Other researchers in Zambia have also identified early marriage as one of the reasons that girls are unable to attain a good education [Kelly 1994; Mwansa 1995; Chilangwa and Sinyangwe 1993]. It leads to early childbearing that makes women acquire serious social

responsibilities at a tender age when they should be improving their skills and chances of finding good jobs. Some scholars have pointed out that education is costly in terms of both direct costs and opportunity costs forgone in child labour. In her postgraduate studies thesis on 'Child Labour in Lusaka: a gender perspective', Oyaide found that parents would rather send their sons to school and use girls for domestic child labour purposes [Oyaide 2000].

Education is also a very important factor in the development process of any society. There is insurmountable evidence that education of women has a beneficial impact on the welfare of families and communities [Shifferaw 1982:3-5]. Research has linked improved female education to reduced fertility, lower child mortality, longer life expectancy and improved child health and education, all of which are perceived as crucial for a nation's socio-economic and welfare development [UN Report 1995: xix]. Moreover the population of women in the census 2000 is said to be higher than that of men in Zambia and so there is an ever-increasing need to depend on women for development purposes.

### **4.3 TYPES OF MARRIAGES**

The main objective of this section was to find out the types of marriage in which adolescents are commonly involved during the first marriage. The purpose was to find out whether the types of marriage contracted, such as traditional, Christian, polygynous and so on have any impact on socio-economic status. The respondents were requested to state the type of marriage they first contracted. The findings were as follows: -

Table 4.4      Showing type of marriage

<i>Type of Marriage</i>	<i>Roma/Kalundu</i>		<i>Ng'ombe</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Traditional	4	8	26	52
Church	2	4	20	40
Court	44	88	2	4
Polygyny	0	0	2	4
Total	50	100	50	100

Table 4.4 shows that the majority of the women (88 percent) in Roma/Kalundu are in highly prestigious statutory law marriages that do not allow a husband to marry a second wife. The offence for marrying a second wife is bigamy and it cannot be commuted by a mere fine, but only with a jail sentence. Therefore, those marriages contracted in court (under statutory law or the Marriage Act) are more common among elite women who would not like to be married to a polygynist. The majority of the women in Ng'ombe i.e. 52 percent are in traditional marriages that are potentially polygynous. 40 percent are in church marriages meaning that the unions were sanctioned by religious groupings including cults. According to the research findings 64 percent of the respondents are Protestants and 36 percent are Catholics in Ng'ombe. Most of the Protestants belong to breakaway churches/cults, which, combine tradition with Christianity sometimes even allowing polygyny. At least two respondents from Ng'ombe said that they were married to polygynists at their first marriage.

These findings appear to confirm DIIS reports that young women with no education such as those in Ng'ombe are more likely to be married to a polygynist than those with secondary or higher education such as are found in Roma/Kalundu. The Report further

adds that ‘the largest educational differences are found in Kenya where 2.4 times more uneducated women are in polygynous unions than those with secondary or higher education’ [Bledsoe and Cohen 1993:41]. This tallies with other study findings that polygyny was found to be more common in West Africa than in Eastern and Southern Africa because in the sample of 100 respondents in Lusaka only 4 percent were found to be in a polygynous union. It was also found that urban areas report lower rates of polygyny than rural areas and even lower for adolescents. Polygyny means that young women are targets of intense competition in their first marriages, as young men have to compete with powerful senior men for their age mates [Bledsoe and Cohen 1993].

Polygyny is a distinguishing feature of marriage in Africa although religious groups that are not necessarily African such as Mormons, Muslims, and Hindus also practise it. In practice this means that any woman is marriageable even when there are fewer men. Polygyny can also be associated with early marriage and greater age gaps between husbands and wives [Bledsoe and Cohen 1993:40]. Girls may be coerced to feel that marrying early to an older man and becoming the favourite wife is the best way out of a miserable existence as an unloved first wife [Walle 1993:118]. The type of marriage contracted can reveal the status of the woman in that marriage including her awareness of her rights.

There are many differences between customary law marriage and statutory law marriage. One important aspect, which is the key to the differences between the two otherwise legal marriages in terms of socio-economic status, is the age at which a girl may contract the

marriage. In customary law marriage a girl as young as 13 years can get married with parental consent. A statutory law marriage requires that a girl be above the age of sexual consent. A girl can get married without parental consent under statutory law after the age of 21 years. At the same time having carnal knowledge of a girl under the age of sixteen is a serious crime known as defilement (statutory rape) whose penalty goes up to life imprisonment and a minimum of 14 years in prison. It is ironical that the same law that does not allow sex with a minor gives allowance for the same act through parental consent to sex in marriage with a minor! This explains why in the study findings the respondents in Ng'ombe tend to be married before the age of 16 and the law is quiet about it. 52 percent of the respondents in Ng'ombe are in traditional/customary law marriages. The status of a woman in a customary law marriage appears to be inferior to that of a woman in a statutory law marriage to which 88 percent of the respondents in Roma/Kalundu belong. In a customary law marriage women are considered as perpetual minors needing the consent of parents/guardians to contract a marriage. The absence of this consent invalidates the marriage. The Marriage Act requires the consent of parents or guardians to a party to a marriage that is under the age of 21 (Marriage Act section 17). The absence of such consent will not invalidate the marriage of the parties under the Act [Himonga et al 1990: 148, 149]. The status of a woman even within marriage and their rights to maintenance depend upon the type of marriage contracted by her and the spouse.

The status of a woman in a customary marriage is legally inferior to that of a woman in a statutory marriage in several ways such as the role of divorce, maintenance after divorce, lobola (bride wealth) and widowhood rights. These dualistic legal systems continue to

relegate women such as those in Ng'ombe to a lower socio-economic status. A woman married under customary law is entitled to maintenance by her husband during the marriage but she is no longer entitled to it after divorce. This works against the economic well being of divorced women from low socio-economic status backgrounds such as those in Ng'ombe who are not in such a strong economic position as to be able to be self-reliant. Women married under the Act such as those in Roma/Kalundu are entitled to maintenance upon divorce and the court takes into account certain principles in adjudicating the case such as income-earning capacity, property and other financial resources which each has or is likely to have in the foreseeable future etc. [Himonga et al 1990:151, 152]. The aim of the court in adjudicating under the Act is to ensure that as far as possible both parties should enjoy the same standard of living as they did before the dissolution of the marriage. The age of each marriage party, the duration of the marriage and any benefits that have accrued are carefully worked out to arrive at the maintenance fee.

Yet most women comparatively continue to contract customary law marriages for several reasons such as the fear of legal fees, distance to the magistrate's office, ignorance and so on. Ignorance due to lack of education is an important reason for the Ng'ombe women's inadequate ability to make decisions about their own lives regarding the type of marriage to contract. Roma/Kalundu women are able to choose the better system because they marry later and are well educated. Information dissemination on the difference of one type of marriage from the other and their importance in relation to the benefits of each over the other have not been adequately disseminated in Zambia.

4.4 AGE AT FIRST CHILD

In order to ascertain the role that early marriage plays in determining women’s socio-economic status, respondents were required to state their age at the time that they had their first children to compare it with their ages at first marriage. The researcher bore in mind that the age at first marriage is not necessarily relevant to the age at first child because some women might have children early without being married. The research findings revealed the following: -

Table 4.5 Age at first Child

<i>Age in years</i>	<i>Ng’ombe</i>		<i>Roma/Kalundu</i>	
	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
0 - 16	20	40	0	0
17 – 20	20	40	5	12
21 – 25	8	16	43	86
26 – 30	2	4	0	0
Over 30	0	0	1	2
Total	50	100	49	100

Most of the women in Ngômbe had their children before the age of 20 (80 percent) compared to none in Roma/Kalundu. The majority of women in Roma/Kalundu had their children after the age of 21 (86 percent). A comparison of Tables 4.1 and 4.5 indicates that women who marry early also tend to experience early child bearing. Forty percent of women in Ng’ombe compared to none in Roma/Kalundu had children by the age 16 years. 80 percent of the respondents in Ng’ombe compared to 12 percent in

Roma/Kalundu had children after the age of 21. The research findings from Ng'ombe confirm the findings of Bledsoe and Cohen [1993:19] who conducted demographic studies in 11 Sub-Saharan countries. In 10 of the 11 countries one in five women, aged 15-19 at the time of the study had already had one child or was pregnant with her first child. They also found that a large proportion of all children were born to 15-19 year olds. These findings tally with others from Mali where teenage marriage remains extremely common and secondary schooling is still negligible. The pattern of socially approved early marriage and childbearing is common in Mali where DHS data shows that 70 percent of the women had been married by age 17 and close to 40 percent had given birth by that age [Bledsoe and Cohen 1993:35].

The findings in Ng'ombe tend to also confirm the findings by Cohen (1993), in Mali where very little childbearing occurs outside of union. Women in Mali marry early and have children soon after probably because of Islamic influence as the Sharia law strictly forbids fornication and adultery that are punishable by stoning to death. Neighbouring Botswana shows a high level of fertility occurring to women not currently in union (89 percent). This is probably due to the influence of apartheid, as most able-bodied young men had to find work in South Africa. It disrupted marriage patterns and even the definition of marriage itself. Marriageable girls had to wait for partners who had probably gone to work in the Johannesburg gold mines. Those who were already married had to wait for unknown periods for their partners to go on leave before they could enjoy marital union!



Another interesting question that was posed to the respondents regarding when they had their first child was to find out if it was born after or before marriage. This question was meant to establish whether it is early marriage first and later early childbearing that contributes to a low socio-economic status for women or a combination of both factors. Do women get married early in order to start families?

**Table 4.6      Whether the first child was born before or after wedlock.**

	<i>Ng'ombe</i>		<i>Roma/Kalundu</i>	
<i>Type</i>	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>
Before wedlock	15	30	41	82
After wedlock	35	70	9	18
Total	50	100	50	100

70 percent of the women in Ng'ombe had their children after marriage compared to 82 percent of the women in Roma/Kalundu who had their children before wedlock. This confirms that early marriage is a problem among the poor because it would appear that the respondents had to get married before they could have children in Ng'ombe. Women in Ng'ombe tend to get married first before they had their first children and illegitimate first births are uncommon. The DHS surveys findings in Botswana, Mali, Zimbabwe, Kenya, Uganda, Zambia [by Bledsoe and Cohen 1993], also showed that more educated women aged 20-24 during the study were likely to engage in premarital sexual activity. They concluded that educated women tend to delay marriage and have more exposure to premarital sexual activity [Bledsoe and Cohen 1993:101]. They added that formal

education appears to ‘postpone the marriage process and it creates the potential of interpreting pregnancies as pre-marital’.

Early marriage is a problem among the poor. There are probably many reasons for this most of which are economic, and they lead to high lobola. Pregnancy outside marriage is a problem among the more affluent probably because of the length of time they have to persevere in school. Most of the respondents in Ng’ombe had their children after marriage that they contracted at a tender age in contrast to their counterparts in Roma/Kalundu who had their first children before wedlock at more than 21 years of age. Therefore, unwanted pregnancies appear to be a problem among the more affluent in their effort to acquire a decent education, they indulge in premarital sexual activity. These findings tally with those in the DHS survey that found that ‘formal education appears to postpone or attenuate the marriage process, it creates a potential for interpreting pregnancies as pre-marital’ [Bledsoe and Cohen 1993]. Further, according to Jejeebhoy ‘the positive relationship of education to marital age include the greater say of educated women in marriage decisions including whom and when to marry’ this in turn delays marriage [Jejeebhoy 1995:60].

Other scholars suggest reasons such as a commitment to societal or religious norms that confer value on a woman through childbearing as causes of early marriage [Bledsoe and Cohen 1993:2]. Suffice to say that early marriage is normal and greatly desired by society for women. There is a socio-cultural appreciation and satisfaction in the childbearing prowess of the girl. Shifferaw [1982:93] working on her PHD thesis noted that for girls in

Zambia the roles of wife and mother are mostly defined for them. Communities link marriage stability with early and frequent childbearing leading women to dread childlessness. According to Kelly [1994] ‘early and frequent childbearing show a cultural attitude, a way in which communities link marriage stability with procreation of children and their survival through childhood bear witness to this’.

#### 4.4 EMPLOYMENT

Respondents were required to state whether they were formally employed as nurses, secretaries, teachers, clerks and any other professional qualification such as accountancy. The statistics are illustrated in the table below: -

**Table 4.7 Professions of Respondents**

Profession	NG'OMBE		ROMA/ KALUNDU	
	No. Of women	Percentage	No. Of women	Percentage
Housewife	12	24	20	40
Trader	30	60	6	12
Housemaid	6	12	0	0
Accountant	0	0	1	2
Tailor	0	0	4	8
Caterer	0	0	3	6
Nurse	0	0	2	4
Teacher	0	0	3	6
Secretary	0	0	3	6
Clerk	2	4	4	8
Typist	0	0	3	6
Journalist	0	0	1	1
TOTAL	50	100	50	100

The findings revealed that ten women (20 percent) in Roma/Kalundu were informally employed in trading and other small time businesses in tailoring and catering with

another twenty (40 percent) recording that they were housewives. Forty percent of the women were practising their professions. The education for the housewives in Roma/Kalundu is therefore, a kind of social safety net to fall back on when they face other challenges such as divorce, widowhood or the unemployment of the husband. Only 24 percent of the respondents from Ng'ombe are housewives. By housewife the researcher clearly explained to the respondents that it was only the woman who solely depended on a husband's income who qualified to be called such according to the research. The finding could be analysed as a direct reflection of the high poverty levels of the people in Ng'ombe as wives strive hard to complement their husband's meagre salaries. This analysis contradicts the universalistic approach that tends to discuss the situation of women relative to men as though it was the same all over the world. The study findings suggest that even within two residential areas in Lusaka, the situation is different. The women in Roma/Kalundu enjoy slightly better conditions than their counterparts in Ng'ombe as the latter appear to need an extra income.

The findings in Ng'ombe revealed that 6 women (12 percent) were in formal employment as housemaids, 12 (24 percent) women reported that they were housewives and the other 12 (24 percent) said that they were informally employed as marketeers and traders. The rest of the women indicated that they were merely dependants meaning that some concerned relatives catered for their needs. Women in Ng'ombe tend to be involved in unskilled work because of their lack of formal education. Findings in most Southern African countries have continued to show that formal sector employment is very elusive for most women. In fact according to Meena 1992, there are indications showing that

informal sector employment is a manifestation of an ailing economy. In the case of Zambia with high levels of unemployment the observation holds true particularly for women.

Another major finding is that more women in Roma/Kalundu than in Ng'ombe were in formal employment. Thirty women (60 percent) in Roma/Kalundu who married later and have more education were employed as accountants, caterers, nurses, teachers, secretaries, clerks, traders and a journalist. There is therefore, a correlation among early marriage, education and formal employment. Employment is a critical indicator of one's socio-economic status.

#### **4.5 FACTORS THAT APPEAR TO LEAD WOMEN INTO EARLY MARRIAGES**

The objective of this section was to examine factors that cause girls to engage in early marriage by comparing the backgrounds of women in Ng'ombe and Roma/ Kalundu. The structured interview was carefully set in order to elicit reliable information from the respondents regarding their background. The aim of the questions was to find out the factors in the backgrounds of the respondents that could lead to their socio-economic status.

4.5.1 State of respondents’ backgrounds regarding their childhood

The respondents were asked a question whether their parents were both alive at the point when they were starting school in order to find out if they dropped out of school to get married early because of lacking parental support. The following are the results of the research question to find out if girls dropped out to get married early because of lacking parental control and perhaps financial assistance: -

Table 4.8: Respondent’s state regarding their parents being alive or dead

	Ng’ombe			Roma/Kalundu	
	Number	Percentage		Number	Percentage
Both parents alive	12	24		38	76
Father died	23	46		6	12
Mother Died	13	26		2	4
Parent divorced	2	4		4	8
Total	50	100		50	100

Table 4.7 shows that 76 percent of the respondents in Roma/Kalundu, have both their parents alive compared to 24 percent in Ng’ombe who had their parents alive at the time they started school. It is also possible that in Ng’ombe, 46 percent were fatherless and 26 percent motherless, whilst the figures for Roma/Kalundu of 12 percent and 4 percent respectively were negligible on those scores. It would appear that lacking parents which among other things leads to lack of financial support at school is a serious cause of early marriage leading to a low socio-economic status among women.

There is a relationship among delayed marriage, educational achievement and both parents living and taking care of their children. The girls in Roma/Kalundu who had both parents living (76 percent) also married late [Table 4.1], attained high levels of education [Table 4.3] while a substantial number (39 percent) were engaged in formal employment [Table 4.7]. The majority of girls in Ng'ombe (72 percent) had either their mother or father dead [Table 4.8], married early (76 percent) [Table 4.2], achieved less in school while only 16 percent were in formal employment as housemaids (12 percent) and clerks (4 percent). It was found that 'men sought to maximise their wealth by choosing young women who had a longer reproductive life remaining to them than did women in their twenties and thirties' [Bledsoe and Cohen 1993:71]. Early marriage and child bearing is held in high esteem. Barren women are condemned and it can be an acceptable cause for divorce. It is also an acceptable reason for taking a second wife even if the reason for the woman's inability to have children was male infertility!

#### **4.5.2 Educational attainments of parents**

The researcher attempted to establish whether the educational attainments of the parents was a factor in the early marriage of the girl child, the respondents were required to state their parents' educational levels. The aim of the question was to ascertain the role that parental education had in the attainment of a socio-economic status by a child. The results were as follows: -

**Table 4.9: Educational attainment of respondents' Mother**

Category	Ng'ombe		Roma/Kalundu	
	Number	Percentage	Number	Percentage
University	0	0	0	0
College	0	0	6	12
Senior Secondary	0	0	2	4
Junior Secondary	0	0	4	8
Primary	12	24	8	16
No Education	38	76	30	60
Total	50	100	50	100

**Table 4.10 Educational attainment of respondents' Father**

Category	Ng'ombe		Roma/Kalundu	
	Number	Percentage	Number	Percentage
University	0	0	2	4
College	0	0	12	24
Senior Secondary	2	4	2	4
Junior Secondary	4	8	2	4
Primary	16	32	4	8
No Education	28	56	28	56
Total	50	100	50	100

The findings show that the majority of parents from Roma/Kalundu respondents have received some type of formal training with 12 percent of their mothers having been to college. 24 percent of the fathers of Roma/Kalundu women have been to college including 4 percent being university graduates. A study carried out in the Third World shows that educated parents would be likely to send their own children to school regardless of gender because of their work in the market economy as a result of their own schooling [Kelly 1984].



Parents of respondents from Ng’ombe tended to be less educated and in the group illiteracy levels are very high while early marriage is highly pronounced. This finding tends to confirm those of Mwansa who found that children from uneducated parents tend to be uneducated too [Mwansa 1995, Kelly 1984]. Similarly in a British study by Phoenix ‘most women who have their children early had mothers who had their children early’ [Phoenix 1993]. The mothers in the study generally appeared to consider that motherhood conferred high status on women and so they felt that having a child would improve their social status. The research findings have reaffirmed the study findings in some DHS countries, where children of uneducated parents later were found to remain illiterate also [Bledsoe and Cohen 1993]. The findings in the case of the fathers appear to be of even more significance as 28 percent of the fathers of the respondents in Roma/Kalundu had tertiary education compared to none in Ng’ombe.

### 4.5.3 Reasons for Dropping out of school as perceived by the respondents

A question was posed to the respondents for them to assess reasons why they dropped out of school. The following results were recorded: -

**Table 4.11: Reason for dropping out of school**

	<i>Ng’ombe</i>			<i>Roma/Kalundu</i>	
<i>Reason</i>	<i>Number</i>	<i>Percentage</i>	<i>Number</i>	<i>Percentage</i>	
Marriage	16	32	0	0	
Pregnancy	8	16	2	4	
School fees	16	32	42	84	
Distance	2	4	0	0	
Others	8	16	6	12	
Total	50	100	50	100	

A combination of marriage and pregnancy was given as the major reason for dropping out of school according to 48 percent of the respondents in Ng'ombe compared to only 4 percent of the respondents in Roma/Kalundu [ See Table 4.11]. School fees was another important reason for women who dropped out of school both in Ng'ombe and Roma/Kalundu. In Roma/Kalundu it was the major problem with 84 percent of the respondents stating it as the reason for dropping out of school. Since most of the respondents in Roma/Kalundu at least completed formal education, the factor of school fees as a reason for dropping out of school appears to have come into force later probably in tertiary education. This could be a result of career preference as the respondents in the first instance, went to school with parental support and determination to complete formal education. Parents may be unable to financially support their children in pursuing studies at expensive private colleges that the more affluent children wish to pursue studies. The problem of school fees in Roma/Kalundu was likely to arise at senior secondary and college level considering that most of the respondents had attained formal education up to junior secondary school level and above. They also did not marry early, the majority having got married after 21 years of age.

In Ng'ombe the picture is slightly different as there were 16 women (32 percent), who actually dropped out of school to get married. Again this confirms the assertion that early marriage is a problem among the less affluent such as those in Ng'ombe. 16 percent in Ng'ombe left school because of pregnancy, which probably led to payment of damages and a swift marriage. Education is severely restricted among the poor and also the few who persevere are pulled out for an early marriage. Early marriage, therefore, must be the

main reason why so few girls from poor homes (16percent), cited pregnancy as the reason for dropping out of school. 32 percent of the women in Ng'ombe also said that school fees were a factor to their inability to continue with their education. This could mean that even the government funded educational institutions also require certain financial arrangements that may be beyond the reach of the poor, which disadvantages the girl child. This is confirmed by DIIS findings in Kenya where children from low socio-economic homes continue to dropout of school more than the more affluent ones [Bledsoe and Cohen 1993].

Mwansa [1995:21], comments on the sexual abuse of the girls and how the families of the boys simply pay a fine in court or through an outside court settlement if and when a girl falls pregnant. He added that the attrition rate for girls is very high with the teachers too not being immune to sexually abusing the girls such as was the case at Vincent Pinto School. One can conclude that sexual harassment be blamed on tradition because men feel that the penalty for impregnating a girl is a fine in court or outside court. The sexual harassment which girls are made to undergo is a serious problem to the victim who begins to harbour feelings of despondency. Sexual harassment is also a subtle way of ensuring that girls shun school for an early marriage. The overt insinuations that they are only suitable for sex discourage them from furthering their education.

A question was posed to the respondents on how they met their husbands in order to find out whether their marriages were arranged (forced on them) by their guardians or not. It was precisely explained to the respondents to state how they actually met their spouses

did they meet them on their own or were they introduced through friends/relatives. Those who were introduced to their partners by relatives or parents were termed as being in arranged marriages. The findings were as follows:

**Table 4.12:     How respondents met their spouses**

<i>Type of marriage</i>	<i>Ng'ombe</i>	
	<i>Number</i>	<i>Percentage</i>
Arranged	39	78
Self and Spouse	11	22
Total	50	100

<i>Roma/Kalundu</i>	
<i>Number</i>	<i>Percentage</i>
45	90
5	10
50	100

Arranged marriages appear to be still very popular [See Table 4.12]. Women tend to marry friends of their relatives especially those of their brothers or other male relatives and even neighbour. The findings in Roma/Kalundu were very interesting for analysis with 90 percent being in arranged marriages. This probably means that women are in a high socio-economic status by being born there and they remain there through marriage. 78 percent of the women in Ng'ombe are similarly in arranged marriages. About twice as many women in Ng'ombe (22 percent) more than in Roma/Kalundu (10 percent) are in self-arranged marriages.

Studies done in Togo appear to be at variance with these findings. DHS findings in Togo show that among women with no education 40 percent said their families chose their husbands, compared with only 14 percent of women with some education. The studies also show that 38 percent of the rural women had husbands chosen by their families compared with only 14 percent of urban residents [Bledsoe and Cohen 1993:65]. In the case of this study the question posed was narrowly phrased as to whether the respondent

was introduced or not. Therefore, the significance in the findings when compared to others might be difficult to relate. However, gerontocratic control over marriage is still taking place in most societies in Africa since lobola payments involve the exchange of family property usually in the form of cattle.

#### **4.5.4 Social, Cultural and Economic Factors**

The research findings indicate a consistent payment of lobola in Ng'ombe. It appears from the research that the early marriage of the women in Ng'ombe also leads to higher lobola as compared to the women in Roma/Kalundu who tend to marry later. The reason could be that virginity plays a role in the determination of lobola payments. Therefore, the younger the girl the more likely that she is a virgin and that the lobola is higher. Early marriage then makes more economic sense to the beneficiaries. In the study the women were of varied ages and they were asked how much lobola was paid in their marriages without taking the depreciation of the Kwacha into effect. The lobola for the women of Ng'ombe was on average higher than that for their counterparts in Roma/Kalundu. There were 3 respondents in Ng'ombe who recorded K2, K10, and K14 as their lobola, the rest (94 percent) quoted amounts ranging from K15,000-90,000. This finding compares unfavourably to Roma/Kalundu where 40 women (80 percent) reported that their lobola was merely K100. A few respondents quoted their lobola in terms of 1-3 cattle, 6 in Ng'ombe and 4 in Roma/Kalundu. One woman in Roma/Kalundu had the highest lobola of K200, 000 but she was younger and was probably more recently married therefore, the low value of the Kwacha compared to the US dollar could be taken into consideration. Another plausible explanation for more educated women having lower lobola paid for

them could be that generally parents with high economic status tend to look at high payments of lobola as some kind of selling for their daughter and one can only sell a commodity.

The study findings appear to confirm those of Mwansa who alludes to the fact that there are financial gains envisaged by parents when they marry off their daughter such as the need to acquire cattle and be someone of influence in the community [Mwansa 1995:27]. In Zimbabwe before the passing of the Majority Act, which enabled women to be considered as adults after the age of 18 years able to have locus standi in a court of law, a research was carried out to assess the feelings of the communities, elders opposed it vehemently. Most elders probably saw the Act as going to deprive them of cash in damages and lobola [Meena1992: 114]. It would appear that the financial aspect of the lobola is of importance. In Ng'ombe where the majority are poor, lobola is significantly important because all the respondents intimated that lobola was paid. Some poor respondents even informed the researcher that they had their lobola cattle in the village, which was inaccessible to them, perhaps only accessible to their male relatives. The higher the lobola the more servile and obedient a woman is expected to be. This lobola clearly contravenes CEDAW requirements that parties to a marriage contract need to be equal. At the same time, lobola frustrates the efforts of gender equity that feminists advocate. It would appear that a high lobola leads to a lowering of a woman's socio-economic status because lobola is used in the traditional terms to buy the labour of a woman.

A woman who is married whilst still very young is more likely to be a virgin attracting a high lobola. This financial gain aspect of lobola is further supported by Mwansa's findings that young girls are favoured for marriage even by much older men [Mwansa 1995]. Most of the respondent's in Ng'ombe had their children after marriage that they contracted at a tender age (below 20 years) of age in contrast to their counterparts in Roma/Kalundu who had their first children before wedlock at more than 21 years of age. The lobola also adds another dimension to the dilemma of girls due to early marriage and the advent of the AIDS virus. Since the advent of HIV/AIDS, careless attitudes and policies that involve the lives of the girl children have to be seriously re-examined if Africans are to survive. In a Ugandan study 25 percent of girls, aged 13-14 were found to be HIV positive in a 1989 serological survey whereas the boys in the same age group were all seronegative [Preston 1993:11]. The Zambian study reflected similar trends [Kelly 1994]. Girls are encouraged to marry early to avoid the HIV/AIDS scourge, which might in fact be a negative approach as they could be marrying infected older men. Lobola payments make the girls particularly vulnerable and they are too young to make serious decisions. They remain at the mercy of unscrupulous adults who might not be really putting the interests of the girls first.

It would appear that there are many factors, which lead women to marrying early such as the loss of their parents, lack of financial support whilst at school and the demand for high lobola. The demand for a high lobola also brings problems of early marriage to ensure virginity of the girls. Women in Ng'ombe marry early and have their children early when compared to women in Roma/Kalundu who appear to engage in premarital

sex sometimes ending in pregnancy as they endeavour to complete their schooling. There appears to be a cycle of poverty that delegates the women in Ng'ombe to a low socio-economic status, which is worsened by early marriage.

Feminist theorists need to re-examine the essentialist generalisations of women. There is marginalisation of feminist works from African scholars, which appears to be more relevant to their situation. Lobola in its present form is peculiar to Africa and so its role in the empowerment of women may lie in research from feminists within Africa. Debates about differences such as those raised by the poststructuralists appear relevant regarding the findings of this research. Generalised theories of women's oppression maybe Eurocentric focusing on the most relatively privileged group of white, middle class and heterosexual women. The focus on differences between women has been an important redress in a movement that built its momentum on an apparent false universalistic understanding of women's oppression. Issues such as those raised by the dilemma of lobola are of such concern [Stacey 1993:53-61].



## **CHAPTER FIVE**

### **5.1 CONCLUSION**

The main focus of this study was to show how early marriage affects the lives of women particularly their socio-economic status. This is indicated by the women's powers of decision-making on issues that concern them. The problem was examined by studying the lives of women from different residential areas that served as a comparison on the effects of an early marriage on women. Results argue strongly that early marriage affects the socio-economic status of women in a significant way. The comparison between women of Ng'ombe and those in Kalundu has shown that the attainment of self-sustaining skills probably acquired through an education has an important role to play in correcting the injustices against women. The women of Kalundu turned out to be more empowered than their counterparts in Ng'ombe because they got married later and so they acquired self-sustaining skills. Data revealed that the ability to have skills that are imparted through education could only come about through women marrying later. Marrying later gives women a chance to improve their lives and standard of living. Education was an important socio-economic status indicator in the study. It plays an important role in improving the socio-economic status of males and relegating women to low status jobs, poor salaries and poverty in effect increasing the gender gap. Without a decent education women remain the most vulnerable on the labour market. There is also a socio-cultural appreciation and satisfaction in the childbearing prowess of women. Therefore, early marriage is regarded as normal and it is desired by society for women.

There are many problems that appear to hinder a girl child's progress in school which in turn lead full cycle into a spiral of poor education, early marriage, low income bracket,

low status jobs, poverty and a low socio-economic status. Most of the same problems are later inherited by the female offspring of the early marriages perpetuating the woman's stay at the bottom of the ladder. Female education is probably one of the most powerful forces of development in poor countries particularly in Sub-Saharan Africa such as Zambia where social welfare and economic advancement are constrained by population growth and a weakly developed human resource base.<sup>1</sup> Therefore, a deliberate and planned gender sensitive educational system is a matter of utmost urgency in order to attain our desired goal of improving the socio-economic status of women and through them the nation. Any single issue that is isolated as a reason for women not accessing a good education should be given serious consideration. For instance single sex schools at a time when girls and boys are in their early teens as they are learning about their own anatomical difference which lead to a stirring of sexual desires would be apt as a strategic need. This would also give respite to their overstretched and underpaid teachers who are expected to supervise them at irregular hours.

Results also suggest the move not to expel pregnant girls from school though belated is an excellent one as a practical need. For early marriage and pregnancies among girls to be effectively controlled, policy makers need to move a step further by introducing strategic needs, which are more stringent measures. Policy issues raised suggest that impregnating a school going girl is a criminal act and malice aforethought. Some of them even have their own children whom they keep in safe custody. It would appear that the only reason that stiff punishment is not meted out to such callous people is that the quorum forming most of these law-making bodies is gender biased in favour of the

would-be offenders. Women need to move on to serious decision-making positions in order to improve the lives of their fellow women most of whom are in low socio-economic status.

## **5.2 RECOMMENDATIONS**

Based on the above findings, the following is recommended:-

1. Early marriages should be made illegal in line with the law on defilement (a man having sex with a girl under 16 years of age should be liable for heavy punishment in the courts of law)
2. Parents/guardians' consent to a customary law marriage in the case of young bride, below the age of 16, should be annulled because it contravenes the women's human rights to marry according to CEDAW.
3. The dual legal system needs to be abolished to enable all citizens to live under one legal system.
4. Education for all children particularly girls should be compulsory up to senior secondary level. Affirmative action should be adopted to give girls free education throughout until gender equity is attained.
5. Lobola payments are not in conformity with CEDAW requirements that there should be equality between the two parties to the marriage contract. Government should discourage lobola through legislation.
6. Gender studies should be part of the school syllabus and awareness campaigns should be conducted to sensitise girls and their parents against early marriage.

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## **APPENDIX**

### **QUESTIONNAIRE FOR IN-DEPTH INTERVIEW WITH RESPONDENTS**

#### **INTRODUCTION OF RESEARCHER**

I am a postgraduate student from the University of Zambia, School of Humanities and Social Sciences. I am conducting a study on ‘Gender Issues In Early Marriage and The Socio-economic Status of Women. A Comparative Study of Ng’ombe and Roma/Kalundu Townships.’ I would be very grateful if you could give me sincere answers to the questions in this document. I am particularly interested in your experiences since your marriage. Your responses will be kept in the strictest confidentiality.

Yours faithfully,

ENGIWE MZYECE

M.A. STUDENT



## **BIODATA**

Instructions: Please tick where applicable

### **1 Marital Status**

Married  
Separated  
Widowed  
Divorced  
Single

### **2 Religious Affiliations**

Catholic  
Protestant  
Muslim  
Other state.....

### **3 Education Attainment of Respondent**

No Education  
Primary  
State Grade.....  
Junior Secondary  
State Grade.....  
College  
University  
Other State.....

## **STRUCTURED INTERVIEW**

1 Are your parents still married and staying together If 'No' are they:

- a) Divorced
- b) Separated
- c) Separated due to death of one parent
- d) Other state.....

2. How old were you when your parents separated as in 1 above?  
.....

3. Which parent in (1c) died?

Mother

- Father
4. How old were you at that time:.....
  5. What was the occupation of your parents at the time of your birth?  
Mother.....  
Father.....
  6. What was the occupation of your parents at the time of your leaving school?  
Mother.....  
Father...
  7. What would you say is your tribe?  
.....
  8. How old were you when you had your first child?  
.....
  9. What health problems did you experience as a result of the pregnancy?  
.....
  10. Did you leave school because of
    - a. Marriage
    - b. Pregnancy
    - c. Other state.....
  11. How old were you when you first got married?  
.....
  12. Was your first child born  
Before marriage?  
After marriage?
  13. What type of marriage was it?  
Traditional (customary)  
Church  
Court  
Other explain.....
  14. In your marriage are you  
The only wife  
Polygynously married
  15. Who arranged the marriage?  
Parents  
Relatives  
Friends

Self and spouse

- 16      Was lobola paid?  
         Yes  
         No
- 17      If what form was it in ?  
         Compensation for damages  
         Normal lobola  
         Both  
         Other explain.....
- 18      Who received the lobola?  
         Father  
         Brother  
         Male cousin  
         Mother  
         Aunt  
         Other explain.....
- 19      How much was paid?  
         .....  
         Did you consent to your marriage and all the marriage arrangements?  
         Yes  
         No  
         If not what exactly did you refuse?  
         .....  
  
         Why?  
         .....
- 20      Have you been divorced before?  
         Yes.....                      No.....  
         If yes how many times?.....
21.      If you have been divorced before what would you say were the reasons for your  
         divorce?  
         .....
22.      How many brothers and sisters have you got?  
         Brothers.....  
         Sisters.....
- 23      What are the qualifications of your most educated:  
         Sister.....  
         Brother.....

24 Do you wish that you had gone further with your studies?

Yes

No

Give reasons for your answer:

.....

25 What would you wish you had become after completing your studies?

Teacher

Typist

Other.....

26 What more would you like to achieve in your life?

.....

27 How do you earn your living?

a) Formal employment.....

b) Informal employment.....

Nothing.....

Other state.....

Explain what you do in either (a) or (b) above

.....

.....

28 Would you say that early marriage is:

Very common place

Not so common place

Don't know

Does not take place at all

29 What do you think should be done to prevent girls from marrying early and to help them to further their education?

.....

.....

30 Is there anything else you would like to add to the information you have given me?

.....

I wish to thank you most sincerely for your cooperation