



**AN INVESTIGATION ON THE CAUSES AND EFFECTS OF TEENAGE  
MARRIAGE IN ORDER TO IMPROVE LEARNER RETENTION AND  
PERFORMANCE IN SOME SELECTED SCHOOLS IN ZAMBEZI  
DISTRICT, ZAMBIA**

**BY**

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A Dissertation submitted to The Zimbabwe Open University in collaboration with The University of Zambia in partial fulfilment of the Requirements for the Award of the Degree of Master of Education in Educational Management and Administration

**THE UNIVERSITY OF ZAMBIA AND ZIMBABWE OPEN UNIVERSITY  
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2018**

## **DECLARATION**

I, Samuel Maseka Mutafulu, hereby declare that this Dissertation represents my own work, and that it has not previously been submitted at this, or any other educational institution.

Signature.....

Date.....

## **CERTIFICATE OF APPROVAL**

This dissertation by Samuel Maseka Mutafulu, is approved as a partial fulfilment of the requirements for the award of the Master of Education Degree in Educational Management.

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## **DEDICATION**

This study is dedicated to my father and mother, Sharpe and Justina Maseka, I am deeply humbled that I had you as my father and mother. You were a rare gift I have ever had my life, your guidance had brought me this far. To my dear wife Mary Shindola Maseka, whose love and support, I will forever cherish. As for my lovely children Patrick, Rabecca, Emmanuel, Nkundeji, Abel and granddaughter Musonda, you are my strength, hope and source of motivation to which this work is dedicated to.

## **LIST OF ABBREVIATIONS AND ACRONYMS**

AIDS	Acquired Immunodeficiency Virus
CEFM	Child Early and Forced Marriage
CSE	Comprehensive Sexuality Education
CSO	Central Statistical Office
DHS	Demographic Health Survey
DEBS	District Education Board Secretary
FGDs	Focused Group Discussions
HIV	Human Immunodeficiency Virus
ICRW	International Centre for Research on Women
INGOs	International Non-Governmental Organizations
KIIs	Key Informant Interviews
MCDMCH	Ministry of Community Development Mother and Child Health
MCTA	Ministry of Chiefs and Traditional Affairs
MoGE	Ministry of General Education
MOH	Ministry of Health
NGOs	Non-Governmental Organizations
OVCs	Orphaned and Vulnerable Children
PSAF	Panos Institute Southern Africa
SADC	Southern Africa Development Cooperation
UN	United Nations
UNFPA	United Nations Population Fund
UNICEF	United Nations International Children's Emergency Fund
WLUML	Women Living Under Muslim Laws
ZDHS	Zambia Demographic and Health Survey

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## TABLE OF CONTENTS

DECLARATION .....	i
CERTIFICATE OF APPROVAL .....	ii
COPYRIGHT .....	iii
DEDICATION .....	iv
LIST OF ABBREVIATIONS AND ACRONYMS.....	v
ACKNOWLEDGEMENTS .....	vi
LIST OF FIGURE.....	xi
LIST OF TABLES .....	xii
ABSTRACT .....	xiii
 <b>CHAPTER ONE</b> .....	 1
INTRODUCTION .....	1
1.0 Overview .....	1
1.1 Background to the Study .....	1
1.2 Statement of the Problem .....	4
1.3 Purpose of the Study.....	5
1.4 Objectives of the Study .....	6
1.4.1. General Objective .....	6
1.4.2. Specific Objectives .....	6
1.5. Research Questions .....	6
1.6. Significance of the Study .....	6
1.7 Delimitations of the Study.....	8
1.8 Conceptual Framework .....	8
1.9 Theoretical Framework .....	11
1.10 Operational Definitions of Terms.....	13
Summary .....	13
 <b>CHAPTER TWO</b> .....	 14
LITERATURE REVIEW.....	14
2.0 Overview .....	14
2.1 Marriage .....	14



2.2 Marriage Age.....	15
2.3 International Instruments on Teenage Marriage.....	16
2.4 Causes of Teenage Marriages.....	16
2.4.1 Demographic Characteristics of People involved in Teenage Marriage .....	17
2.4.2 Lack of adequate information about the effects of Teenage Marriage .....	18
2.4.3 Cultural Issues.....	19
2.4.4 Socio-Economic Reasons for Teenage Marriages .....	22
2.5 Effects of Teenage Marriage .....	23
2.5.1 Health-Related Complications.....	24
2.5.2 Voluntary or Forced Withdrawal from Formal Education .....	25
2.5.3 Truncated Personal Development .....	26
2.5.4 Teenage Single Mothers .....	26
2.5.5 Inadequate Parental Care and Supervision .....	27
2.5.6 Increased Domestic Violence Rates .....	27
Summary .....	29
<b>CHAPTER THREE .....</b>	<b>30</b>
<b>METHODOLOGY.....</b>	<b>30</b>
3.0 Overview .....	30
3.1 Research Design .....	30
3.2 Study Population .....	30
3.3 Sampling and Sampling Procedures .....	31
3.4 Study Sample.....	31
3.5 Sampling Techniques .....	32
3.6 Reliability and Validity .....	32
3.7 Research Instruments .....	33
3.8 Data Collection Procedures .....	33
3.9 Data Analysis .....	33
3.10 Ethical Considerations.....	34
Summary .....	34

<b>CHAPTER FOUR.....</b>	<b>35</b>
PRESENTATION OF THE FINDINGS .....	35
4.0 Overview .....	35
4.1 The Causes of Teenage Marriage within Families and Communities.....	36
4.2 Effects of Teenage Marriage on Learners, Families and Communities .....	40
4.2.1 The effects of teenage Marriage on the family and community .....	41
4.3 The social, cultural beliefs and traditions that promote teenage marriage .....	42
4.4 Measures Taken.....	44
Summary .....	46
<b>CHAPTER FIVE DISCUSSION OF THE FINDINGS.....</b>	<b>47</b>
5.0 Overview .....	47
5.1 Causes of Teenage Marriages.....	47
5.1.1 Technology .....	48
5.1.2 Cultural Beliefs and Traditional Practices .....	49
5.1.3 Lack of sex education .....	50
5.1.4 Lack accessibility of Information on Teenage Marriages .....	51
5.2 Effects of Teenage Marriage .....	52
5.2.1 Health-Related Complications.....	52
5.2.2 Voluntary or Forced Withdrawal from Formal Education .....	53
5.2.3 Truncated Personal Development.....	54
5.2.4 Teenage Single Mothers .....	55
5.2.5 Inadequate Parental Care and Supervision .....	55
5.2.6 Increased Domestic Violence Rates .....	56
Summary .....	58
<b>CHAPTER SIX .....</b>	<b>59</b>
CONCLUSION AND RECOMMENDATIONS.....	59
6.0 Overview .....	59
6.1 Conclusion.....	59
6.2 Recommendations .....	60
6.3 Further Research.....	61

**REFERENCES** ..... 62

**APPENDICES** ..... 66

    APPENDIX 1: INTERVIEW GUIDE FOR DEBS OFFICE-PLANNER/ GUIDANCE  
            TEACHER/VILLAGE HEADMEN ..... 66

    APPENDIX 2: FOCUS GROUP DISCUSSION GUIDE FOR PASTORS/GRADE-  
            TEACHERS/PARENTS/GUARDIANS ..... 68

    APPENDIX 3: WORK PLAN ..... 70

    APPENDIX 4: BUDGET ..... 70

## **LIST OF FIGURES**

Figure One: Theoretical Framework .....	10
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## **LIST OF TABLES**

Table 1: Composition of Participants.....	35
Table 2: Causes of Teenage Marriage by Category.....	36
Table 3: Responses from teachers.....	37

## **ABSTRACT**

This study was an investigation into the factors and effects of teenage marriages, at individual, family and community levels, using qualitative research methodologies. Two interview guides were administered in data collection and sampling was based on two research techniques, purposive and random techniques. The two main sources of data used were, namely, secondary (desk research) and primary data. A total sample of 30 respondents was selected. The participants were drawn from five sampled schools and communities, namely: Chizozu, Mapachi, Dipalata, Chilen'a Primary Schools and Zambezi Secondary School, including the Planning Officer from DEBS office. The study was guided on the premises of two frameworks, by firstly, girls' right to education which postulates the rights to education and provision of free compulsory education and secondly, the critical theory, which is concerned with self-reflection, self-understanding for emancipation. The data collected was analysed using tally sheets and thematic content analysis.

The research findings revealed that teenage marriages are more prevalent among girls as a result of forced marriages mostly due to high levels of poverty, technology, fashion, inhuman cultural practices and lack of sex education. The study further revealed many rural communities had high cases mostly due to lack of adequate information to prevent or safeguard against teenage marriages on the part of the learners, families and the communities. The study also revealed the effects of teenage marriages which include failed school, delayed school, excessive disease burden, high mortality rates and continued chain of poverty in the families and communities. The study concluded that schools in distant rural areas had a higher rate of teenage marriages than those in peri-urban areas. The determining factor was the level of exposure and knowledge.

The study recommended that awareness of consequences and effects of teenage marriages be intensified by the grass-root stakeholders and non-governmental organisations. Engage government and donors to provide more funding to OVCs and provide boarding facilities in schools. It further recommended to encourage girls and boys to be more focused on education.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.0 Overview**

This chapter introduces the subject of teenage marriages and gives background information on the subject and the extent of the matter. The study focused on the study which was aimed at investigating the causes and effects of teenage marriage in some selected schools in Zambezi District of North-Western Province. The chapter presents the background of the study, purpose, the significance and the objectives of the study. The chapter further outlines the delimitations, theoretical and the conceptual frameworks. Teenage marriages have become rampant in Zambezi District and these marriages affected individuals, families and the communities in the area of study and Zambia at large. the causes and effects of this scourge needed to be thoroughly investigated.

#### **1.1 Background to the Study**

Education is a basic human right that every child is entitled to. It is enshrined in international treaties and conventions that are legally binding to signatory states such as Zambia. For example, Article 26 of the UN Declaration of Human Rights states that everyone had a right to education which should be free and compulsory at least in the elementary and fundamental stages. The Convention on the Elimination of All Forms of Discrimination against Women (Marsha et al., 2012) and the Convention on the Rights of the Child (Marsha et al., 2012) contained comprehensive sets of enforceable commitments on the right to education and gender equality. Millennium Development Goal 2 (Nwonwu, 2008) also stressed the need for gender equality in education. However, as much as these conventions and treaties were being enforced, teenage marriage was persistently being practiced especially in Sub-Saharan African countries, and this was acting as a deterrent to girl-child education. UNICEF (2001), for example, stated that in many developing countries, transition from adolescent to adulthood was abruptly cut short and the fundamental rights of female adolescents were compromised by teenage marriage, a practice that had serious consequences on their health and

development. Teenage marriage was an appalling violation of human rights and robbed girls of their education, health and long-term prospects (UNICEF, 2001).

Teenage marriage, which was also referred to as child marriage was an emerging economic, social and health concern across the world and remained a widespread problem especially in developing countries, including Zambia. Not much information provided statistics on teenage marriages and the ways in which teenage marriages might have had impacted on the lives of young people especially women and their reproductive health and choices.

International Centre for Research on Women (ICRW, 2010) revealed that one third of the world's population of about 7.2 billion were girls. Statistics indicated that in the year 2010, sixty seven (67) million women aged 20-24 around the world got married before the age of 18. It was also projected that in the next decade, over 142 million girls would be married before their 18<sup>th</sup> birthday provided that the present trends on teenage marriages continued (ICRW, 2010). Statistics available with the Demographic and Health Surveys (DHS) revealed that child or teenage marriage was common in the world's poorest countries. According to UNICEF, Africa had the highest rates of teenage marriage in three nations, Republic of Central Africa, Chad and Niger, with over 70 per cent of girls marrying under the age of 18 (UNICEF, 2012). Overall, Sub-Saharan Africa, over 40 per cent of women entered marriage by the time they reach the age of 18. Many of these brides were the second or third wives of polygamous households (UNICEF, 2012).

Despite the promulgation of a law prohibiting early marriages Sub-Sahara Africa and South Asia had the highest rates, as well as parts of Latin America and The Caribbean (Jain & Kurz, 2007). Whilst the countries with highest prevalence of teenage marriage were concentrated in Western and Sub-Saharan Africa, due to population size, the largest number of child brides resided in South Asia (ICRW, 2010).

According to a United Nations Children's Emergency Fund (UNICEF) report by Umemoto, (2005), globally, 36% of women aged 20-24 were married, forced or consensual, before they had reached 18 years. An estimated 14 million girls between the ages of 15 and 19 give birth each year (Umemoto, 2005). Girls in the age group of 15 to 19 were two times more likely to die during pregnancy or child birth when compared to



their counterparts in their 20s. According to Walker, (2012), girls who were younger than 15 years are 5 times more likely to suffer child birth complications.

Despite its disadvantages, however, teenage marriage was a common occurrence in many parts of the world. Overall, 20-50 per cent of women in developing countries were married by age 18, with the highest percentages in sub-Saharan Africa and South Asia. Virtually everywhere, poor women in rural areas tended to marry younger than those in urban areas, and educational levels also played a critical role (UN, 2010). However, in the United States of America, 2.1 per cent of all girls in the 15-17 age group, were in teenage marriage, while 7.6 per cent of all girls aged 15-19 were in an informal union (UN, 2010). Teenage marriage or early marriage, as it was usually called, existed in some parts of Europe. For example, in the United Kingdom where 4.1 per cent of all girls in the 15-19 age group were cohabiting (living in an informal union), while 8.9 per cent of all girls in that age group admitted to have been in a cohabitation relation before the age of 18. Over 4 per cent of all underage girls in the UK were teenage mothers (Sharon and Lewis, 2005)

Historically, before the colonial era, between 1883 and 1924, the institution of marriage was well respected in Zambia. Society groomed both boys and girls to be responsible and wait for the right time in order to get married. Mwanakatwe, (1968) stressed that one aspect of the boys' education as they approached adulthood was related to sexual conduct. A boy was not permitted to undertake amorous adventures in case he made a girl pregnant out of wedlock, which inevitably brought shame and sorrow to his parents and ridicule to his friends. These ethics and values kept and regulated the conduct in the society. However, as the western education penetrated the African communities, what was good, was eroded and corrupted. The combination of human rights, fashion, information technology and the general breakdown of the moral fibre of society had rendered societies into semi-confusion. Currently, many young people engaged themselves in teenage marriage and the rates were quite scaring.

Zambia has one of the highest rates of female child marriage in Africa; with a reported national prevalence of 42% (UNFPA, 2012, ZDHS, 2013). According to a comprehensive report by UNICEF composed of representatives of government, multilateral, non-governmental (NGOs) and civil society organizations which was conducted in six districts in Zambia, whose aim was not only to acquire statistically

significant data, but also to focus on obtaining in-depth, qualitative information on the underlying social, cultural and economic factors that motivate and sustain the practice (Gillian, et al, 2015), it was clear that teenage marriage was real and needed an urgent intervention if meaningful development of the girl child was to be realized.

Teenage marriage, defined as a legal or customary union before the recognized age of 18, threatened children's well-being and constituted multiple violations of their rights. In numerous contexts around the world, the practice had been shown to have profound physical, intellectual, psychological and emotional impacts, especially for girls (Brown, 2012, Malhotra et al, 2011 Nguyen & Wodon, 2012). Globally, children mostly affected by teenage marriage were those who were poor, lived in rural areas, and were out of school and without opportunities for labour force participation (UNICEF, 2005). Girls were significantly more likely than boys to be married before the age of 18 (Mathur et al, 2011).

Matenga and Tembo (2008) support that abundant evidence on its adverse effects had galvanized a series of actors at the national and local levels to address concerns related to the practice. Interventions aimed at legislative change and revised service provision in education, health and child protection had been underway for several years. The prevalence of the teenage marriage scourge was more severe as one got into the most rural parts of Zambia. It was widely acknowledged that there was urgent need to back this campaign with a strong evidence-based from research. With this in mind, more effort was therefore required at local community and school levels in order to investigate, manage and mitigate the causes of teenage marriage in the targeted district, Zambezi.

## **1.2 Statement of the Problem**

The issue of school going girls given in marriage at an early age has become a common phenomenon in schools in Zambia. The major source of information on the extent of teenage marriage in the country was quantitative data contained in the 2007 Demographic and Health Survey (DHS) and 2010 Census. The data showed that there was little or no change in the national prevalence rate since 2002 and that the practice was most common in Eastern Province (60 per cent), followed by Luapula (50 per cent), Northern (48 per cent), North-Western (47 per cent), Central (46 per cent), Southern (38 percent), Western (34 per cent), Copperbelt (32 per cent) and Lusaka (28 percent) (ZDHS, 2007). These marked differences in prevalence, by area of residence suggested that more information

was required on how the social, historic and economic realities in which children and families live influence or mitigate decisions related to teenage marriage. At present, Zambia is ranked 16<sup>th</sup> amongst countries with the highest rate of teenage marriage in the world and although the Marriage Act establishes a legal age for marriage, and the Penal Code has made sex with a girl under 16 an offence in Zambia, however these provisions rarely apply in customary law. Under statutory marriage however, teenage marriages were illegal, and considered a form of child abuse. The legal age for marriage under statutory law is 18 for females and 21 for males. On the other hand, under traditional law, marriage can take place at puberty, and it is common for girls to be married or have sexual relations before the age of 16.

Teenage marriage is associated with high levels of poverty; hence in Zambia it is seen as a rural phenomenon, although there are some reported cases of teenage marriages taking place in urban areas. Poverty led many parents to withdraw their daughters from school and offered them for marriage to older men (in most cases) in exchange for payment of 'lobola' (a dowry paid for the bride). Furthermore, sexually transmitted infections, HIV and AIDS and complications of early motherhood affected the social well-being of girls who went through early and forced marriages and denied them the right to enjoy their childhood.

The 2013 MDG Progress Report pointed to teenage marriage as one of the triggers of maternal mortality. For it was estimated that 38 mothers die each month due to complications relating to pregnancy and child birth in Zambia. These conditions were disproportionately pronounced among teen mothers. Thus, maternal mortality was still high and only declining at a very slow rate from 649 deaths per 100,000 live births in 1997 to 483 and 440 in 2010 (UNFPA, 2012), thus, the need for this study.

### **1.3 Purpose of the Study**

The purpose of the study was to investigate the causes and effects of teenage marriage in order to improve learner retention and performance in some selected schools of Zambezi District of North-Western Province.

## **1.4 Objectives of the Study**

The objectives of the study were as follows:

### **1.4.1. General Objective**

To investigate the cause and effects of teenage marriage in order to improve learner retention and performance in some selected government schools.

### **1.4.2. Specific Objectives**

The following were the specific objectives:

- (i) To identify the causes of teenage marriage within the families and communities, in Zambezi District.
- (ii) To examine how social cultural beliefs and traditional practices promote or prevent teenage marriage.
- (iii) To state how the scourge of teenage marriages affects the learner.
- (iv) To analyse the strategies undertaken by school administrators to cope with the challenges of early marriages.

## **1.5. Research Questions**

The following were the research questions:

- (i) What are the causes of teenage marriage within families and communities?
- (ii) How do social, cultural beliefs and traditions promote or prevent teenage marriage?
- (iii) How does the scourge of teenage marriages affect the learner?
- (iv) What strategies do schools and communities have to do to cope with the challenges?

## **1.6. Significance of the Study**

This study investigated the nature of teenage marriage in Zambia, its manifestations, motivations and prevalence. Firstly, the study examined the underlying social, cultural and economic factors that underpin the practice to better understand its origins, dynamics and implications for boys, girls, their families and communities. Secondly, these insights were crucial for engaging with children and adults to reduce the personal, social and economic pressures that led boys and girls to marry and the threats posed by teenage

marriages. Thirdly, the findings from this research might help inform the development of a multifaceted response to teenage marriage that is constructive and appropriate to context. Fourthly, the findings of this study might be useful in the policy formulation by policy-makers in the schools and the Ministry of General Education. The fifth point is that the findings might help both the educational and economic planners to find possible solutions to mitigate the challenges in policy implementation and management and appreciate the cost that goes with teenage marriage and find possible ways of integrating them back to school, so that the affected girls might still be retained in the school and perform well.

The researcher was particularly motivated to undertake this study because of the numbers of boys and girls that had fallen prey to the teenage marriage scourge in the schools and communities. With the many of years of working in the schools and communities, the researcher observed, countless numbers of both boys and girls that fell off the formal educational system, who could have otherwise contributed positively to the personal, community and national development. The waste affected victims were the girls who were usually traumatized and trapped in the hard situations and had no means of coming out, unless external support was offered. Furthermore, this study was a prerequisite in that any one undertaking a study in Educational Management required to undertake a research in order to find solutions to current problems and add to the body of knowledge in the education sector and community in general.

The research forms part of the key concerns for public health and social development. The dissemination of findings was therefore done through a library publication in the public health Library of the University of Zambia and a peer review journal. The copies of the research will be of great value to key line ministries which include: Ministry of Community Development Mother and Child Health (MCDMCH), Ministry of Health (MoH), Ministry of General Education (MoGE), Ministry of Gender and Development (MoGD), and Ministry of Chiefs Traditional Affairs (MCTA).

Furthermore, the research findings will benefit other key NGOs like Plan International, Save the Children and World Vision International. In addition, UNFPA and UNICEF are among other key United Nations (UN) agencies to benefit from the results of the study to inform their future programming in the area of teenage marriages which is now a matter of serious concern.

## **1.7 Delimitations of the Study**

The study was restricted to two (2) out of the twelve (12) secondary schools and three (3) out of twenty (20) Junior Secondary Schools in Zambezi District of the North-Western Province. The schools were purposively selected from both rural and urban areas of the district so as to get balanced results.

## **1.8 Conceptual Framework**

This research attempted to investigate the causes and effects of forced, teen or child marriages of men, boys and girls in government schools. At the time of conducting this study, there was a programme called the National Strategy on Ending Child Marriages in Zambia 2016-2021. This national strategy was hosted by the Ministry of Gender in order to work with other line ministries towards the same goal. There was a National Coordination Committee, responsible for providing linkages between the Consortium Ministries and the Secretariat so that the planning, monitoring, reporting and evaluation of teenage marriage related interventions.

The Coordination Committee was further responsible for ensuring that the provisions of the National Strategy were aligned to the respective Ministry's mainstream policies, strategies and programmes in order to have enhanced ownership and institutionalisation of the teenage marriage interventions. In addition to the above, The President of the Republic of Zambia, Mr Edgar Chagwa Lungu, was the Patron of Ending Child Marriages in Zambia Campaign and had been awarded at many international forums for championing the fight against child marriages. This political will from the Head of State needed the support of all well-meaning Zambians. However, the Ministry of Gender had no physical presence in most districts of the country and was not able to make meaningful impact.

Because of lack physical presence on the ground for the Ministry of Gender and Development, many interventions were undertaken by other sister ministries, such as Ministry of Health, Ministry of Education, Ministry of Youth and Child Development, Ministry of Chiefs and Traditional Affairs and other interested stakeholders such as civil society and faith based organisations. The above mentioned ministries had several activities in support of the youths, more especially the girl child (MoGD, 2016).

With the availability of policy guidelines, mitigation and intervention measures for ending teenage marriage and keeping girls in school and proper implementation of the available procedures and processes, not given as brides more survival skills.

Below is a graphic presentation of the conceptual framework.

**Figure:1.1. Conceptual Framework**

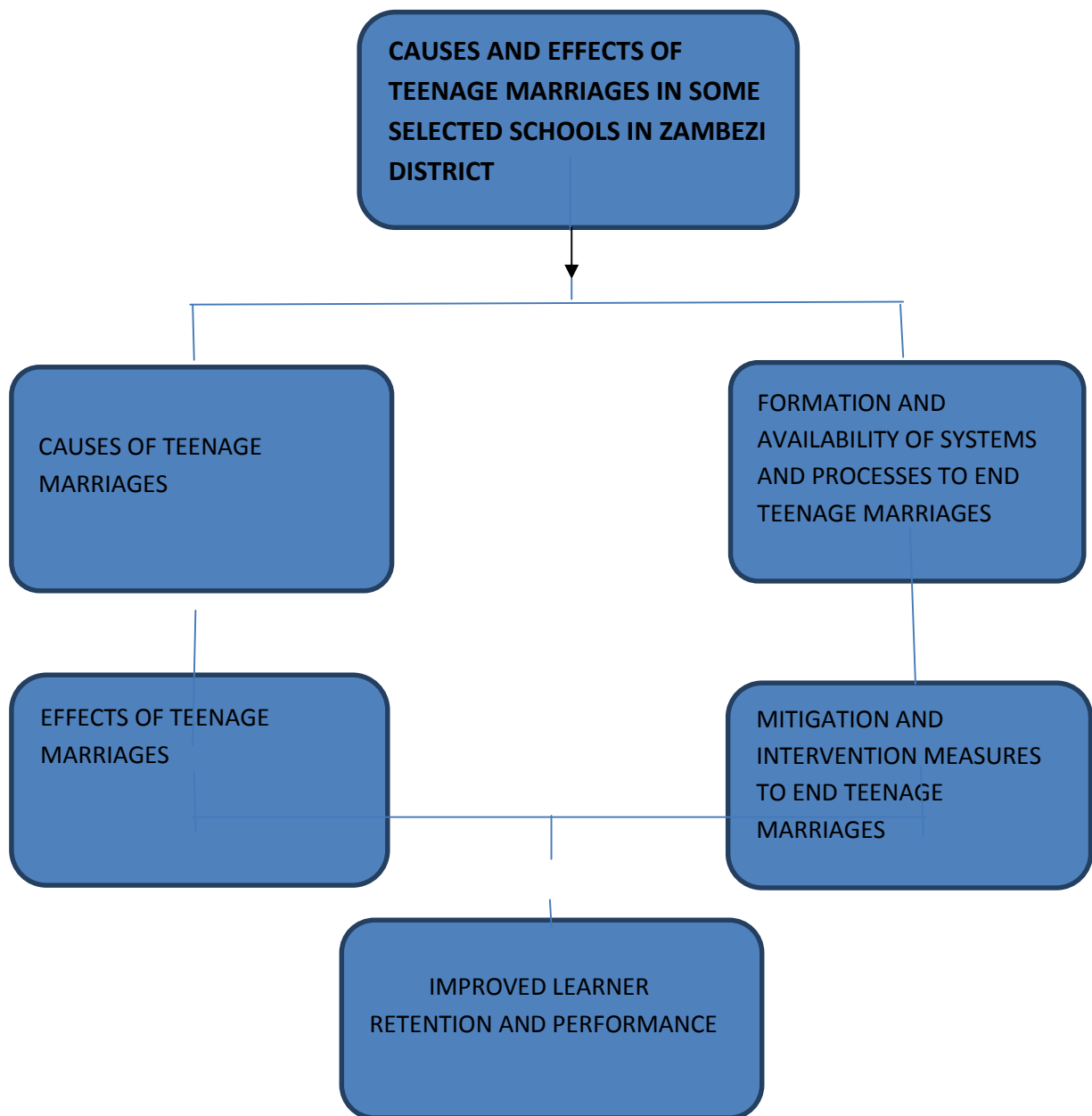


Figure 1.1. A conceptual Framework: showing the availability of systems, processes and interventions to mitigate the causes and effects of teenage marriages in some selected schools in Zambezi District.



## 1.9 Theoretical Framework

This study was guided and premised on three frameworks. The first one was the girls' rights to education based approach, the second one was on the critical theory and the third one was the constructivism theory. The United Nations Convention on the Rights of the Child (1989) has specific educational rights contained in Articles 28 and 29 that postulates that the rights to education on the basis of equality and provision of compulsory free primary education and child development to its full potential, promoting respect, values for understanding, peace, tolerance, equality, and friendship. While the National Strategy on Ending Child Marriage which was adopted in 2013 and spear-headed by the Ministry of Gender was based under the following Acts:

- i. The Constitution, Chapter 1 of the Laws of Zambia;
- ii. The Marriage Act, Chapter 50 of the Laws of Zambia;
- iii. The Juveniles (Amendment) Act, No. 24 of 1997;
- iv. The Anti-Gender-Based Violence Act, No. 1 of 2011;
- v. The Education Act, No. 23 of 2011;
- vi. The Penal Code (Amendment) Act, No. 1 of 2012;
- vii. The Local Courts (Amendments) Act, No. 18 of 2003
- viii. The Matrimonial Causes Act, No. 20 of 2007

These pieces of legislature on the child's rights were aimed at providing legal backing and guidance to be used to promote interventions that will support to end teenage marriages in the local communities.

The second framework which was used in this study was the critical theory. This was the lens in which the researcher used in understanding the causes and effects of teenage marriages. One of the principles of critical theory which was developed by Habermas (Carr & Kemmis, 1986), was the emancipation of people by making them aware of the basis of their misrepresentations through self-reflection and self-understanding of the situations. This liberation would lead to the engagement of individuals to enable them pursue their goals in life and later bring about empowerment and transformation of the concerned participants' social change. Through community sensitisation, the inculcation of hope among groups of young girls and boys who could have already given up and lost

hope of completing school. There was a great possibility of almost of all the stakeholders in education to view teenage marriage and exclusion from formal school as a scourge or 'cancer' in society as it denied many young girls and boys the chance and opportunity to better their lives and contribute to the development of their families, communities and nation at large. Education would have been the solution for many of them to come out of shackles of poverty.

Therefore, critical theory looked at possibilities of engaging all the stakeholders and actors in education such as policy makers, Ministry of General Education officials, head teachers, teachers, learners, parents, faith and community based organisations as well as non-governmental organisations and engage in free and open deliberations which was beyond mere information and communications (Waghid, 2002).

According to critical theory, real understanding and the ability to challenge falsehood, meaningless cultural myths can be achieved through democratic, consultative deliberations. Many conventions that influence the implementation of systems, procedures and interventions that are aimed at the ending of teenage marriages require not only interpretation but also democratic and legal understanding.

The third theory that was considered in this study was constructivism. This theory was founded by Piaget, however others such as Vygotsky had played a key role in making this learner-centred and active learning theory influential today. Constructivism, a theory, based on psychology, which explained how people acquired knowledge and learnt. It had a direct application to education. Constructivism was concerned with how people construct their own understanding of knowledge of the world through experience and reflecting on those experiences in order to make a better world for oneself. In constructivism, there were several approaches. It was usually suggested that learning was best accomplished using a hands-on approaches. Learners learnt by experimentation, and not by being told what would happen, and were left to make their own inferences, discoveries and conclusions (Tobias & Duffy, 2009).

### 1.10 Operational Definitions of Terms

- Teenage marriage** - the practice of allowing girls or boys below the age of 18 get married.
- Puberty** – the period at which adolescents reach sexual maturity and became capable of reproduction.
- Marriage act** - this is a legal statute that guides that marriage takes place at the age of 18 and 21 and to be given by elderly parent or guardian.
- Customary Law** - this is the law that is practiced by traditional leadership in Zambia.
- Bride price** – Materials or financial resources paid in exchange of the bride.
- Stakeholders** – Interested parties in a particular issue; it can be parents (or guardians), community members, faith based and non-governmental organisations.

### 1.11 Summary

This chapter gave a clear insight into the topic under research. The problem under investigation was stated while the objectives and significance of the study were clearly stated too. The study's guiding theories were indicated which included the girls' right to education based approach and the critical theory. The theories showed the importance of retaining the girl child into school in order to acquire knowledge and skill for a better family and community while the other theory was concerned with engaging all stakeholders in education so as to find solutions to the problems of the girl child. The next chapter will look at literature. In the following chapter, literature review will include: marriage, marriage age, international instruments on teenage marriage, causes of teenage marriage and effects of teenage marriages.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Overview**

Having outlined the background of the study, and having stated the problem under investigation, with the objectives of the study and their importance in the different literature, this chapter reviewed studies undertaken by different scholars and any other authorized literature in related topics. This chapter reviewed the literature on causes and effects of teenage marriages from a number of scholars who have attempted to look at the topic. In doing so, the researcher reviewed what had been done by institutions and stakeholders, while identifying that there are some gaps available for this study, so as to fill them. This chapter considered reviewing literature on marriage, marriage age and international instruments on teenage marriage. It further outlined the causes and effects of teenage marriages.

#### **2.1 Marriage**

Marriage is a union between a man and a woman such that the children born to the woman are recognized as legitimate offspring of both partners (Kottack, 2009). It is an important institution both for the individual and the society at large. For the individual, it is a significant and memorable event in one's life cycle as well as the most important foundation in the family formation process. It is also a rite of passage that marks the beginning of an individual's separation from the parental unit, even if generations continue to be socially and economically independent. As for the society as a whole, it unites several individuals from different families and represents the creation of a production and consumption unit as well as one for the exchange of goods and services (Quisumbing & Hallaman, 2003).

In the traditional African setting, marriage was not an option, but an obligatory experience for all adults. It was associated with procreation and without procreation there was no marriage. In an appreciable number of societies, marriages were arranged, and negotiations were handled by the immediate families or by go-betweens. Sometimes betrothals were completed while the future partners were still children. The western concept of marriage was different in that the two people getting married chose their partners and decided when to get married. In this case, marriage was seen as a companion

between two people to the exclusion of all others and procreation did not need to result from the union (Mbiti, 1990, Ember et al., 2002).

## **2.2 Marriage Age**

Marriage age is an important stage because it marks the transition to adulthood in many societies. This is the point which certain options in education, employment, and participation in society are foreclosed, and the beginning of regular exposure to risks of pregnancy and child bearing. Women who were married early had an average, longer period of exposure to the risk of pregnancy, often leading to higher competed fertility across populations and also helped to explain trends in fertility within individual populations over time. This increased chances of poor health to women and reduced their opportunities to engage in higher education and employment activities outside the home as well as deciding on the number of children they could support, (United Nations, 2005; Ezeh & Dodoo, 2007).

The age at marriage differed from one society to another and at different times. In Africa, for example, the age at marriage for females was relatively low. This was because marriage laws did not spell out a minimum age. What determined marriage was the physical appearance of the girl and ability to undergo menstruation process. Many communities, however, supported early or teenage marriages. It had further been observed that with educational opportunities, the minimum age at marriage had gone up. This is perhaps, due to their greater emphasis on formal education (Gikenye, 2001). According to the Kenya National Bureau of Statistics and ICF Macro (2010), almost one-third of women (32%) are married by age 18. Age at marriage greatly increased with education; women with secondary and higher education got married almost five years later than those with no education.

Gikenye (2001) asserted that in some cultures, providing education equally to both boys and girls clashed with traditional ways of life; yet, it was a recognized fact that when young people acquired education, they developed skills and acquired more information that prepared them better to fit in a changing world especially in the changing job market. Gikenye (2001) further asserted that school going boys and girls were more likely to gain practical knowledge that they could apply in areas of their lives than those who did not go to school. This increased knowledge among the women and could raise their status within

their family and community, and provided them with a sense of self-esteem that enabled them to make changes in their lives. For example, an educated woman could participate in decisions about when and whom to be married to, and educated her children, including girls.

### **2.3 International Instruments on Teenage Marriage**

A number of human rights instruments lay down norms to be applied to marriage covering issues of age, consent, equality within marriage and the personal and property rights of women. For example, Article 16 of the 1948 Universal Declaration of Human Rights (UHDR) stated that: (1) men and women of full age have the right to marry and found a family and (2) marriage shall be entered into only with free and full consent of the intending parties (UNICEF, 2001). Similar provisions were included in the 1966 International Covenant on Economic, Social and Cultural Rights, the 1966 International Covenant on Civil and Political Rights, and Article 1 of the 1956 supplementary Convention on the Abolition of Slavery, the Slave Trade, and Institutions and Practices. The same convention in Article 1 (c) stated that, any institution or practice whereby ‘(1) a woman without the right to refuse, is promised or given in marriage on payment of a consideration in money or in kind to her parents, guardian or family (UNICEF, 2001).

Additionally, Article 16.1 of the Convention on the Elimination of All Forms of Discrimination against Women prescribes equally for men and women the same right to enter into marriage and the same right to freely choose a spouse and to enter into marriage only with their free and full consent (UNICEF, 2001). Article 19 of the Convention on the Rights of the Child states that every child has the Right to Protection from all forms of physical or mental violence, injury or abuse, maltreatment or exploitation including sexual abuse, while in the care of parents, or guardian or any other person (UNICEF, 2001). Many African countries, including Zambia had signed and ratified all major international human rights treaties that carry provisions to protect young girls from early or teenage marriage.

### **2.4 Causes of Teenage Marriages**

There are many causes of teenage marriages in the communities and around the world. However, the causes of teenage marriages vary from one country to another. They

include such factors as, teen pregnancy, religion, security, wealth, family pressure, arranged marriage, economic or political reasons, social advancement, and cultural reasons. Studies have shown that teenage married couples are of less advantageous, may come from broken homes, may have little education, and work low status jobs in comparison with those that marry after adolescence (UNICEF, 2012). For the sake of this study, attention was drawn to four causes, which included the following:

#### **2.4.1 Demographic Characteristics of People Involved in Teenage Marriage**

The International Centre for Research for Women (2010) showed that teenage marriage was a global phenomenon; high prevalence of teenage marriage was a major challenge in the world with highest rates in Asia and Africa. The causes of teenage marriages include such factors as love, teen pregnancy, religion, security. Most of the available information showed that teenage marriages were more common among females than among their male counterpart.

Birech, (2013) argued that in India, girls grow up with a mind-set of marriage within a socially determined social frame and as such almost half; 44.5 percent of women in the age group 20-24 years get married before the age of 18. The situation is similar was Yemen, where approximately half the girls got married before they reached 18 years old. The legal minimum age for marriage in Yemen is at 15 years of age but some girls get married at the onset of puberty as early as 8 years of age.

In support of this, International Centre for Research on Women (2010) established that in most African countries, the legal age at marriage was not usually restrictive but depended on physical maturity of the individual. For girls, the determinant was usually the onset of menstruation. Similarly, Umemoto (2005) also found out that teenage marriages were common in Nigeria. A study on early marriage in Kebbi State, Northern Nigeria revealed that the average age at marriage for girls was just over 11 years, against the national average of 17.

Furthermore, Nasrin and Rahman (2012) ascertained that teenage marriages were more prevalent among girls compared to boys. In rural Bangladesh, women got married at an early age due to many social pressures. If the marriage of a pubescent girl was delayed, her parents and sometimes the girl herself were made to feel guilty (Nasrin and Rahman, 2012). Women Living under Muslim Law (2013) also confirmed that teenage marriages

were more frequent to females than to their male counterparts. This was because of gender inequality; whereby girls and women were perceived to be commodities unable to make proper decisions about who and when to marry. Girls and women were forced to become brides because it was easier to control them. In the case of girls, their virginity could be guaranteed and they had longer reproductive periods in which to produce more children (Umemoto, 2001).

In terms of gender, teenage marriage in Zambia affected both boys and girls (Gillian et al, 2015). In many countries around the world, girls tended to marry at much younger ages than boys and they marry older, adult men. However, in Zambia, a study by UNICEF (2012), uncovered that many of the marriages were between peers. Teenage marriage was mostly common between peers and it was usually as a result of teenage pregnancy. In most rural Zambian communities, if a boy impregnated a girl, then he had to oblige by marrying the same girl. However, the study did not establish whether there was an automatic link between teenage pregnancy and child marriage (Gillian et al, 2015). According to a research conducted in Chadiza, a district in Eastern province of Zambia, by Plan International, pregnancies occurred among girls as young as 12 years. Often these girls who got pregnant dropped from school and engaged into early marriage with the view that marriage was the best alternative to take care of themselves and their children (Nangoma, 2013).

#### **2.4.2 Lack of adequate information about the effects of Teenage Marriage**

UNICEF defined teenage marriage as marriage prior to age 18 years and it was a reality for over 60million women worldwide (Raj et al., 2009). However, very little literature gave statistics on what had been done so far in terms of informing and sensitizing the communities on the rightful age at which a person could get married. Marriages especially in rural and out laying areas were characterized by parents making a decision on behalf of their children for who to marry, and when to marry (Adebambo, 2010). Thus, teenage marriages were mostly conducted without the valid consent of one or both parties. It was generally believed that any teenage marriage constituted a forced marriage, in recognition that even if a child appeared to give their consent, anyone under the age of 18 could not make a fully informed choice whether or not to marry (Adebambo, 2010).

In Zambia, lack of information for parents and community on the dangers of teenage marriages, harmful cultural practices, importance of education for both girls and boys,



respect for children's rights and other such relevant information made children vulnerable to abuse and to early marriages (PSAF, 2014). Panos Institute Southern Africa further added that "like lack of formal education, lack of information limited the options for survival available to children. The importance of access to information in eradicating teenage marriages, therefore, could not be overemphasized. The failure of girls and their families to access information, especially the legal rights that would help them mitigate the threats to their lives aggravated the dangers". In some cases, the girls and boys involved made it difficult for their parents and law enforcement agencies, such as the victims support unit of Zambia Police Service, to provide the much needed support.

Another factor that was attributed to high prevalent rates of pregnancies among school going girls was lack of sensitization on gender issues and the future prospects for girls in schools. For instance, the government introduced the National Gender Policy in 2000 whose aim was to address a whole spectrum of issues relating to gender imbalances in the country. One of the key areas mentioned as warranting attention was disparities in access to and limited access to education (GIDD, 2000). However, this policy was not so effective in as far as sensitizing the girls on issues concerning teenage pregnancies, probably due to lack of enough manpower on the ground from Ministry of Gender in Development. As a result, many girls had a negative attitude towards schooling and treated it as something of little value. They focused their attention on marriage as something that provided security to them and by so doing, they engaged in sexual behavior with a view to getting married (Gillian et al., 2015).

### **2.4.3 Cultural Issues**

Giddens (2001) defines culture as a way of life of members of a particular society. Culture included marriage customs and family life among other issues such as food, dressing and patterns of work. Studies indicated that culture played a huge role in influencing child marriages around the world. World Youth Report (2003) established that the status of women in society influences teenage marriage. This was because in most African and Asian societies women were seen as inferior citizens in such a way that they could not earn income nor take care of themselves hence should be under the care of a man (World Youth Report, 2003; Birech, 2013). For instance, in India, the birth of a girl was often not celebrated because girls were viewed as a burden given the fact that they would get married and leave the natal family. Girls were usually married off at an

early age for some reasons such as assurance of virginity at marriage and lack of education. Parents in India preferred educating a boy child to girl (Walker, 2012).

A girl's virginity was highly valued in India and, as such, girls were often pushed into marriage at a young age to ensure that their virginity remained intact; the younger the girl, the more likely that she would be a virgin. In the Indian culture, girls who broke their virginity before marriage were often a laughing stock, and it was normally considered that shame would be cast on a family when it was found that the girl was not a virgin when she got married (Birech, 2013). Traditions and cultural norms tend to influence marriage given that early marriage was an effective mechanism for transferring a father's patriarchal rights over his daughter to an, often time older male, in the community. These practices reinforced the family's social status and consolidated economic relationships (Steward et al., 2013).

In Zambia, initiation ceremonies such as 'Chinamwali and Nyau' of Eastern Province had a strong influence on child marriages (Nangoma, 2013). These practices often influenced the young people to desiring marriage as they felt ready for marriage after the rites. In support of this, Gillian et al. (2015) also established that initiation ceremonies involving preparation of children for marriage influence teenage marriages. Children were often initiated into such practices as early as 12 years and the training creates an attitude that such children are ready for marriage. Chinamwali is a female initiation rite for girls who had attained puberty and was very popular among the Chewa speaking people of Eastern Zambia and Malawi. The boys, from as young as 7 years, had their own Nyau initiation rites which they engaged in especially during their teenage years. The Nyau were highly secretive but the initiation ceremony generally involves learning how to dance and some training on sexuality.

Zambia national policy on education considered education of girls in high esteem. This was what compelled the Zambian government to put in place strategies that would help reduce all forms of gender disparities within the education sector. Available statistics indicated that girls' enrollment in grade 1 was almost equal to that of boys. In subsequent grades however, the number of girls decreased steadily, with a noticeable high female drop out from grade 4 onwards. For every 100 girls who began primary school, only 70 completed full primary courses, 23 proceeded into Junior Secondary school and 9 into

Senior Secondary and 7 sit for the School Certificate Examination in grade 12, (MoE, 1996).

The study done by Kelly (1999) indicated that girls, especially those from rural areas, were particularly at risk. Their school participation fell off substantially in grades 5-7 and worsened thereafter. There were many causes for this predicament and one such factor was that girls dropped from school due to pregnancies. The girls dropped from school while their male counterparts continued with their education, this situation disadvantaged the girls from their educational prospects.

High prevalence of pregnancy cases among girls especially in rural areas have also been attributed to cultural practices such as, *chisungu* and *nkang'a*. Such practices were usually done when the girls reached puberty stage. Some of these practices usually required that the girls be secluded for some time. During the period of seclusion, the girls were taught issues concerning marriages such as how to handle a man in bed, giving respect to spouses and how to be submissive to husbands. Therefore, such practices sent signals about marriage in the girls' mind and these affected their attitudes towards sexual activities and thus tended to have an urge on the girls to practice sexual intercourse, which in most cases resulted in unplanned pregnancies (Kelly, 1999).

Additionally, Clark (2004) supports that having children is also another aspect of culture that is highly treasured and has also been associated with high rates of teenage marriages which also increase coital frequency. This is why most people in the rural communities produce more children for it considered as an investment. It is usually believed and hoped that children would be helpful when the parents were old. While in other communities, parents plan on how they would live in their old age, and not entirely depend on their children.

In certain sections of the Zambian communities especially those in remote areas, women and children are viewed as "second class citizens" inferior to men (PSAF, 2014). This has created unequal status and power relations between the sexes and ages. PSAF (2014) added that cultural beliefs and practices also dictated what kind of information was shared between sexes and also people of different ages. This often curtailed freedom of information and expression and limited the exchange of accurate life-saving information and information that helped people make informed decisions for themselves and in the best interests of their children. In addition, cultural beliefs such as polygamous marriages

influenced teenage marriages. Well-to-do men often went for young girls in polygamous marriage (Gillian, 2015; PSAF, 2014). All this was due to poverty and culture that did not favour the most vulnerable, the girl-child.

#### **2.4.4 Socio-Economic Reasons for Teenage Marriages**

Most of the available information indicated that there was significant relationship between poverty or the socio-economic status of the girls and teenage marriages (Gillian, 2015; Sah et al., 2014; Nasrin and Rahman, 2012). Families with limited resources often opted to marry off a girl at an early age in order to earn some income or wealth. As such, marriage was considered as a significant economic transaction. Birech (2013) also stated that in most poor communities, especially in Africa, bride wealth was linked to marriage thus if a family was poor, this practice enhanced teenage marriage. Bride wealth was a source of wealth and prestige when given in the form of livestock such as cattle, goats, and sheep among others. Therefore, the more livestock one had, the wealthier one was, hence, more respect. Furthermore, a young girl might be seen as an economic burden that should just be married off so that the family could be relieved financially and socially (ICRW, 2007).

Nour (2009), also supported that poverty was one of the major drivers of teenage marriages. He further added that the socio-economic status of parents drove teenage marriages in that parents believed that marrying off the girl child secured their daughter's financial security, and also reduced the economic burden daughters placed on the family. Some traditional societies perceived girls as being costly to feed, clothe, and educate, and they eventually left the household. Another scholar also noted that poverty was the major cause of early marriages among other reasons (Verma and Srinivasan, 2014).

Another study on the causes affecting teenage marriage and early conception of women in slum areas in Rajshahi City of Bangladesh concluded that there was a significant relationship between monthly income and child marriages (Nasrin and Rahman, 2012). Bangladesh was one of the largest Muslim countries in the world which practiced high teenage marriages. It was maintained that apart from the level of monthly income, religion also played an important role influencing the likelihood of an early marriage. It had further been argued that if female education could be universal up to secondary and higher level, it would greatly help to end teenage marriages due to prolonged period spent in school, and education also empowered women indecision making such as

consequences of early marriages (Sah et al.,2014; Nasrin and Rahman,2012). Other studies revealed that the level of education played a role in influencing teenage marriages(PSAF,2014). Panos Institute Southern Africa (PSAF) (2014) further reported that limited access to formal education for many children often left them impoverished and thus vulnerable to teenage or early marriage. This was because without education, many children had limited options for survival. They, thus, ended up in a teenage marriage, believing that they would be socially and economically emancipated under the guardian of a husband.

In Zambia, a UNFPA sub-analysis of the 2007 Zambia Demographic Health Survey (ZDHS) indicated that two out of five girls (about 42%) were married before their 18th birthday. This analysis also showed that girls living in poverty and in rural areas faced a higher risk of teenage marriages and most especially those without access to education. Young girls in the rural Zambian communities were seen as financial assets; poor families became eager to marry off daughters at the earliest age, especially when they received offers of marriage from ‘good prospective investors’. For girls dropping out of school, because their families were not able to meet the cost of education, marriage was the only option to acquire economic security and avoid becoming a financial burden on their families. Verma and Srinivasan (2014) asserted that poor parents believed that investing in a girl’s education yielded poor returns, because after marriage, a girl would have very little control over her earnings and would be unable to give financial support to her parents and siblings.

In addition, Walker (2012) revealed that the economic context in which early marriage existed in Africa was one of household poverty, vulnerability, uncertainty, seasonal labour and surplus economies in low productive rural settings. In this context, poverty was a significant risk factor as marrying girls off before the age of 18 was experienced positively for poor families who were relieved of the responsibility of feeding, clothing and protecting the girl child in an uncertain and insecure society.

## **2.5 Effects of Teenage Marriage**

Gallian, Pradraig and Rosal (2015) argued that in Zambia, like elsewhere, the effects associated with child marriage were very well known. In most of the communities of all ages and education levels, it was clear about its potentially harmful and devastating

consequences. Both boys and girls face these risks, though their nature and consequences are gender-differentiated and appear to differ across different circumstances. For example, the health risks associated with teenage marriage, and especially those associated with pregnancy and childbirth, are regularly cited by adults, children and young people. So, too, are the emotional difficulties that many girls experience when they move out of their family home, including the challenges that couples encounter in managing their relationship with one another, caring for small children when they themselves are young and lack experience, and meeting the financial and material needs of their household when they lack the education, training and expertise to do so. Some of the major effects faced by those in teenage marriages include the following:

### **2.5.1 Health-Related Complications**

The health risks of teenage marriage for girls were widely documented and elaborated. They included maternal mortality, (Gordon and Mwale, 2006), sexually transmitted diseases, including HIV, (Nour, 2006), cervical cancer and other problems (UNICEF, 2001). Childbirth also places significant risks on the girls' mothers. Girls were more likely than older mothers to die in child birth because of haemorrhaging and obstructed labour. Girls were also vulnerable to developing fistula, a condition that could cause feelings of humiliation and embarrassment because it led to a leakage of urine (UNFPA, 2012). As a result, girls could become stigmatized and may be rejected by their husbands. Those girls who married tended to be among the poorest girls in the poor communities, this meant that few could access decent, affordable antenatal and postnatal care. Most of the girls were financially dependent on their husbands (who also tended to be poor) and had limited voice on how household finances were allocated. The health risk too, associated with pregnancy and childbirth was well understood and feared by many. The same were the risks and effects to children born of girl-mothers. These children were also perceived by adult community members (primarily) to be at risk of malnutrition, stunting and inadequate stimulation, in addition to substantial social and economic challenges.

### **2.5.2 Voluntary or Forced Withdrawal from Formal Education**

According to UNICEF (2001), in most communities, girls' education appeared to be valued less than that of boys. The logic behind this view was that once they reach puberty, girls were either married, or became pregnant and then married and that doing so made them less likely than boys to complete their education. The UNICEF (2001) report also added that coupled with the fear that pregnancy would lead girls to drop out of the education system, it was the dominant expectation that girls would assume the principal role in managing a home and that this task did not require significant levels of schooling. Furthermore, the report stated that the result was that girls were more likely to have their access to education curbed when resources were limited. This was a common reality for nearly all the families, who live in the communities. The anticipation of an early marriage appeared to influence and affect families' decisions about the longevity of girls' education from a young age. When school-going girls became pregnant or married, they were much more likely to drop out of the education system. Once they drop out of the system, married and have children, they were unlikely to re-enter school (UNICEF, 2001).

Despite policy initiatives led by the Ministry of Education to support the enrolment or re-enrolment of girls in these circumstances, school attendance was not seen by parents and some girls as beneficial to girls who were 'only' going to settle down and raise children (MoE, 1996). These findings were substantiated by research conducted in Zambia and elsewhere. A 2008 study in Mansa, Chadiza, Chibombo and Mazabuka districts found that among non-school-going female respondents, 27 per cent had dropped out of school to marry (UNFPA, 2012). Likewise, national data analysed by the Population Council in 2005 indicated that 68 per cent of girls who married did not complete primary school, and approximately 60 per cent were unable to read or write. Studies in other contexts provided a robust body of global evidence that married girls were more likely than their unmarried peers to have no or low levels of schooling (Brown, 2012). Teenage marriage, thus, denied many girls the well-established benefits of schooling, such as improved economic prospects and better health status.

### **2.5.3 Truncated Personal Development**

A study carried out by UNICEF (2001) showed that the young age at which children entered into relationships was recognized as a major challenge by most adults and children. It was widely acknowledged that most girls and boys were not sufficiently mature to enter a marital relationship. Initial benefits around freedom, unrestricted sexual activity or escaping difficult or abusive living situations in the home of their parents or guardians quickly evaporated and were replaced by the challenges of trying to manage a home and a relationship, dealing with a pregnancy or bringing up children. It was commonplace that teenage marriages not only brought an end of educational opportunities but also hampered personal development. In many communities, it was observed that boys were often unable to handle the financial, social and emotional responsibilities that came with marriage and family life, resulting in tensions within the marriage or indeed abandonment of the family.

### **2.5.4 Teenage Single Mothers**

Tembo and Mulenga, (2006) indicated that teenage marriage and pregnancy among girls aged 12–17 were widely considered as responsible for the large numbers of single mothers in most communities. It was true that often the girls who were rearing children without the father were those whose marriages had failed. In the vast majority of divorces, it is girls who were left to care for any children that the marriage produced. Usually, there was no stigma attributed to boys whose marriages have failed. Single mothers faced significant challenges. Tembo and Mulenga (2006) further stated that the majority appeared to have only limited formal education, thereby constraining their opportunities for paid employment and for important information related to their own and their children's health and well-being. Their inability to support themselves and their children meant that they often had to depend on their parents, grandparents or extended family for support. There was stigma associated with being a young single mother. There was apparently a perception among the broader community that girls in these circumstances were unable to provide adequate care, support, guidance and supervision for their children (Tembo and Mulenga, 2006).



### **2.5.5 Inadequate Parental Care and Supervision**

Delap (2013) asserted that there was widespread concern that was voiced by adults at the community level that teenage marriage and early pregnancy resulted in an ongoing cycle of children growing up without adequate parental care. Such concerns had also been highlighted by research in a number of contexts outside of Zambia. Given that many teenage marriages did not last, there was a fear that the cycle of poverty, lack of education and employment and teenage pregnancy would continue into future generations. Delap (2013) also stated that many young married parents were forced to work away or have little time for child-rearing, leading to a lack of adequate supervision and attention. In such scenarios, older and extended family members, especially grandparents, were often required to take on child-rearing responsibilities. This challenge had a negative impact on the growth of the children (Delap, 2013).

### **2.5.6 Increased Domestic Violence Rates**

It was a widely held view across and among NGOs and government officials that teenage marriage contributed to increased levels of domestic violence. This observation was supported by the global literature on teenage marriage (Jensen and Thorton, 2003). Police officers working in the Victim Support Units and the staff of children's helpline reported that incidents of domestic violence often took place in the context of teenage marriage. Gender based violent had become so common than before. This was so probably because of increased media coverage and information technology. These incidents were largely related to marriages between girls and older men, in which girls refused to consistently perform the sexual and domestic roles expected of them. Incidents of domestic violence also took place when boys and girls in peer marriages felt overwhelmed by unwanted responsibilities and subsequently acts inappropriately by having extra-marital affairs or abusing alcohol (Jensen and Thorton, 2003).

Kidman (2016) indicated that there were a number of potential reasons why teenage marriages might be characterized by great violence. Women who marry as children were more likely to be uneducated, live in poverty, and subscribe to traditional gender norms. Teenage marriages were usually characterized by spousal age gaps, power imbalances, social isolation, and lack of female autonomy. These factors were demonstrated risk factors for domestic violence.

Kidman (2016) asserted that East Asia consistently had the highest odds of domestic violence, particularly when related to teenage marriage before the age of 15. Sub-Saharan Africa was on the other end of the spectrum, with odds ratios of comparatively lower magnitude. Europe and Central Asia was unique in showing no relationship between early teenage marriage and any type of domestic violence, though this should be interpreted with caution, given the low rates of both early teenage marriage and sexual violence in the region (UNICEF, 2005). This was according to a study conducted in Colombia, Haiti, India, Kenya, Peru, South Africa and Zambia

Gender-based violence (GBV) in Zambia takes the form of physical, mental, social or economic abuse against a because of that person's gender and includes violence that may result physical, sexual and psychological harm and suffering to the victim. It may include threats or coercion, or arbitrary deprivation of liberty, whether in public or private life.

Women in Zambia experience a variety of forms of violence including battery, sexual abuse and exploitation, rape, defilement (rape of a child and incest). Similarly, the 2017 Gender Based Violence third quarter report indicates that the total number of GBV cases in just one quarter countrywide was 16,090, compared to 13,092 cases in 2016 during the same period-a 18.6% increase (Zulu, 2018).

### **2.5.7 Psychosocial Disadvantage**

UNICEF (2001) reported that the loss of adolescence, the forced sexual relations, and the denial of freedom and personal development attendant to teenage marriage had profound psychosocial and emotional consequences. The impact could be subtle and insidious and the damage hard to assess. It included such tangible factors as the effect of a girl's loss of mobility and her confinement to the home and to household roles.

Ezeh and Doodoo (2007) asserted that most girls who were unhappy in an imposed marriage were very isolated. They had nobody to talk to as they were surrounded by people who endorsed their situation. In Ethiopia, Inter-African Committee researchers were struck by the lack of interest from elders in the traumas suffered by young girls as a result of teenage marriage, premature sex and child bearing. These traumas were regarded as an 'unavoidable part of life' Girls who ran home to their parents might be beaten and sent back to their husbands. Thus, distress is generally endured in silence. Furthermore, Indian researchers on teenage marriage in Rajasthan and Madhya Pradesh stated that girl

spouses suffered more than boys. Inadequate socialization, discontinuation of education, great physiological and emotional damage due to repeated pregnancies devastated these girls. When the husband died, even before consummation, the girl was treated as a widow and given in *natal* to a widower in the family. Officially she was considered a wife but, in fact, under the practice of *natashe* became the common property of all the men in the family.

The child bride who was widowed very young could suffer additional discrimination. Widows suffer loss of status and they, along with their children, are often denied property rights, and a range of other human rights. In parts of Africa, a widow was remarried to a brother-in-law, a custom known as *levirate*, originally intended, in part, to provide economic and social support to the widow. This was done by the Luo community of Kenya and in case the widow resisted, she might be casted out of the family. Child widows with little education and no means of earning were especially powerless (Ezeh and Dodoo, 2007).

## **2.6 Summary**

This chapter presented the literature review. The major sections included; the definition of marriage, marriage age, international instruments on teenage marriage, International Instruments on Teenage Marriage, causes of teenage and effects of teenage marriage. The literature review was done in line with the themes derived from the objectives of the study. The researcher had brought out the gap from the reviewed literature. The researchers' observations from the reviewed literature were that most of the studies were done in secondary or high schools, and they took a qualitative approach. The current study, on the other hand, was qualitative and was carried out in basic and Secondary Schools. The next chapter discusses the methodology of the study.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Overview**

This chapter outlines the aspects of methodology that was taken into account for a successful research. These include Research Design, Study Population, Study Sample, Sampling Technique and Research Instruments. Others are data collection procedures, data analysis and ethical considerations.

#### **3.1 Research Design**

In this study, the researcher used qualitative research design. According to Ghosh (2002), a research design is an arrangement of conditions for collection, analysis of data and interpretation of observed facts in a manner that combines relevance to the purpose with economy in procedure. This study was purely qualitative in design because the data required mostly involved views that respondents had on the causes and effects of teenage marriages. The basis for the use of this method was hinged on the premise that all quantitative data will be based on qualitative judgments; and all qualitative data could be described and manipulated numerically. This allowed for in-depth understanding of the issues so that there would be an explanation of the ‘what’ and ‘why’ interrogative questions in the study. The qualitative method complements other methods by helping to explain why early marriages occur. Further, it helped to get in-depth information around the phenomenon of teenage marriages in the communities and the general description of various social – cultural factors influencing teenage and early marriages.

#### **3.2 Study Population**

A number of stakeholders were targeted as the population in this study. These were guidance and counselling teachers, grade teachers and learners. Others in the population were parents, guardians and community leaders, as well as faith based and community based organisations.

### **3.3 Sampling and Sampling Procedures**

This study was carried out in selected government schools (Secondary and Basic Schools) in Zambezi. However, where possible, parents and guardians were visited in their respective locations, so that the teen mother's environment was not disturbed. This study covered five selected government schools. This was purely because the schools were within a given radius that enabled ease access of the researcher. The total number of respondents was Thirty (30).

The sampling technique used by the researcher was non-probability, especially the purposeful sampling. The targeted population was specifically the pregnant, the nursing teen mothers, and the teen wives (those expecting to get pregnant) and husbands. These were not easily and successfully available from the general sampled population of the school girls. Furthermore, the figures of the respondents were too small to be subjected to other sampling methods. When the respondents were only one or two, the researcher applied the convenience sampling.

### **3.4 Study Sample**

Mugenda and Mugenda (2008) defined a sample as a small group obtained from the accessible population. This sub-group is carefully selected so as to be representative of the whole population. The study sample consisted of the following: one Planning Officer, five guidance and counselling teachers. Others were five grade teachers, five parents or guardians of teen mothers, one faith based organisations and lastly, teen mothers from the selected schools and communities around schools. Therefore, the total number of participants in this study was Thirty (30). The choices of the Planning Officer, Guidance and Counselling teachers, and grade teachers was critical as they were in charge of general policy, programme interpretation, record keeping and behaviour of the teen mothers. The parents and guardians were included in the sample because they were the custodian of the teen's well-being and upbringing. Lastly, the faith based organisations provided some financial, spiritual and moral support to some teen mothers.

### **3.5 Sampling Techniques**

Orodho (2005) defined sampling as the process of selecting a sub set of cases in order to draw conclusions about the entire set. Sampling was essential because one could learn something about a large group by studying a few of the members. The sampling techniques that was applied in this study included convenience sampling, purposive sampling and systematic sampling. These techniques were used to select the five government schools. Convenience sampling was where the researcher selected items according to his or her convenience. In this study, the schools were conveniently sampled as mentioned above as they were accessible by the researcher.

The Ministry of General Education Planning officer, the guidance and counselling teachers were purposively selected. Zikmund (2000) defined purposive sampling as a non-probability sampling technique where the researcher own judgement about some appropriate characteristics required of the sampled members. The Planning Officer from Ministry of General Education was not only a supervisor of school administration but was squarely in charge of the monitoring and implementation of equity issues. In addition, the selection of grade teachers and teen mothers was based on their availability and willingness to participate as respondents in this study.

### **3.6 Reliability and Validity**

Punch (2003) indicated that the term ‘reliability of an instrument’ depended on whether the question can be steadily and sincerely responded to using perceptions and attitudes. It could be argued that an instrument might not be absolutely reliable even when participant’s responses could be predicted each time the instrument was administered, as it might be influenced by respondent’s disposition.

Lankshear and Knobel (2004) referred to validity as the ‘meaningfulness of the result’. It dealt with how well an instrument measured what it was meant to measure. Punch (2003) claimed that validity dealt with how a respondent could candidly respond to questions, which he/she believed partly depended on the respondents’ attitude and mind condition. He said further that validity was related to the respondents’ ability to answer the question asked in the instrument. This was usually taken care of at pilot testing stage. It then followed that reliability and validity of the instrument could be obtained by being careful

about the choice of words to ensure clarity and relevance with regard to sentence construction. The instruments for this study were piloted before administering on the intended participants.

### **3.7 Research Instruments**

The information in this study was gathered through a range of sources. The research instruments that were used included: the interview guide was used with important people and focus group discussion guide was used with the teen mothers. The study also explored data collection through review and analysis of documents and records.

### **3.8 Data Collection Procedures**

This study primarily used qualitative sources of data. Two instruments were used in the data collection. The Key Informant Interview (KII) guide and Focus Group Discussions (FGD) guide were used to collect qualitative data. Key Informant Interviews provided an in-depth understanding of the topic being investigated because the interview provided room for flexibility of questioning to explore more issues as they came out from the respondent. Five (5) Key Informants (KIIs) were chosen and these included traditional leaders such as village headpersons one from each village were selected for interviews. In addition, three (3) Focus Group Discussions with married teenage boys and girls were conducted. Qualitative data assists in providing the content, thus additional information for the analysis and interpretation of results. The qualitative data was also used to cross check with the data that was collected from different sources to determine whether the findings had reached at the same conclusion.

### **3.9 Data Analysis**

In this study, qualitative data was analysed using inductive approaches. Le Compte & Schensul (2006) defined data analysis as the practice of reducing huge amounts of collected data to make sense of them. Tables were used to provide more comprehensive presentation. The researcher grouped and presented data as a category with each explained as qualitative narrative. Finally, the interpretation of data, linking of the findings to literature and from the researcher's point of view, based on the data.

### **3.10 Ethical Considerations**

The study ensured that the research ethics were taken into consideration throughout the research process. On the respondent's side, the researcher made sure that participants were informed of the main purpose of the study before engaging them into the study. Participation was purely on voluntary basis and consent was obtained from the potential respondents. Respondents were also guaranteed of privacy and confidentiality of data. There was no recording of names or any personal identification during data collection and data was analysed in aggregate. Furthermore, the researcher watched over the proposed research methodology for conducting the study throughout the study. This meant that there was no alteration of the research findings aimed at satisfying or suiting the researcher's views.

Administratively, the researcher had to seek introductory letter from The University of Zambia in association with the Zimbabwe Open University (UNZA-ZOU) to enable him collect data from the respondents. Equally, permission was also sought from the District Education Board Secretary (DEBS) for the researcher to have access to the respondents for the selected schools.

### **3.11 Summary**

This chapter looked at the methodology on how the research was carried out, the design and the instruments used in the study. The researcher explained the research design and why it was chosen for study. This chapter also looked at the population and sample of the population. It further established the methods that were used by the researcher to successfully collect and analyze data. In the following chapter, the researcher will present the findings of the study by linking with the research objectives as given by the respondents from the field.



## CHAPTER FOUR

### PRESENTATION OF THE FINDINGS

#### 4.0 Overview

This chapter presents the findings on the causes and effects of teenage marriage in order to improve learner retention and performance in some selected government schools in Zambezi district. The chapter comprises the views of the respondents in the focus group discussions and in-depth interviews. The findings have been portioned according to the diverse categories the respondents participated in. For this reason, the chapter unveils the findings of this study with regards to the issues expressed by different respondents involved in the study.

The following table (Table 1) shows the composition and the number of respondents who were involved in the acquiring of data.

**Table 1: Composition of Participants**

No	Categories of Respondents	Number of participants
1	Planning Officer	1
2	Guidance and Counseling Teachers	5
3	Grade Teachers	5
4	Parents/Guardians	5
5	Traditional Leaders (Head men/women)	5
6	PTA members	5
7	Teen Mothers and Fathers	4
	<b>TOTAL</b>	<b>30</b>

*Source: Fieldwork, 2018*

The presentation of the findings is guided by the following research objectives:

- (i) The causes and effects of teenage marriage within families and communities
- (ii) The social, cultural beliefs and traditions that promote or prevent teenage marriage
- (iii) The effects of teenage marriage on the learner
- (iv) The strategies schools and communities have taken to cope with the challenges

The above research objectives were used systematically in answering of the questions.

#### **4.1 The Causes of Teenage Marriage within Families and Communities**

In order to establish the causes of teenage marriage within families and communities, respondents were asked various questions during focus group discussions and in-depth interviews shown below:

##### **Grade Teachers' Responses**

The grade teachers from each of the schools in the study gave their views as shown in Table 2.

**Table 2: Causes of Teenage Marriage by Category**

<b>S/N</b>	<b>Category of Causes</b>	<b>Frequency</b>	<b>Percentage (%)</b>
1	Poverty	11	<b>37</b>
2	Traditional practices	9	<b>30</b>
3	Lack of information	6	<b>20</b>
4	Technology	4	<b>13</b>
		<b>30</b>	<b>100</b>

*Source: Fieldwork, 2018*

The study had a number of grade teachers who were involved in the focus group discussions from the schools. The grade teachers had various responses on the causes of teenage marriage in schools. What came out strongly from the five schools involved in the study was that the major cause of teenage marriage was poverty which was (37%). However, grade teachers from schools A, B, C, D, and E argued that other causes of

teenage marriage included technology (exposure to movies) (13%), culture – Mukanda (for boys) and Litungu or Inkunka (for girls), isolation of girls to have their own detached sleeping places which was (30%). Lack of sex education (information) and other information was also another factor which led to teenage marriages which was at (20%).

**Table 3: Responses from teachers**

School	Poverty	Lack of information	Cultural practices	Technology
A	✓			
B	✓	✓	✓	
C	✓		✓	✓
D	✓	✓		✓
E	✓	✓	✓	

*Source: Fieldwork, 2018*

From the table above which indicates the responses from the teachers, it indicates that poverty was common in all the schools while lack of information and cultural practices were in three schools which were distant from the peri-urban. Technology was least cause.

One of the Guidance and Counselling Teachers from School A responded:

*Teenage marriage is high in the schools and the surrounding communities. Many learners are now teen mothers and fathers and they have been victims of this scourge. Their hope for the future seems to be cut short, as they are burdened with more responsibilities.*

Another guidance and counselling teacher indicated:

*A number of interventions have been made in order to rescue girls that are married off by their parents. The traditional leaders are instrumental in bringing back the girls into the schools. The chiefs usually summon the parents and warn them to stop marrying off their daughters at an early age*

The guidance and counselling teachers supported the teens psychologically.

One guidance and counselling teacher indicated:

*We struggled to convince the parent who had given his grade 6 girl-child in marriage to an elderly man simply because he was rich. Poverty is one of the factors that cause many parents to marry off their daughters at an early age. After proper advice some withdraw their children and allow them to go back to school.*

One of the traditional leaders indicated:

*Generally, the societal moral fibre had been disintegrated over time. The change in fashion and increased human rights awareness has made children lose respect and parents lose control over their children. The importance of Nzan'u or Insaka the shelter which is in the middle of the village, where the old and the young meet especially in the evening to share knowledge and wisdom had been abandoned.*

One traditional leader further said:

*Today, it is all about television, WhatsApp and Face book which have corrupted the minds of the young people because they would like to experiment everything they see. Parents too have distanced themselves from their children as some are inclined to media reports, unlike in the past when parents consulted each other and cared for their children co-operatively.*

Another participant indicated:

*Technology had exposed many young people to pornography and other indecent fashions that put them at risk of being sexually seduced. Many cases of child defilement can be traced from indecent dressing on the part of the young girls. Technology cuts across issues of culture, as the young population got exposed to movies, songs, fashion and behaviour that were not African. This moral societal decay makes the young generation to want to experiment what they see.*

The Civil Society and Faith Based Organisations representatives indicated:

*The high level of poverty in most of the communities is the major cause of teenage marriage. Despite Zambia being declared a Christian nation, the morals in most communities have deteriorated. Thereby teenagers get pregnant at an early age.*

Additionally, the teen mothers and fathers, whose age ranged between 15-17 years had several responses on the causes of teenage marriages.

One teen mother indicated:

*There are a lot of causes of teenage marriages that made young people engage in the teenage marriages. The major cause include poverty, peer pressure, lack of sex education and pregnancy cases.*

Another teen mother said:

Each time you see your friend with a baby, you start admiring, therefore, when boys propose love to me, I cannot refuse because I also want to have my own baby.

This was supported by another teen mother from School D who indicated:

*It is problems which lead to early marriage. You will not have food and dress, so a person goes to live with a man. You become readily available even at a mere joke. When one is still a live, a parent should ensure that a child goes to school. Someone should at least get married between ages 20 and 25 years. If you have a daughter in the house, a parent must ensure that he provides the necessities to avoiding taking anything for anyone.*

#### **4.2 Effects of Teenage Marriage on Learners, Families and Communities**

With regards to the effects of teenage marriage on the learners, one of the grade teachers from School B stressed the following:

*There are many effects of teenage marriages on the learners. Once a girl becomes pregnant, she has to stop school and the majority get married at a young age. Although some girls continue going to go school, their attendance and performance is usually be inconsistent. This is due to their condition. Some of the girls who re-enter school stop because of the challenges they face in class.*

The findings further indicated when a girl was given in marriage early, the family and community also suffered because the planned goals had not been achieved.

Another grade teacher indicated:

*The family members have to care for an unplanned pregnancy. This might be a burden on both the family of the girl and the boy or man who marries the girl. Since the girl and the boy do not have any means for survival, the entire responsibility is taken by the parents. So the parents have to shoulder the responsibilities of having to care for their own children and the grandchildren.*

#### **4.2.1 The effects of teenage Marriage on the family and community**

The next question the researcher wanted to find out was the effects of teenage marriage on the family. In response, one of the teachers indicated the following:

*There are a lot of effects on the families and communities. Some of the effects of teenage marriage on the families include continued poverty as those who go to school do not have the capacity to redeem the other family members. Since education is considered as an investment, there is no profit or progress as the entire activity of educating the children becomes a failed project.*

As for the communities where these teen mothers and fathers came from and lived in, a teacher from School C indicated:

*There are not enough role-models in the community to help girls understand importance of education. This means that local communities remain under-developed. Many of the affected girls have poor standards of living because of not proceeding with education. They cannot be employed as nurses, engineers, and other jobs. Neither can they engage in business opportunities and uplift their standard of living.*

Furthermore, one grade teacher indicated most teen mothers lacked concentration and were not active in class. This led to their poor performance. She added that the girls' attendance is quite irregular. So only a few could complete their education.

#### **4.3 The social, cultural beliefs and traditions that promote teenage marriage**

Many parents and village headpersons the researcher interviewed complained that there was a break down in the cultural and traditional practices. This therefore led to teenage marriage.

One parent indicated:

*It is a common practice for boys and girls to have sexual relations as soon as they turn 14 years of age. This practice promotes a sense of freedom and the sexual activities that lead to teenage marriages.*

Another parent indicated that:

*It is difficult for the parents to provide sex education to their own children since some of the terms traditionally cannot be mentioned to children traditionally. In addition, the beliefs of Mukanda and Nkunka, which encourages boys and girls to practice sex for its own sake might promote the scourge rather than prevent it. This may lead to the spread of HIV/aids and STIs.*

Further, one village head man indicated that:

*Traditionally, when a girl fell pregnant, she was supposed to have sexual relations with the boy so that the pregnancy could grow well and that the psychological well-being of both the mother and the baby could be enhanced. Economically, the man responsible is supposed to provide for the mother and the pregnancy, in terms of food, clothing and shelter.*



Additionally, one of the parents stated the following:

*The traditional ceremonies that take place in the district have an impact on the performance of learners in general as they exposed to risky situations. During these ceremonies, there is high number of people coming from outside the district. There is also a high intake of alcoholic substances and uncontrolled dancing among most of the members of the Public. These ceremonies usually take a minimum of two weeks. This exposes the boys and girls to risky places and restaurants where some take part in illicit activities.*

Another village headman indicated that:

*Early marriage is a distraction for the future of young girls – educationally, socially and economically. When a girl is married when young, she will not find time to socialize with other people or go to school. When a girl is married when she is still under-age, she will suffer from poverty and ignorance. Early marriage leads to maternal deaths because when a young girl conceives before reaching maturity, this leads to maternal deaths especially when she does not deliver in hospital. She may also suffer obstructed labour which leads to fistula. She may deliver underweight children because she does not know what to eat when pregnant and this may result in child illnesses and finally death of the child*

One of the elderly parents indicated that:

*Teenage marriage has no positive effect on the girl-child in Zambezi District. Girls enter into marriage when they are still young and this may often lead them to divorce and enter into prostitution. Again their illiteracy level goes up and they may not know what they are doing. By the time they were getting married the girl and the husband may have been around 16 years old, and then they all of a sudden realize that there is a stage they passed. Then there is the issue of mobile phones. The girls can talk to other boy-friends on phone, and at times this phone is put on loudspeaker and the girl gives the same phone to her husband to use. There is gender-based violence in these homes – husbands beat up these young girls and because they are ignorant they do not report such cases because they do not know their rights. Even if they make money through business and make profits, it is the husband who will possess all these. There is high rate of mortality of children because their mothers prefer traditional birth attendants.*

One guidance and counselling teacher indicated that:

*A total of fifty (50) girls in this School D are either nursing, pregnant or given out in marriage. The school is just next to a palace where a traditional ceremony is held. This scenario shows the impact of traditional ceremonies on the learners.*

#### **4.4 Measures Taken**

Most schools which were visited indicated that teenage marriage was a common scourge and it had become acceptable to find teen mothers and fathers in the same school. The school population which included the administration, teachers and the pupils were very much aware of the emerging trends. The school administration, the teachers, the guidance and counselling teachers and the grade teachers were quite instrumental in making sure that the nursing and expecting mothers felt at home and continued with the learning activities. The members of staff gave hope and encouragement to the victims of teenage marriages.

When asked what measures were taken to mitigate the challenges related to teenage pregnancies, one traditional leader stated the following:

*There are very little interventions that have been taken by the communities in order to react to the challenges of teenage marriages. The community is usually in between two situations. On one side, seemingly happy with the forthcoming baby as a member of the family, on the other hand, slightly worried on the lost educational opportunities. In most cases, one side outweighs the other. So the 'war' against teenage marriages is single-handedly fought by the chiefs and the victims.*

One parent indicated as follows:

*I went for marriage when I was 16 years old. The reason why I got involved in early marriage is because I was an orphan, and the people I was left with were poor. I would not advise a young girl to get married until she reaches age 18 and above because when one gets married early one is bound to face many challenges ahead. One will be forced to give birth early and then later start experiencing problems. In our community, there is poverty and that is why girls end up getting married early. If we can have development, girls can get married when mature enough.*

The Chief further gave the interventional measures, taken as follows: Sensitization on sex education, postponement of the initiation and engagement in survival skills for income generating activities. Further, there should be formation of local non-governmental organisations that would discourage traditional beliefs and practices that were detrimental to the development of the girl-child's education and support vulnerable children in schools. Regarding those that were already affected, there was need to support them psychologically and materially. All the participants interviewed agreed that the victims of teenage marriage required concerted efforts from the family, community and the government.

Additionally, the Planning Officer at the District Education Board Secretary's office indicated that:

*The current implementation of the Comprehensive Sexuality Education in schools based on the new curriculum must be harnessed to achieve the intended outcomes as learners are being equipped with the desired skills and knowledge to help them stay away from early, teenage marriages. The knowledge and the skills acquired could help the learners to make informed decisions and keep away from illicit activities.*

#### **4.5 Summary**

This chapter presented the findings of the study on the causes and effects of teenage marriage in selected schools. The presentation of the findings was done under themes derived from the research questions. The themes brought out the views of the respondents according to the way they were said by bringing out direct quotations. It has further revealed the views feelings of respondents on causes and effects of teenage marriage in order to improve retention and performance in some selected schools Zambezi District. The next chapter is the discussion of findings as presented in this chapter.

## **CHAPTER FIVE**

### **DISCUSSION OF THE FINDINGS**

#### **5.0 Overview**

The previous chapter presented the findings of the study in relation to the research questions. This chapter specifically discussed the findings on the causes and effects of teenage marriage in order to improve learner retention and performance in some selected schools of Zambezi District of the North-Western Province. The discussion was presented in accordance with the research objectives. It focused on discussing the findings in relation to the reviewed literature.

#### **5.1 Causes of Teenage Marriages**

Studies had shown that teenage marriages were more common among girls than among boys (ICRW, 2010). The current study also found out that teenage marriages in Zambezi district of North-Western Province were more common among females than among their male counterparts. The situation was similar in Yemeni where approximately half of the girls got married before they were 15 years old (Birech, 2013; Carla, 2009). A report by Gillian et al (2015) asserted that teenage marriages affected both boys and girls. In the current study, there were examples given as the causes of teenage marriages. One of the causes was poverty.

This was one of the major drivers of teenage marriages in the district as parents failed to provide food for their children. Hunger made the children particularly girls vulnerable to sexual abuses which often result into pregnancy. It was reported that parents were not ready to keep a girl once she became pregnant and as such the parents made sure that they force the girl into marriage with the man or boy who made her pregnant despite their age (whether young or not). Furthermore, the study established that some girls got married due to financial constraints. Girls who never had someone to support their basic needs such as cosmetics (soap, lotion and other) rushed into marriage with the hope that their husbands would provide the necessities for them.

The study also sought to answer question whether poverty influenced early marriages. The poverty levels in Zambezi district were very high with the majority of the

respondents living below K500 per month. The majority of the people in the district are This contributed to the prevalence of early teenage marriages in the district as parents failed to provide food for their children. Further, parents were not ready to keep a girl once she got pregnant and as such the parent made sure that they forced the girl into marriage with the man or boy who made her pregnant despite their age (whether young or not). In addition, it was observed that girls took themselves into marriage due to financial constraints.

Birech (2013) who asserted that families with limited resources often opted to marry off a girl at an early age in order to earn some income. The current study also found out that parents did not necessarily want bridal wealth but forced their children into marriage in order to reduce the family size or minimize the economic burden of feeding the family (providing food for the family and other necessities such as groceries). Consequently, this increased the prevalence of teenage marriages in the district. The interviews the researcher held with married women affirmed that parents did force their children into teenage marriages.

### **5.1.1 Technology**

the use of information communication technology had completely changed the living standards of many young people. The findings gathered from the Focus Group Discussions showed that many people were happy that technology had generally improved the standards of living; however, they bemoaned the adverse influence that came with it. Technology had exposed many young people to pornography and other indecent fashions that put them at risk of being sexually seduced. The findings also showed that many cases of child defilement could be traced from indecent dressing on the part of the young girls. Technology cut across issues of culture, as the young population was exposed to movies, songs, fashion and behaviour that was not African. This moral societal decay made the young generation to experiment what they saw which later found them into situations of early, teenage marriage. There was also a break down in the cultural and traditional values. This enhanced the scourge of teenage marriage. Therefore, despite its comparative advantages, technology had its share of destruction on the young generation.

### 5.1.2 Cultural Beliefs and Traditional Practices

The term culture may be defined as the way of life of the people in a given area or community. While traditional practices were activities that were performed by a given ethnic group in order to identify or distinguish one from the other. This study uncovered that there were some 'harmful' cultural practices in Zambezi district that perpetuated teenage marriages. Nangoma (2013) reported that Chinamwali and Nyau initiation ceremonies of Eastern Province were observed to have strong influence on teenage marriages.

Similarly, in Zambezi district particularly in Chizozu and Chinyingi and the surrounding areas some traditional ceremonies were highly practiced among the Lunda, Luvale, Luchazi and Mbunda ethnic groupings. *Nkunka* was Lunda name that referred to an initiation ceremony that prepared young girls into adult life, particularly marriage life. Young girls were initiated at *Nkunka* when they reach puberty. During this ritual passage called *Kutembuka* (becoming of age), girls were kept indoors and taught how to sexually satisfy a man and also how to observe certain traditional customs and beliefs in marriage amongst other things. Therefore, the beliefs of Mukanda and *Nkunka*, were seen to encourage boys and girls to practice sex for the sake of pleasure with the view of procreation whilst in the process they promoted the teenage marriage scourge rather than prevent it.

In a similar study, Gillian et al (2015) stated that initiation ceremonies involving preparation of children for marriage influenced teenage marriages in that young people developed a desire for marriage because they felt grown up after the rites. Apart from that, *Litungu*, in Luvale and *Inkunka* for Lunda, made young girls to drop out of school as they could not go back to school after a long period of staying indoors; they could not even realize the value of school because the initiation ceremony did not prepare them for any formal education. As indicated in the second section of this chapter, early drop out from school prompted young people to move into marriage. In addition, *Litungu* or *Nkunka* could be promoting the spread of HIV/AIDS and infection as the training was normally based on sexual practices that did not promote safe sex training.

The study also established that the practice of boys and girls having their own sleeping houses which were completely detached from the main houses, when they turn the age of about 14, promoted teenage marriages. This gave most young people the privilege

and freedom to move and play in the night. It made them feel that they were old enough to practice adult roles including marriage. Traditionally, a girl who became pregnant was supposed to sleep with the boy or man who impregnated her so that there was care and the pregnancy was healthy. This belief is retrogressive and it disadvantages the girl child, who not only goes in marriage unprepared but ends up being burdened with more children, therefore education prospects become blink.

Married adults disclosed that teenage marriages significantly affected their lives in that they contributed to larger family size due to long period of exposure to child bearing. This affected the quality of life which they led as they had more responsibilities. It was further established that teenage marriages contributed to the low levels of education as most of the people in the district could not complete primary education or further their education because they got married early. However, from the findings gathered from the female participants the findings showed that most of the girls were forced to drop from school and get married because of pregnancies and poverty amongst other reasons. They regret to have opted for marriage instead of continuing their education. This is contrary to the declaration on human rights which gives every individual an opportunity and right to acquire a decent education. On the other hand, responses gathered from some men showed that some of the men who had got married early did not regret that they had done so.

The study further revealed that during traditional ceremonies, there was usually a high traffic of people coming from outside the district, high intake of alcoholic substances and uncontrolled dancing of most of the members of the general public. These ceremonies usually take a minimum of two weeks. These increased number of days exposed the young people to risky behaviours which in turn contracting sexually transmitted infections (STIs) or pregnancies. This resulted in early or teenage marriages for most of the school going age.

### **5.1.3 Lack of Sex Education**

The level of education could also affect the prevalence of teenage marriages; for instance, early drop out in school forces a lot of children especially girls to get married. Statistics revealed that married men and women with higher level of education were not forced into marriages. This is because they spent most of the time in school. This agrees with the study conceptual framework. Similarly, Panos Institute Southern Africa (2014)



established that limited access to formal education for many children often left them impoverished and thus vulnerable to teenage marriage because they had limited options for survival. Another study by Nangoma (2013) whose findings agreed with the current study, established that girls who got pregnant could not continue with their education and instead were forced into an early, teenage marriage with the view that marriage could be the best alternative to take care of themselves.

#### **5.1.4 Lack accessibility of Information on Teenage Marriages**

According to UNICEF, teenage marriage is a formal or informal union involving a child or an individual prior to age 18 years (Raj et al., 2009). The results of the current study showed that people in Zambezi district received the information on teenage marriages. Most of the people that received this information got it through community discussions by United-States Aid Zambia. This was a non-governmental organization working to promote reproductive health and education rights for children especially girls. However, teenage marriages still existed in the district. The results showed that most of the people in Zambezi District were not aware of the legal age for marriage.

What came out clearly was that participants were aware of health related issues such as someone failing to give a normal birth (through the birth canal) but they were not aware of the legal consequences and this made it evident that the majority of the participants were not aware that it was illegal to marry a child or an under-age. Information from both the FGDs and the interviews showed participants who had heard about child marriages did not know the legal age for marriage. This was evidenced from the findings which showed that most of it was still acceptable for someone as early as 15 years to be married, as long as they have reached puberty. This was not in agreement with Adebambo (2010) who asserted that any teenage marriage constituted a forced marriage, in recognition that even if a child appears to give consent, anyone under the age of 18 is not able to make an informed choice or decision. Local people should be engaged in spreading clear messages informing people that teenage marriages were illegal and not allowed. The consequences too should be very clear for anyone found wanting. People should be aware that despite the legal aspect, teenage marriages contributed to poverty levels in the communities as well as affecting the health of mothers. Maternal mortality was one of the major problems

that results from teenage marriages as the young mothers experienced a lot maternal health problems like obstetric fistula and haemorrhage.

## **5.2 Effects of Teenage Marriage**

According to Gallian, Pradraig and Rosal (2015) the effects of teenage marriage were very well known like elsewhere. The results of the current study revealed that teenage marriage, in most of the communities of all ages had harmful and devastating consequences. Both boys and girls faced these risks, though their nature and consequences were gender-differentiated and appeared to differ across context and circumstance. For example, the health risks associated with teenage marriage, and especially those associated with pregnancy and childbirth, were regularly cited by adults, children and young people. The researcher uncovered that there were emotional difficulties that many girls experienced when they moved out of their family homes, including the challenges that couples encountered in managing their relationship with one another, caring for small children when they themselves were young and lacked experience, and meeting the financial and material needs of their household when they lacked the education, training and expertise to do so. Some of the major effects faced by those in teenage marriages include the following:

### **5.2.1 Health-Related Complications**

The current study revealed that health risks of teenage marriage for girls were widely documented and elaborated. They included maternal mortality, (Gordon and Mwale, 2006), sexually transmitted diseases, including HIV, (Nour, 2006), cervical cancer and other problems (UNICEF, 2001). Childbirth placed significant risks on girl mothers. Girls were more likely than older mothers to die in child birth because of haemorrhaging and obstructed labour. Girls were also vulnerable to developing fistula, a condition that could cause feelings of humiliation and embarrassment because it led to a leakage of urine (UNFPA, 2012). The study also showed that as a result, girls could become stigmatized and might have been rejected by their husbands. Those girls who married tended to be among the poorest girls in the poor communities, this meant that few could access decent, affordable antenatal and postnatal care. Most of the girls were financially dependent on their husbands (who also tended to be poor) and had limited voice on how household finances were allocated. The findings revealed that the health risks associated with

pregnancy and childbirth were well understood and feared by many. The same were the risks and effects to children born of girl-mothers. These children were also perceived by adult community members (primarily) to be at risk of malnutrition, stunting and inadequate stimulation, in addition to substantial social and economic challenges.

### **5.2.2 Voluntary or Forced Withdrawal from Formal Education**

In most communities where the researcher conducted interviews, it was uncovered that, girls' education appeared to be valued less than that of boys. The logic behind this view was that once they reached puberty, girls were either married, or became pregnant and then married and that doing so made them less likely than boys to complete their education. Coupled with the fear that pregnancy would lead girls to drop out of the education system, it was the dominant expectation that girls would assume the principal role in managing a home and that this task did not require higher levels of education. The result was that girls were more likely to have their access to education curbed or withdrawn when resources were limited. This was a common reality for nearly all the families, who lived in the communities. The anticipation of an early marriage appeared to influence and affect families' decisions about the longevity of girls' education from a young age. When school-going girls became pregnant or married, they were much more likely to drop out of the education system. Once they dropped out of the system, married and have children, they were unlikely to re-enter school.

Despite policy initiatives led by the Ministry of Education to support the enrolment or re-enrolment of girls in these circumstances, school attendance was not seen by parents and some girls as beneficial to girls who were 'only' going to settle down and raise children. These findings were substantiated by research conducted in Zambia and elsewhere. A 2008 study in Mansa, Chadiza, Chibombo and Mazabuka districts found that among non-school-going female respondents, 27 per cent had dropped out of school to marry (UNFPA, 2012). Likewise, national data analysed by the Population Council in 2005 indicated that 68 per cent of girls who married did not complete primary school, and approximately 60 per cent were not able to read or write. Studies in other contexts provided a robust body of global evidence that married girls were more likely than their unmarried peers to have no or low levels of schooling (Brown, 2012). It was therefore unveiled that teenage marriage thus denied many girls the well-established benefits of

schooling, such as improved economic prospects and better health status of the mother, the children and the entire household.

### **5.2.3 Truncated Personal Development**

The current study reviewed that the young age at which children entered into relationships was recognized as a major challenge by most adults and children. It was acknowledged that most girls and boys were not sufficiently mature to enter a marital relationship. The initial benefits around freedom, unrestricted sexual activity or escaping difficult or abusive living situations in the home of their parents or guardians quickly evaporated and were replaced by the challenges of trying to manage a home and a relationship, dealing with a pregnancy or bringing up children. Most adults interviewed agreed that it was commonplace that teenage marriages not only brought an end of educational opportunities but also hampered personal development. In many communities, it was observed that boys were often unable to handle the financial, social and emotional responsibilities that came with marriage and family life, resulting in tensions within the marriage or indeed abandonment of the family.

UNICEF (2001) further supports that early or teenage marriage inevitably denied children of school going age their right to the education they needed for their personal development, their preparation for adulthood, and their effective contribution to the future well-being of their family and society. This study showed that indeed, married girls who would like to continue schooling may be both practically and legally excluded from doing so, despite the desire and mental capacity to do so. This was supported by Muhammad (2000) who asserts that girls were withdrawn from school for teenage marriage in certain parts of the world. This situation was rampant in Bangladesh where a girl would be withdrawn from school for early marriage if a good marriage prospect arose. This was also a common practice among the Maasai of Kenya. Even though the attitude towards educating girls was changing, many parents still held the view that investment in the girl as a wasted resource when she was simply going to be married and work in another household. Many respondents interviewed had similar views as shown above.

#### **5.2.4 Teenage Single Mothers**

The current study revealed that teenage marriage and pregnancy among girls aged 12–17 were widely considered as responsible for the large numbers of single mothers in the communities visited. It was true that often the girls who were rearing children without the fathers were those whose marriages had failed. In the vast majority of divorces, it was girls who were left to care for any children that the marriage produced. Usually, there was no stigma attributed to boys whose marriages had failed. Single mothers faced significant challenges. These challenge ranged from food, clothing, and shelter. In most cases, the extended family members would give a helping hand especially during nursing, feeding and bathing.

The researcher discovered that most of the teen mothers appeared to have only limited formal education, thereby constraining their opportunities for paid employment and for important information related to their own and their children's health and well-being. Their inability to support themselves and their children meant that they often depended on their parents, grandparents or extended family for support. There was stigma associated with being a young single mother. There was apparently a perception among the broader community that girls in these circumstances were unable to provide adequate care, support, guidance and supervision for their children, hence their dependence on the extended family.

#### **5.2.5 Inadequate Parental Care and Supervision**

Delap (2013) asserted that there was widespread concern that was voiced by adults at the community level that teenage marriage and early pregnancy resulted in an ongoing cycle of children growing up without adequate parental care. Such concerns had also been highlighted by studies in a number of contexts outside of Zambia. Given that many teenage marriages did not last, there was a fear that the cycle of poverty, lack of education and employment and teenage pregnancy would continue into future generations. The current study revealed that many young married parents were forced to work away from home or had little time for child-rearing, leading to a lack of adequate supervision and attention. In such scenarios, older and extended family members, especially grandparents, were often required to take on child-rearing responsibilities. This

challenge had a negative impact on the growth of the children. This challenge was similar to that encountered by single mothers.

#### **5.2.6 Increased Domestic Violence Rates**

It was a widely held view across and among NGOs and government officials that teenage marriage contributed to increased levels of domestic violence. This observation was supported by the global literature on teenage marriage, (Jensen & Thorton, 2003). Police officers working in the Victim Support Units and the staff of children's helpline reported that incidents of domestic violence often took place in the context of teenage marriage. Gender based violence had become so common than before. This was so probably because of increased media coverage and information technology. These incidents were largely related to marriages between girls and older men, in which girls refused to consistently perform the sexual and domestic roles expected of them. Incidents of domestic violence also took place when boys and girls in peer marriages felt over-whelmed by unwanted responsibilities and subsequently acts inappropriately by having extra-marital affairs or abusing alcohol.

Gender-based violence (GBV) in Zambia took the form of physical, mental, social or economic abuse against a person because of that person's gender and included violence that might have resulted in physical, sexual and psychological harm and suffering to the victim. It might have included threats or coercion, or arbitrary deprivation of liberty, whether in public or private life.

Women in Zambia experienced a variety of forms of violence including battery, sexual abuse and exploitation, rape, defilement (rape of a child and incest). Similarly, the 2017 Gender Based Violence third quarter report indicated that the total number of GBV cases in just one quarter countrywide was 16,090, compared to 13,092 cases in 2016 during the same period-a 18.6% increase (Zulu, 2018). The findings showed that gender based violence cases were on the increase and therefore any efforts to address the situation would be very much welcome.

### 5.2.7 Psychosocial Disadvantage

UNICEF, (2001) asserted that the loss of adolescence, the forced sexual relations, and the denial of freedom and personal development attendant to teenage marriage had profound psychosocial and emotional consequences. The impact could be subtle and the damage hard to assess. It included such tangible factors as the effect of a girl's loss of mobility and her confinement to the home and to household roles.

The findings of the current study revealed that most girls who were unhappy in an imposed marriage were usually very isolated. They had nobody to talk to as they were surrounded by people who endorsed their situation. In Ethiopia, Inter-African Committee researchers were struck by the lack of interest from elders in the traumas suffered by young girls as a result of teenage marriage, premature sex and child bearing. These traumas were regarded as an 'unavoidable part of life' Girls who ran home to their parents might be beaten and sent back to their husbands. Thus, distress was generally endured in silence. Furthermore, Indian researchers on teenage marriage in Rajasthan and Madhya Pradesh stated that girl spouses suffered more than boys. Inadequate socialization, discontinuation of education, great physiological and emotional damage due to repeated pregnancies devastated these girls. When the husband died, even before consummation, the girl was treated as a widow and given in *natal* to a widower in the family. Officially she was considered a wife but, in fact, under the practice of *natashe* became the common property of all the men in the family (Ezeh and Dodoo, 2007).

This study revealed that the child bride who was widowed very young could suffer additional discrimination. Widows suffer loss of status and they, along with their children, were often denied property rights, and a range of other human rights. In parts of Africa, a widow was remarried to a brother-in-law, a custom known as *levirate*, originally intended, in part, to provide economic and social support to the widow. This was similar to what was done by the Luo community of Kenya and in case the widow resisted, she might be cast out of the family. Child widows with little education and no means of earning were especially powerless (Ezeh and Dodoo, 2007).

## **Summary**

This chapter presented the discussions of findings of the study on the causes and effects of teenage marriage in order to improve learner retention and performance in some selected schools of Zambezi District. The discussions were done according to themes derived from the objectives of the study. Furthermore, the themes which emerged in between the objectives were clearly stated. Inferences were made in support to other studies in line with topic. Necessary arguments were put forward. The next chapter will present the conclusion of the study and recommendations to policy makers and other academics.



## CHAPTER SIX

### CONCLUSION AND RECOMMENDATIONS

#### 6.0 Overview

The previous chapter discussed the findings of the study. This chapter presents the conclusion of the study and the recommendation. Suggestions for further studies have also been given.

#### 6.1 Conclusion

The study revealed that teenage marriages were prevalent in Zambezi, though on a smaller scale. The prevalence of teenage marriages in Zambezi District had contributed to the high poverty levels, malnourished children and an increase in maternal deaths. The study ascertained that various factors influenced the prevalence of teenage marriages but the most prominent ones were low education levels, lack of sufficient awareness information, cultural practices and high poverty levels.

The study established that teenage marriages were more prevalent among girls as a result of forced marriages which were influenced by high poverty levels in the district. The study found that the vast majority of the people in Zambezi District only attained a primary level of education and some did not have any formal education. Lack of education had a serious effect on their ability to access and use information given on the consequences of teenage marriages. This was evident by the high proportion of people who received information on teenage marriages but still could not determine the major consequences or results of person indulging into teenage marriages. This could explain why the prevalence still remained high though communities had received information on teenage marriages; yet, they did not understand the ramifications.

Furthermore, the initiation of young girls into *nkunka*; marriage initiation ceremony, indicated that people in Zambezi were still ignorant about how such ritual passage had on changing girls' behaviour in a way that contributed to teenage marriages. Marriage initiation ceremonies did not only make girls pursue womanly responsibilities but also impeded on their education. In addition, poverty was a major driver of early marriages in Zambezi District. Parents who failed to support their children indirectly predispose their

children harmful vices like teenage marriage and pregnancy which became a health problem. However, in some cases girls forced themselves into a teenage marriage so that they could have a husband to provide their basic needs knowing too well that their parents could not support them.

Finally, the future and health of the girls in Zambezi District is uncertain as they are likely to suffer the consequences related to maternal health. The girls' economic opportunities were very much at stake because of the loss of education opportunities which were cut short by teenage marriages. However, the critical and constructivism theories hold that when the girls know where to be and what to do, they are capable of changing their destiny, thereby becoming more productive and responsible for their lives. This can be achieved through sensitization and acquiring of survival skills among the victims.

## **6.2 Recommendations**

In the light of the findings of this study, the following recommendations were made with a view that if implemented they may help in mitigating early teenage marriages in Zambezi district of North-Western Province:

- (i) Promote awareness messages: Information and communication strategy should be aimed at reaching the grassroots and should be given continuously through community radios, local magazines and drama groups.
- (ii) Starting from lower primary school children should start learning about the comprehensive sexuality education and effects of early and teenage marriages should be taught in all primary schools in Zambia so that as they grew they know how to avoid temptations of teenage marriages.
- (iii) Government and other stakeholders should provide more boarding facilities in order for learners to stay in a more conducive environment where there are rules to guide them.

- (iv) Initiation ceremonies these should be postponed to a time when girls are close to marriage age so that girls are protected from engaging in sex and marriage at an early age.

### **6.3 Recommendation for Further Research**

Further research is required to understand the quality of life of those that have gone through teenage marriages as part of learning for the others. This could explore the health (psychological and physical) as well as economic effects of teenage marriages.

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## **APPENDICES**

### **APPENDIX 1: INTERVIEW GUIDE FOR DEBS OFFICE-PLANNER/ GUIDANCE TEACHER/VILLAGE HEADMEN**

#### ***THE UNIVERSITY OF ZAMBIA AND ZIMBABWE OPEN UNIVERSITY POSTGRADUATE PROGRAMMES***

#### ***EDUCATIONAL MANAGEMENT AND ADMINISTRATION STUDIES***

##### ***Key informant interview guide***

Dear Respondent,

I am a student at the University of Zambia in collaboration with Zimbabwe Open University (UNZA-ZOU). I am currently carrying out a research on teenage marriage in your community/School. This information will be used for academic purposes only in order to help me write a thesis which is a requirement for the award of a Masters of Education in Educational Management Degree from the University of Zambia and Zimbabwe Open University. You have been randomly selected to provide information on this topic. However, participation into this topic is purely voluntary, and as such you may wish to refuse or stop the interview at any time or refuse to answer a question that you may not be comfortable with. I would further wish to assure you that whatever information you may provide in this study will be strictly confidential and therefore it will not be shared with anyone.

In this discussion, I wish to ask you questions about the causes and the effects of teenage pregnancies and what measures have been put in place to ensure that this social scourge is addressed. This interview will last approximately about 25 to 30 minutes. At this point, I would like to know if you have any question or we can go ahead with the interviews.



- 1 Do you have any views (or information) on the issue of teenage marriage in your District/School/Community\*?
- 2 Are the people in your District/School/Community\* received information on the causes of teenage (early) marriages? If yes, state the sources of information.
- 3 Are there any cases of teenage marriages in your District/School/community\*? If yes, kindly explain how teenage marriages take place.
- 4 What is the relationship in terms of age between male and female who engage in child marriages? (Find out; is it teenage to adult, teenage to teenage or others).
- 5 What are the major causes of teenage marriages in your District/School/community\*?
- 6 Have your District/School/Community\* members received any information on the effects of teenage marriages? If yes, briefly explain the kind of information received.
- 7 Is there any relationship between teenage (early) marriages and girl-child education? If yes explain.
- 8 Has the District/School/Community\* got any mechanisms put in place to reduce teenage marriages?  
  
If yes, explain.
- 9 In your opinion, what do you think should be done to help end teenage marriages in your District/ School/community\*?  
  
(\*Delete whichever is not applicable)

Thank you for your valuable responses, attention and patience

## **APPENDIX 2: FOCUS GROUP DISCUSSION GUIDE FOR PASTORS/GRADE-TEACHERS/PARENTS/GUARDIANS**

### **THE UNIVERSITY OF ZAMBIA AND ZIMBABWE OPEN UNIVERSITY POSTGRADUATE PROGRAMMES**

#### **EDUCATIONAL MANAGEMENT AND ADMINISTRATION STUDIES**

Dear Respondent,

I am a student at the University of Zambia in collaboration with Zimbabwe Open University (UNZA-ZOU). I am currently carrying out a research on teenage marriage in your community/School. This information will be used for academic purposes only in order to help me write a thesis which is a requirement for the award of a Masters of Education in Educational Management Degree from the University of Zambia and Zimbabwe Open University. You have been randomly selected to provide information on this topic. However, participation into this topic is purely voluntary, and as such you may wish to refuse or stop the interview at any time or refuse to answer a question that you may not be comfortable with. I would further wish to assure you that whatever information you may provide in this study will be strictly confidential and therefore it will not be shared with anyone.

In this discussion, I wish to ask you questions about the causes and the effects of teenage pregnancies and measures have been put in place to ensure that this social scourge is addressed. This interview will last approximately about 25 to 30 minutes. At this point, I would like to know if you have any question or we can go ahead with the interviews.

- 1 Are you aware of the existence of teenage marriages in your churches/classes/community\*? If yes, please explain how such marriages take place (*probe for further information*).
- 2 What are the causes of teenage marriages in your churches/classes/community\*? (*Allow as many answers as possible*)
- 3 Mention the negative effects of teenage marriage. (*Allow room for discussion*).
- 4 Have you ever received information on the causes of the teenage marriages?

- 5 In teenage marriage, do you as a pastor/ grade teacher/parents or guardians\*play a role in this practice? If yes, explain. (*Give room for discussion*)
- 6 Does the local culture in one way or the other play a role in issue of teenage marriage? If yes, explain.
- 7 Does the socio-economic status of the family or community play a role in the practice of teenage marriage? If yes, explain.
- 8 What suggestions would you give to help reduce or stop teenage marriage?
- 9 Give any recommendations to mitigate teenage marriages at school and community levels.

*(Delete whichever is not applicable)*

Thank for your valuable responses, attention and patience

## APPENDIX 3: WORK PLAN

The entire research work will be executed as indicated in the work plan

### Study Timeline

S/N	Activity	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
1	Develop a research topic	x	x						
2	Organise Literature review		x	x					
3	Develop a research proposal			x	x				
4	Design data collection tools				x				
5	Submit the proposal to Supervisor				x	x			
7	Data Collection					x			
8	Data entry						x		
9	Data analysis						x	x	
10	Submit draft report to supervisor							x	
11	Receive comments, make corrections							x	
12	Submit the final report								x

## APPENDIX 4: BUDGET

Table 13: Study Budget

S/N	Activity	Unit Cost	Frequency	No	Total (ZMW)	Total (USD)
1	Stationery and Printing				1,000	100
2	Recruitment of Data Collectors	200	5		1,000	100
3	Training of Data Collectors	200	5		1,000	100
4	Data Collectors' Transport	100	5		500	50
5	Data Collectors' Lunch	100	5		500	50
6	Data Collectors' Fees	200	5		1,000	100
7	PI's Stipends				1,000	100
8	Contingencies				500	50
9	Data Entry				500	50
10	Report Printing and Binding				1,000	100
	<b>Total</b>				<b>8,000</b>	<b>800</b>
	USD Rate: 1 USD = K10					



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



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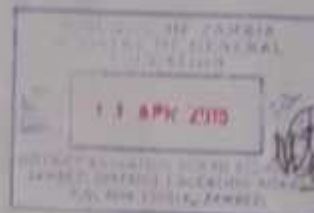
P.O. Box 22579  
LUSAKA, ZAMBIA

40

Date: 26<sup>th</sup> March, 2018

The DEBS

20070621



Dear Sir/Madam

RE: CONFIRMATION OF STUDY MASCKA SAMUEL M

Reference is made to the above subject.

This serves as a confirmation that the above mentioned person of NRC No: 120916/3111 and computer number 716812611 is a bonafide student of the University of Zambia in collaboration with Zimbabwe Open University (UNZA-ZOU).

The student is pursuing a Master of Education in Educational Management programme that he/she will be doing internship/carrying out a research on

The causes of Teenage Marriage  
in some selected schools in  
Zambezi District of North Western Province

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

Yours faithfully

D. D. Ndlovu  
ASSISTANT DIRECTOR (PG)  
INSTITUTE OF DISTANCE EDUCATION

20<sup>th</sup> June, 2018.

The Head teacher,  
.....  
.....

Dear Sir / Madam,

RE: CONFIRMATION OF STUDY: MR. MASEKA SAMUEL M.

Reference is made to the above subject.


This serves as a confirmation that the above mentioned person of N.R.C. No. 170916/21/1 and computer number 716812611 is a bonafide student of the University of Zambia in collaboration with Zimbabwe Open University (UNZA - ZOU).

The officer is pursuing a Master of Education in Educational Management Programme that he will be carrying out a research on the causes and effects of teenage pregnancy in some selected schools of Zambezi District of the North - Western Province.

Your Schools is among those considered for the study.

Therefore, any assistance rendered to him will be greatly appreciated.

Yours faithfully,

  
Mukoyo K. Dickson  
DISTRICT EDUCATION BOARD SECRETARY  
ZAMBEZI.



/jm.