

Early Marriage of Young Females: A panacea to Poverty in the Northern Region of Ghana.?

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Abstract

Early marriage before the age of 18 years in Ghana is a violation of a constitution of Ghana and a number of international human rights conventions. However, for many young girls in the Northern Region, marriage is perceived as a means of securing their future survival and protecting them. Girls are forced into marriage by their families while they are still children either in school or out of school in the hope that marriage will benefit the girls and their families both financially and socially. The paper examines the influence of poverty on early marriage in the rural Northern Region of Ghana. The study was both qualitative and quantitative therefore both primary and secondary data were sourced through interviews, questionnaire, focus group discussion, internet and journals. Girls who married before the age of sixteen years and the opinion leaders and parents were the targeted population and the data were processed with the Statistical Package for Social Scientists and analyzed.

The study found that in many instances parents forced their girls to marry early as a result of the fact that they cannot meet the financial need of the family. It was also revealed that girls in the Northern Region marry early because of their parents' inability to see them through education. The cost associated with girls' education was higher than the boys and the family resources were not enough to see the girls through education hence early marriage was the option. Incomes of household heads are so low that they are not able to meet the cost of educating their girls' therefore early marriage is seen as a way of getting them out of poverty but that is not the only solution to poverty. In an attempt to address the issue of early marriages in the Northern Region of Ghana, an improvement in the incomes levels of parents through soft loans to embark on small scale business in addition of what household heads do for living will be one way reduce the poverty levels of household heads since the decision to give out girls early for marriage still remain with the household heads in the Northern Region of Ghana.

Keywords: Marriage, Poverty, Human rights, Household, Education.

Introduction

"Resting on the floor of her room in Kpalba a village in Saboba Chereponi District recounts her achievements. She was married at the age of 10 and had her first child when she was 11. Her daughter was 12 when she married and 13 when she had her own child, making Lasari a grandmother at 24. Lasari's granddaughter also married at puberty and gave birth when she was 14, thus Lasari became a great grandmother at 38" (quotation from the interview of Lasari).

Early marriage refers to any form of marriage that takes place before a child has reached 18 years. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the most comprehensive international bill of rights for women states that any betrothal or marriage of a child should not have any legal status. The Committee that monitors this convention states further in General Recommendation 21 (Article 16(2)) that the minimum age for marriage for both male and female should be 18 years, the age when they have attained full maturity and capacity to act. Most early marriages are arranged, customary and religious and based on the consent of parents. It is often failed to ensure the best interests of the girl child.

A child has the right to refuse betrothal, to be a subject of a dowry or transaction and to be married under 18 years. In cases where juveniles are forced to marry, action is instituted at the Court and the parents of the juvenile together with the would-be-husband are restrained from executing the marriage. The Marriage Ordinance Act 127 in Ghana makes the legal age for marriage as 18 years for girls and 21 years for boys respectively. Customary and religious practices in the Northern Region of Ghana lead to both early betrothal and marriage of girls. Where it can be proved that the girl's consent to an early customary marriage was absent, a prosecution for forcible marriage can be carried out. Of course, many females do not know that they have the right to refuse early marriages. Many feel compelled to cohabit with a man by circumstances such as poverty. Public education is geared towards educating families about the health hazards of early marriage to the girls and encouraging parents/guardians to allow girls to go to school and spend more years in school before marrying and starting families.

Early marriages often include some element of force. A forced marriage is defined as any marriage conducted without the full consent of both parties and where duress is a factor. Although children below 18 years sometimes choose to marry freely with or without the consent of their parents these cases will not be explored in this paper however, it is an area that requires further research. Marriage of adolescent girls in most part of Africa is often a traditional practice, dictated by customary and religious laws and exists alongside national laws on minimum age of marriage (WHO 1996).

Current estimates in sub Saharan Africa and South Asia show that approximately 82 million girls between 10–17 years will be married before they reach 18 years by 2015, of this 331 million girls aged 10–19 in developing countries (excluding China), 163 million will be married before they are 20. Although early marriage is predominantly a female problem, a minority of boys may also be forced to marry early. There has been any research done on young boys who marry early in Ghana to the best of the author's knowledge, therefore it is again an area which further research can be done (WHO 2001).

UNO (2000) explained that in sub-Saharan Africa and South Asia, on average, only five per cent of men marry before they are 19-years-old. In Europe this figure is only 1 per cent. Early marriage is more prevalent in developing countries, particularly in the poorer rural sections of the community. A study by Singh and Samara (1996) demonstrates that the higher the level of urbanization, the less likely it is that women marry before they reach 20 years. A close review of the evidence on the links between poverty and the pressure to marry early reveals that in wealthier countries, where girls have equitable access to education, further training and other employment opportunities, early marriages are rare. For example, in the USA only 4 per cent of girls marry before they are 19-years old, in Canada this is about 1 per cent, while in the UK only 2 per cent of girls make the choice to marry early (Singh and Samara 1996). This pattern indicates that wealthy nations benefit more from later marriages than poorer countries and girls thus, are also more likely to have better human assets such as skills and employment opportunities before they marry.

Poverty is recognized as a major deciding factor for early marriage of girls especially in poorer households where girls are viewed as additional burden on family resources, they tend to be married off earlier as a family survival strategy, especially the onset of the AIDS pandemic. Segni (2002) noted that the poorer households are known to marry off their younger daughters at an earlier age to secure their future. In a vast majority of early marriages a girl's young age is perceived to be a desirable attribute for marriage, therefore the older the girl the less likely her chances for marriage. Increasingly in the Northern Region of Ghana Alhassan (2010) indicated that early marriage is seen as a religious requirement to protect the sexuality of girls.

Although there is limited research on the determinants of early marriage, some notably elements are that early marriages are often initiated and arranged by the family and includes an exchange of bride price or wealth. The specific value of the bride payment varied between societies. In agricultural or pastoral communities this often consists of goods, money or livestock. These gifts are a central part of marriage transaction. However, they also reinforce the inequality of women and strengthen the notion that females can be exchanged or sold for the value that they bring into the receiving families (Quattara and Thompson 1998).

When a girl is married early, this reduces the economic burden on the family in caring for the girl, and also increases family assets. The payment of bride price can also enslave a girl in marriage in cases where families cannot afford to return the bride price if the girl chooses to leave an abusive marriage. In parts of Asia, Musick (2000) explained that in India, a dowry is paid by the parents of the bride; here the financial consequences of dowry payments will be often greater for poorer and more vulnerable families. The general demand for younger brides will also force poorer families to want to marry their daughters early so as to avoid having to pay higher dowries for older girls since the size and quality of a dowry is linked to a woman's status in her marriage, younger girls from poorer families will invariably be more at risk if in-laws are dissatisfied with their dowries (Jensen and Thornton 2003).

Meyers (2002) explained that greed has also become a major part of arranging early marriages as parents and guardians are more motivated by financial benefits than by the well-being of their daughters. The inability to pay school fees can also put young girls at risk of early marriage or worse. The authors noted that in Bangladesh, poverty has often led to parents 'marrying off' their daughters when in reality they were being trafficked into prostitution. Early marriage is often perceived as the only alternative for girls, particularly in situations of high insecurity and conflict – such as in crowded refugee camps or where people are under the control of rebels in war situations – marriage of a girl may be seen as a protective action, reducing her vulnerability to rape or kidnap (Bruce 2002).

However, while recognizing that such reasons may derive from the need to protect girls, such marriages are still early and represent a grave denial of girls' sexual and reproductive rights. In general, men tend to marry at a much older age than women or girls, and this is even reflected in some national laws where the legal minimum age for boys may be two or three years more than that for girls. For example in Ethiopia, Gabon and Burkina Faso, the legal minimum age at which a girl can marry is 15, whereas for boys it is 18. Again the national minimum age of marriage is often only applicable in statutory marriages and is hardly ever enforced in religious or customary marriages (Ranachandran 2002).

The notion of men as household heads means that most husbands are often more financially better off and older than their brides. Studies on 15–19-yearold girls in Burkina Faso show that 35 per cent of their spouses were about ten years older than them. In other parts of West Africa this figure is 54 per cent. A further 25 per cent of male spouses were found to be over fifteen years older than their wives (World Bank 2001). The age difference between spouses has serious consequences on the power dynamics between them, resulting in unequal partnerships in the marriage, social isolation, low decision-making powers and coercion. It is common to find girl brides becoming widows at a very early age because of this age gap. In many communities a young wife cannot inherit her husband's property when he dies because of discriminatory customs, gender biases and her low social status within the family; she may even be blamed for his death.

The links between early marriage and poverty are clearly more complicated and cannot be addressed at length in this paper. Such a focus requires more expertise and resources. However, there are a number of socio- economic issues around early marriage, particularly those related to gender discrimination and human rights violations which make married girls vulnerable to social and economic poverty. The definition of poverty used in this study, focuses more on the social and economic aspects of poverty.

The Platform for Action and the Beijing Declaration definition of poverty will inform the dimension of poverty being used here. Poverty has various manifestations, including lack of income and productive resources of household sufficient to ensure sustainable livelihood unemployment, hunger and limited or lack of access to education and other basic services (UNO 1994).

Globally, poverty is a major cause as well as a consequence of early marriage for many young girls under the age of 18. In many traditional settings, poor families use the early marriage of daughters as a strategy for reducing their own economic vulnerability, shifting the economic burden related to a daughter's care to the husband's family. Unfortunately, while this strategy may in some instances place the girl in a better-off family environment, in many cases the negative effects reinforce her vulnerability and that of her children to poverty in her marital home. The younger the age at the time of marriage, the lower the probability that girl will have acquired critical skills and developed their personal capacity to manage adverse situations that may affect their overall welfare and economic well-being.

Meyers (2002) reported that women represent two-thirds of those living below the poverty line (on less than a dollar a day). While no one denies that poverty is gendered and affects men and women differently, strategies that target poverty do not address the multi-dimensional nature of poverty and fail to focus on the most vulnerable.

Existing gender discrimination and socially prescribed roles for wives put undue pressure on young wives to meet these demanding responsibilities. There is however a minority of cases, where young girls are married to wealthy men and therefore not exposed to the poverty related conditions that are discussed in this paper. However, they may also face restrictions in their physical mobility and be unable to fully exercise their rights within marriage. At the beginning of this millennium, UNO (2000) again reported that heads of governments committed themselves to a new strategy to reduce global poverty and ensure that the right to development becomes a reality for everyone. The Millennium Development Goals (MDGs) focus on poverty eradication, universal education, gender equality and empowerment, reduction of child and maternal mortality and combating HIV/AIDS. The attainment of this agenda can only be possible if all men and women have the right to live their lives and raise their children in dignity, free from hunger and from the fear of violence, oppression or injustice (UNICEFT 2010).

Such poverty alleviation programmes will need to recognize the critical role of women in child development and nation building. When children continue to bear and nurture other children, development will only be a reality for the minority of women who are able to raise their children in dignity. Apart from the cultural norms and beliefs that constrain the capabilities of women and girls in most societies (Sen. 2007), there are also norms around women's sexuality and rights within the family and marriage which may make married adolescent girls vulnerable to poverty.

Social norms and gender-related inequalities often reinforce poverty in girls who marry early. According to the World Bank (2001) there are over 1 billion people living below the poverty line, the majority of who are females and mainly live in rural areas of developing countries. Meyers (2002) argued that poverty is characterized by a lack of human social capital such as livelihood skills, education, interpersonal skills, good health (including sexual and reproductive health) and well-being. Additionally the majority of poor people lack social assets and social networks. Married adolescent girls, especially those from rural settings, are at most risk of being poor and will therefore manifest most of these characteristics of poverty.

There is very little information on the determinants of early marriage. However, Meyers (2002) indicates that the majority of married girls in rural communities tend to have mothers who married early. Marriage becomes the only option available to such girls. Poorer mothers are more likely to transmit intergenerational poverty to their children. This could be financial, material or environmental or simply about acquisition of social values, knowledge or status. Among young girls, private and public poverty is worsened by the prevailing gender inequalities. It is also more difficult for women to transform their capabilities into income or well-being due to entrenched gender-based divisions of labour and because girls and women seldom control decisions about the use of their productive and reproductive labour, young girls who are married early will therefore have fewer opportunities to acquire vital capabilities that can be used when they are in vulnerable situations. Intergenerational transmission of poverty can involve the private transmission of poverty from older generations of individuals and families to younger generations and the public transfer of resources from one generation to the next. Children born to young mothers will be disproportionately affected by the intergenerational transmission of poverty via nutrition which often begins in the womb of the malnourished mother (UNESCO 2011). Such children become stunted and underweight in early life and also experience slow cognitive development.

This may lead to learning difficulties and adversely affect their development of life skills which will also in turn limit their productivity and earning opportunities, thus perpetuating the cycle of poverty into the next generation. Erulkar, A. et al (2002) noted that there is a direct relationship between family size, child development, educational levels and economic empowerment. This is because better educated mothers have more decision-making powers and autonomy and often more access to personal income. According to the authors, women's levels of education and health-promoting behavior increase child survival and overall child development. This confirms the current study that increase income for mothers directly translates to better nutrition and physical development of children. Social issues around the transmission of poverty and the vicious cycle of early marriage have not been adequately researched. However, available evidence indicates that social norms regarding access to and control over productive resources and assets within the household are biased against girls and can be exacerbated in situations where girls are married early and have very little decision-making power. Harsh inheritance laws which discriminate against women in favour of male family members may disproportionately affect young married girls (whose spouses are far older than them and likely to die earlier) and result in further poverty for such girls and their surviving children. The younger the age at marriage the more vulnerable she will be to poverty.

However, the powerlessness and lack of independent income and autonomy of married girls will compound their vulnerability to poverty. They are often confined within the home, burdened with household chores, limited decision-making powers and financial dependence on their husbands. This is in addition to social pressure to bear too many children. This situation results in girls being preoccupied with child care and socially isolated, while their lack of access to opportunities and resources, compounds their ability to improve their vulnerability to social poverty. UNESCO report (2011) confirmed that in rural Bangladesh married adolescent girls are not as readily available for educational, vocational or social activities as single girls because of their domestic responsibilities and the restrictions on young brides' mobility. Although It is important to assess how all these poverty-related conditions reinforce each other in the context of other violations of the rights of girls who are forced to marry early, the paper restrict itself to how the indicators of poverty influences early marriage in the Northern Region of Ghana.

Research Methods

This study was conducted in the Northern Region of Ghana. Out of 22 districts 10 districts were randomly selected to represent the entire region. The selected districts and their populations are represented on the table below:

Table: 1 Population of the Selected Districts

Districts	Male Population	Female Population	Total
East Mamprusi	59,453	61,556	121,009
Tolon Kumbungu	56,046	56,285	112,331
West Mamprusi	83,005	83,006	168,011
Savelugu/Nanton	67,531	71,752	139,283
Tamale Metropolis	185,995	185,356	371,351
Gushegu/Karaga	91,522	97,443	188,965
Zabzugu/Tatale	61,085	62,769	123,854
Saboba/Chereponi	58,526	60,574	119,100
East Gonja	69,721	65,729	135,450
Bole	31,022	30,571	61,593

Source: Ghana Statistical Service (2012).

Interviews were conducted with the household heads, girls of 18 years and below who were married and that category who were not married and in school. In all 96 girls were interviewed in relation to poverty and early marriage in the region. 152 households were sampled and interviewed. The author also used observation especially in sourcing information regarding the behavior of household heads and the girls who got married before attaining the age of 18. Observation was also made on the effects of early marriage on girls.

The study was both qualitative and quantitative; therefore quantitative data were also collected to supplement the qualitative data sourced from the interviews and observation and focus group discussions. These questionnaires were administered to the household heads in the form of interviews. Multi-stage cluster sampling was used, pupils were put into clusters before simple random sampling was used to select the respondents.

In the case of the households, houses were put into clusters before households were purposively selected. Households which had girls who got married before the age of 18 years were selected and interviewed. The author did not use self-administered questionnaires because of the illiteracy rate of the respondents in the region. Apart from the primary data, the study also gathered secondary data via the internet, journals, published and unpublished dissertations. This secondary data were used to support the primary data in most instances. The data were processed with the help of the Statistical Package for Social Scientist before analyses were done and in many instances the qualitative information was used to support the quantitative data.

Major Findings

It was observed that there was a wide variation in the proportion of the population who are married and those unmarried in the in the Region. Those who are married were more than those who were not married. The unmarried were not respected in their communities as compared with the married when it comes to decision making in the communities. When couples are legally married and staying together, the study found that it imbibes confidence in their children and reduces the incidence of dropout; also the peace that exists within the marital homes motivates the parents to give out the daughters early for marriage. It was observed that the children of those who are not legally married are teased in school which caused some parents to withdraw their children from school and parents who do not want to find themselves in such a situation marry the girls out before they attain the age of 18 years. The household heads attested to this in a question relating to marital status.

88 percent of the household heads were married, 3.9 percent were single, 3.9 percent were living together/cohabitation, 2.6 percent were separated, 0.7 percent were divorced and another 0.7 percent were widowed. Those who are married were couples who had passed through all the processes and procedures recognized by the society for such as purpose. Children out of this form of marriage are recognized as the legitimate off springs of the couple by the society. The single were those who are not married at all, they were interviewed for the fact that the author wanted to understand how they feel in such a situation. They explained that they wished they had married but because of lack of resources they are not able to marry, they added that with time they will find their future spouses. Those living together or cohabitating were not recognized by their communities. They did not pass through the recognized processes and procedures for marriage. It was observed that they had children but the respondents explained that their children are not recognized by their communities until such a time that they perform all marital rites also, this form of marriage is not common in the region. It was further observed that they were some household heads who were divorced. These were couples who were once married but separated permanently due to some problems they encountered in the marriage. The author was not interested in the reasons why they divorced because that was not the main purpose of the study.

Those separated were those who have passed through the processes and procedures, recognized by their communities for marriage yet, the couples were not staying together. It was observed that this form of marriage is not also common in the region. It was further observed that, even though the singled, separated, divorced, widowed and those living together have all cherished marriage, they said that it is sad they have found themselves in such a situation and that they wish they were all legally married. Those with children explained that the psychological discomfort they experience within their households prevent them to constantly allow their children to attend school and in some cases withdraw them because of the way other children treat their children in school. One of them lamented

“I wish I were legally married but circumstances beyond my control have put me in this situation. My parents are aware of my living with my prospective husband when the situation changes for both of us we would get marry.”

It can be interpreted that marriage is an important institution and cherish by the people of the Northern Region of Ghana, when couples are legally married to each other they are respected in the society it is therefore no surprise to see parents marrying out their girls before they attained the age of 18 years in the Northern Region of Ghana. Those who are not legally married are unhappy about their situation; their children too are unhappy in school which sometimes discourages many children to keep their girls in school till they obtain the necessary skills before marriage.

It has been argued in literature that the level of parental education plays an important role in the marriage of their girls in many cases, the current study in the Northern Region revealed that levels of parental education has little to do with girls marrying before 18 years. The study further revealed that most children in basic schools in the region are children from illiterate parents and this could be one of the reasons why illiterate parents are likely to marry their girls out before they attain 18 years. The study revealed that 87.8 percent of the children said that their parents household have never attained higher education, 12.2 percent of the children had their parents educated.

In a question relating to the levels of education of household heads, 36.2 percent of the household heads schooled up to Junior High level, 21.1 percent of them schooled up to the Primary level, 15.8 percent had not attempted schooling at all, 10.5 percent attained SSCE/VOC. or Technical, 7.9 percent had reached the tertiary level and 6.6 percent had reached the Teacher Training College. It was observed that some household heads in the Northern Region had attempted schooling, only few have been able to reach the tertiary level (Universities, Polytechnic) and this confirms the current study that the level of parental education has little to do with children level of education in the Northern Region of Ghana. The Ghana Living Standard Survey VI report (2008) indicates that the literacy rate among males is higher than among females in the Northern Region. Although some could read and write, their educational levels could not earn them a better living.

One of the household heads who have never been to school said:

“my inability to go to school does negatively affect my girls’ marriage. I sometimes do not see the need to educate the girl child, I prefer her to settle with a man early so that my financial responsibilities will be shifted to her husband.”

It can be explained that both males and females in the Northern Region are enroled in school and allow to attend, not because their parents have attained higher level of education. It has been recognized that level of parental education plays an important role in some parts of Ghana and parts of Africa, especially in enrolment and attendance of the girl child, the assertions of the authors above cannot be applied to the Northern Region of Ghana since majority of parents whose children are in basic schools in the Northern Region are illiterates and some have never attained higher education.

It was observed that there are three main religions in the region and these religions are Christian, Islam and African Traditional Religion. Christian household heads in the region do not marry their girls early as compared with Islam and African Traditional Region. Out of 6 Christian households visited 5 household heads had all their girls in school except one household head who explained that his first girls got married early because of his inability to pay fees that are charged by the school authorities. It was observed that Islam encourages girls’ early marriage. This religion prefer the male children to be educated more than the female children because of the fact that women will eventually marry out of the households, therefore investing in them to acquire higher education means investing in the prospective husband. Out of the 106 households visited 90 household heads had their first daughters married before 18 years and the reason was that they could not pay the fees. Only 16 household heads enroled their girls in school.

African Traditional Religion has not seen the need to educate female children; therefore formal education is a threat to the beliefs and practices of the African Traditional Religion in the region. Out of 40 households visited only 3 household heads had their girls in school, the rest married their girls out before 18 years due to limited household resources.

Confirming the findings, one of the Christians said in the interview

“girl child education is part of Christian faith and that Christianity was introduced in Ghana with a package and that package was education therefore, there is no point in Christian’s life where Christian parents will marry out their daughters early before 18 years.”

One of the educated Muslims during the interview also said

“formal education is alien to Islam, Islam was not introduced with formal education, it was due to technological advancement that Muslims saw the need to educate their children especially, the male child for girls the religion says they should marry early to protect their chastity”

The African traditionalists were also of the view that the question of enrolling the girl child in school should not even arise in African Traditional Religion at all. Being the oldest religion in Ghana, men and women had their roles to play in the society. One of the traditionalists remarked.

“Formal education for girls is unnecessary evil, it is a threat to the beliefs and practices of the religion therefore girls are supposed to marry very early in order to bear children for another family early.”

The study looked at the indicators of poverty and how it influence parent to marry their girls out before they attain the age of 18 years in the Northern Region of Ghana. These indicators include the occupation of the households, household heads incomes; cost associated with boys and girls education and household resources and employment situation of household heads.

The study found that agriculture (particularly farming) and hunting are the main economic activities in the Northern Region. These account for the employment of an active population in the region. It was observed that there were other economic activities like forestry, pito brewing which some household heads were engaged in. The household heads attested to this in a response to a question relating to the occupation of the household heads.

The study found that 78 percent of the household respondents were farmers, 16.5 percent were teachers, 5.3 percent were traders and 0.7 percent of the respondents were those involved in petty industry and fishing. All the major ethnic groups in the region (Dagombas, Gonjas, Mamprusi, Nanumbas and Konkombas) are involved in some sort of farming. Apart from the main occupations of the households, 61.2 percent of the respondents were not involved in other income generating activity. They explained that they do not have time to do so. Only 38.8 percent said they were into other economic activities like animal rearing, pito brewing and forestry. In the Christian households, it was observed that some households were involved in pig rearing in addition to yam farming. This was only observed in the Sababa/Chereponi District where the Konkombas dominate and some parts of Zabzugu and Tatale Districts.

The study found that the occupation of the household heads negatively affect girls marriage. It was again observed that the occupation of the household heads was positively related to the income of the household. Households with low incomes (Income of households discussed in the next pages) are unable to meet the cost of educating their children especially the female children therefore marry them out early as a result of that. It was again revealed that the household heads earn GHc 53.3 and GHc 639.6 as their monthly and yearly incomes respectively and this was inadequate to meet the cost of girls education in the region and therefore prefer the girls to marry early so that they can relieve them from this burden.

In a question relating to cost, the household heads confirmed the findings. Eighty one (81 percent) of the household heads explained that the cost of educating the girl child termly is higher than that of the boy child (cost discussed in the subsequent pages) and that due to their current occupations they cannot meet the termly cost of educating their girls in schools, they rather prefer them to marry so that they can use the small money to educate the boys. One of the household heads said

“my current occupation significantly shapes my family’s ability to invest in my girls, but due to my poverty situation, I prefer marry my girls out early to relieve me from poverty.”

Additionally, the household heads explained that the occupation of their households and what they earn make them to take decisions on early marriage and normally the girl child is stands disadvantage.

El-sanabary (2001) supported the current study by noting that girls from the middle- incomes and high- incomes families in Africa are more likely to be enroled and remain in school as compared with the girls from low income families. It was observed that parents from rural areas in the Northern Region are unable to meet the cost of educating their girls. They therefore prefer to marry them out early. The monthly income of household

heads is GHc 53.3 and yearly is GHc 639.6,¹ as stated above. 18.4 percent of the household respondents earned between GHc 21-30 a month, while the lowest 2.6 percent of the respondents earned between GHc 91-100 a month. The household heads explained that the monthly and yearly incomes are too low to meet the cost of educating their girls. They explained that out of this yearly income they spend GHc 8.50 to buy books yearly apart from what the government gives, GHc 15.00 for school uniforms, GHc 10.00 for school bags, GHc 75.00 for “chop money” and GHc 21.00 for payment of exam registration for three terms every year. (See the calculation on the table below on monthly income of household heads).

Table: 1 Monthly Income of Household Heads

Monthly income in Ghana Cedis	Frequency	Percentage
Less than 10.00 cedis	13	8.5
11-20	5	3.3
21-30	28	18.4
31-40	17	11.2
41-50	12	7.9
51-60	14	9.2
61-70	12	7.9
71-80	20	13.2
81-90	5	3.3
91-100	4	2.6
Above 100	22	14.5
Total	152	100

Source: Field Survey (2012)

The household heads again explained that their incomes are too low to meet the cost; therefore, they prefer the boy child to be enrolled and allowed to attend school and marry the girl out so that their burden can be lessened. As to the sources of their incomes, the household heads explained that they get their income through various sources; 68.2 percent said they get their income through the sale of their farm produce, 13.8 percent said through petty trading which involves fishing, pito- brewing and selling of planted trees, 2.3 percent said through teaching and 15.7 percent said through trading.

The study further revealed that the household heads prefer the male child to go to school and marry out the girl child when the household heads incomes are low. In a question relating to which child should be sent to school in this situation, the household heads supported the findings. Seventy four (74 percent) of the household heads preferred the boy child to go to school when their incomes are low, 21 percent prefer the girl child and 5 percent said none of them will be sent to school. On the preference of the boy child, one of the respondents remarked:

“the boy- child will not get marry and move out to stay with another family so investing in him will definitely bring good returns to the household in future. The girl child will definitely marry to someone outside the family so she will leave the household, therefore investing in her means investing in her future husband.”

It can be interpreted that the more incomes household heads earn, the more they will send their children to school. Also the income of a household heads determines whether the girl child should be sent to school get marry early. El-sanabary (2001) study in some African countries including Ghana found that girls in most African countries are always at a disadvantage when the family incomes are low and this supported the current study in the Northern Region.

The study revealed that household heads spend money on girls who are lucky to be in school more than boys who are in school and the situations where households’ income is low, girls’ are quickly married out. The household heads attested to this in a question relating to expenditure on girls. Seventy percent (70 percent) of the household heads spend less than 35 Ghana cedis termly on their females’ education and 80.9 percent of them spend the same on their males’ education. Twenty five (25 percent) spent between 36-54 Ghana cedis on females’ education while 15.9 percent spend on their males education. Three percent (3.0 percent) spend between 55-64 Ghana cedis females’ education as compared with 1.9% who spend on their males’ education. Two percent (2.0 percent) spend between 65-70 Ghana cedis on females’ as compared to 1.9 percent who spend on males’ education. It was observed that many households spend more on books, examination fees, uniforms and school bags, these items are bought for both males and female children.

¹ The average monthly income of respondents (households) is $8102 \div 152 =$ GHc 53.3 and multiply this by 12 months the average yearly income will be GHc 639.6.¹

When the household heads were interviewed, they outlined what they buy for their girls who are in school different from what was found out, according to them the money is used to buy panties for the girls after every term; others explained that they used the money for school uniform and “chop money” for the girls in every term. The fact remain the same books, uniforms, bags, examination fees are still what household heads spend their income on. The pupil when interviewed confirmed that their parents buy books for them termly and school uniform. Ninety seven (97 percent) attested to this while 3 percent declined and the reason was attributed to low income of their parents. One of the girls said

“my father normally buy texts books we use in class for me, sometimes if he does not have money, my uncle buys the books.”

The household heads further explained that the money is inadequate and when they are ‘hard pressed’, they do not buy the items for their girls and quickly encourage the girls to marry early.

The study revealed that households apart from buying books, school uniform and paying PTA dues they buy cotton for their girls to manage menstruation in school. It can be interpreted that household heads spend more on their girls’ education as compared with their boys, the cost associated with girls education in the region is higher than the cost associated with boys education hence many parents are unable to meet the cost therefore, find it difficult to allow their girls to attend school and rather prefer to marry them out early due to financial difficulties. It was observed that household heads whose girls are in school give the girls chop money for school every day in communities where the School Feeding does not operate and this encourage many girls to attend school regularly. Households which cannot afford to give chop money to prefer the girls to marry so that they will be free and invest their meager incomes in their boys who are in school. It was again observed that the girls who do not receive chop money for school were from schools where the School Feeding Programme operates in the region. The household heads attested to this in a response to a question relating to “chop money” for girls. Ninety three percent (93 percent) of the households give their girls “chop money” for girls every day while 3.3 percent give every two days and three days respectively. The girls also supported the findings, 96 percent of them said that their parents give them chop money for school only 4 percent said they do not receive any chop money for school from their parents.

It was further observed that parents who give their girls in spite of the presence of the School Feeding Programme were educated parents and some were from Christian households. The inability of some parents to give money to their girls for school according to the study makes the girls to run home anytime they are hungry and this encourages them to look for husbands. Some follow their friends to eat. These according to the girls discourage them from attending school every day. One of the girls said

“If my father does not give me chop money where will I get money to buy food and eat?”

The figures below further support the finding on the number of day’s household heads give their boys’ “chop money.”

In a question relating to why parents cannot meet the cost of educating their girls and give them out for marriage before they attain the age of 18 years, the study found that poverty is a major reason in the Northern Region of Ghana. It was observed that the inability of some household heads to meet the cost associated with the girls’ education makes the household heads not to enroll the girl child or allow her to attend school.

The household heads confirmed this findings in a response to a question why parents are unable to meet the cost of educating the girls, 98 percent of the respondents said poverty is a constrain to meeting the cost of their girls education, only 2 percent said it is because of cultural beliefs. It can be interpreted that that poverty is a major factor affecting girls’ early marriage in the Northern Region of Ghana. Mathew (2000) also supported the study when the author discussed many factors which combine to spell an end to the education of the girl child; among these is poverty.

The study further found that girls’ marrying before the age of 18years is a common practice in the Northern Region. It was observed that in almost all the rural areas of the Northern Region of Ghana, girls who were even less than sixteen were seen nursing babies and they were out of school. One of the girls who got married before the age of sixteen years and stopped schooling confirmed the findings by explaining in an interview with the author. “Alima” aged fourteen (14) years was seen carrying a baby in Nyolgu a community in Savelugu Nanton District. She had this to say:

“I was living with my senior sister in Tamale who was a trader and staying with her husband. One day my mother asked my sister to let me come to the village. Immediately I arrived in the village, the following day, my mother told me that my father has decided I get marry to one Yakubu because he had no money to see me through my education. I had no option than to agree. The following week, Yakubu’s father came to our house and begged my hand in marriage and that resulted to my current situation. I was not able to continue my

education because by then I was in class six in Tamale. When I got married, my husband said that I cannot attend school again now that I am married."

Attempts were made to contact Alima's husband when he was finally contacted, Yakubu declined to speak. The household heads also confirmed the findings in a response to a question relating to early marriage and its effects on girls. Eighty seven (87 percent) of the household heads confirmed that they do give out their daughters for marriage before they attain 18 years, out of this percentage, 56.7 percent of the respondents were in the rural communities while 43.3 percent were in the urban areas. These household heads explained that marriage as an institution is much cherished in the society and that parents want their daughters to get marry early and take the name of another family immediately.

Thirteen percent (13 percent) of the respondents explained that they do not give their girls out for marriage by sixteen years and these household heads were mostly Christians, except in Saboba Chereponi District where many of the Christians said their girls sometimes marry before they attain 18 years of age. They further added that there is no difference in returns of their educated boys and girls, what they do know is that highly educated girls in their society always have their bride-wealth higher as compared with less educated girls, therefore they allow their girls to acquire the best education before they get marry. According to them, early marriage may end a girl's education, she may not be able to combine her studies with marital home work, she may even find it difficult to attend school and learn and this will go a long way to widen the disparity in attendance between her and her boy counterparts. It can be explained that early marriage is a common practice in the rural areas and cherish so much in the Muslims and Traditional homes. It affects girls' school attendance and sometimes it leads to the withdrawal of the girl child from school.

A study by Junge in Kenya in 1988 (cited in Odaga and Haneveld 1995), confirms the current study in the Northern Region. The author noted that actions including early marriage compete with school for girls in most societies in Africa and that the age at which girls marry make marriage an important institution in the society. El-sanabary studies in Zaire (2001) did not support the study. There were some household heads in the Northern Region who agreed with the author when the author explained that in Zaire, the higher bride-wealth paid for girls is one of the reasons why parents in Zaire marry their girls early.. The study did not find this and therefore the situation in Zaire is different from the situation in the Northern Region. The current study does not show that there is a correlation between higher bride wealth for girls and their marriage. It only found that poverty had a direct relationship with early marriage in the region.

The study again found that child betrothal is not widely practiced in the region; it is only practiced in Saboba Chereponi District, some parts of Bimbila Districts and Bole District. In these districts, parents who practice it either have their daughters withdrawn from school or are not allowed by the prospective husbands to attend school regularly. As to whether the parents practice it in their communities, 43 percent responded in the affirmative while 57 percent responded in negative. Saboba Chereponi District and parts of Bimbila (mainly inhabited by Konkombas) recorded the highest in terms of child betrothal (37 percent out of 43 percent) and Bole recorded the lowest (6.0 percent).

Those who practice it explained that it is better for the girl to know who the husband is while attending school. It is also the responsibility of the husband to take good care of the girl while in school. They added that in many families, girls who are betrothed are not enrolled because their husbands are unable to take care of them in school and the decision to continue school if even enrolled or withdraw from school lies heavily on the shoulders of the prospective husband.

Fifty seven percent (57 percent) of the household heads who do not practice it explained that the prospective husband will not allow the girl to be enrolled in school, she may not even be able to compete with the marital responsibilities at home and at school. The study revealed that many girls were not enrolled in Saboba District because their husband could not afford the finances associated with girls' education. In an exclusive interview with 'Usanpun' aged (11) years in Wunjuga, a community in the Saboba District confirmed the current study. She had this story to tell the author:

"I was raised by both my parents in this community. My father always tells me that my husband's name is Dajari who is in Obuasi working in the mines. I had never seen him before. When I asked my father how the man he refers to became my husband, he said that, he gave me to him immediately I was born and at the appropriate time he will come for me. My father added that my husband said I should not be sent to school because somebody might snatch me from him."

Ministry of Education report (2010) found in the Girl Child Education Unit in the Northern Region of Ghana further confirmed the study. The report indicates that in the Northern Region of Ghana, girls in the school going ages are given out for marriage at tender ages. Some are betrothed at the age of 2 years because of poverty and this lead to non-enrolment of girls in the in schools. If even enrolled, they drop out because of pressures from their families to go and stay with their husband. This report was too general. The current study only found the practice in Saboba, Chereponi and some parts of Bimbila Districts as well as part of Bole District.

Ahamed et al (2000) studies in Ethiopia revealed that 20% of the primary school pupils were either promised marriage or divorced. In this case, both girls and boys were affected. This was the most common reason for non-enrolment of girls in schools in Ethiopia. The current study did not reveal that child betrothal is a common factor for non-enrolment of girls in the region. The situation in Ethiopia is different from the situation in the Northern Region. The study did not also find that both boys and girls were either promised marriage or divorce, only girls are promised marriage in the Northern Region of Ghana because of their parents' inability to see them through education due to poverty.

Examining the effects of Early Marriage and Poverty

It is in the area of human rights that married girls face most restrictions. Human rights are a set of common standards that every individual is entitled to enjoy by virtue of being human, because they are universal, indivisible and interdependent and enshrined in international conventions, agreements and declarations. Human rights not only give power to individuals, they are rich infinitely moldable raw materials out of which individuals, communities and societies can shape their reproductive and sexual liberty. Every government including the government of Ghana is obliged to respect, protect and fulfill the human rights of their citizens.

However, girls human rights relating to family life, marriage and sexual and reproductive decision-making remain contentious in a number of countries because of cultural and religious reasons. The International Conference on Population and Development (ICPD) held in 1994 and the Fourth World Conference on Women in 1995 produced landmark agendas which committed governments to addressing sexual and reproductive health and rights as fundamental to human rights and social development. This agenda can only be possible if women and girls are aware of their rights and able to exercise these rights in all aspects of their lives.

The legal context of girl's marriage life often reflects a society's attitudes towards females. The discrepancy between the legal minimum age of marriage and the actual age of marriage is due to official tolerance of cultural, societal and customary norms that shape and govern the institution of marriage and family life. These social and cultural norms make the national minimum age of marriage very difficult to enforce. Additionally, in Ghana, the law recognizes three types of marriages: customary, religious and civil marriage. Often the minimum age of marriage is only applicable in civil marriages. In some countries that have a legal minimum age of marriage, there is inequality in the age of marriage for boys and girls. The legal minimum age of marriage for boys is often two years higher than that of girls.

Married young girls in general in the Northern Region are often voiceless in the hand of their husbands and therefore could not protect themselves in their households. They are often not allowed to attend school again even if some are allowed to attend after marriage are withdrawn before they acquire any certificate and this reduce their progress and development to only child bearing in the households. In a number of communities visited, cultural expectations regarding sexuality are very restrictive for young girls, once a girl reaches puberty, it is perceived that she is ready to engage in sexual relations and her sexuality should be curbed or controlled. Parents will often see this as an advantage to arrange her marriage and this retards her progress in life in terms of acquisition of basic education or skills that will earn her a better living in future.

Physiologically, young mothers are not fully mature for childbirth, the existence of cultural preference for sons to be enrolled in school in the Northern Region is as a result of marriage and cost associated with girls' education as explained earlier there is therefore bias in determine which child should be sent to school. The younger the age at marriage of a girl, the longer the fertility period and the more the number of children she will have in comparison to women who marry at a later age. FAWE (2001) found that women who marry before 16 years are known to have at least two to four times more children than those who marry after the age of 25.

Gender violence can indirectly create girls vulnerability to poverty. This is because violence reduces women's autonomy in decision-making on a range of issues and fear often prevents women from taking action. Gender-based violence is a threat to women's well-being and productivity and affects the welfare of children in society at large. Gender-based violence saps women's energy, undermining their confidence, and compromising their health. It is likely that younger wives who tend to be more financially dependent on their spouses will be more affected by the consequences of partner violence and also less likely to leave as a result of this dependency.

Social attitudes on early marriage coupled with other financial constraints and family pressures make it impossible for many girls to leave abusive marriages. Where the bride wealth is returned at divorce and where families have given their daughters away as gifts in exchange for other favours, girls may not be accepted back

by their families of origin. Girls who are able to escape from early marriage are often forced by poverty to go to the urban areas to look for money and those young girls in urban areas who could not make money to live result in commercial sex secretly to survive. In the Northern Region of Ghana, poverty has pushed many young girls into short-term marriages. Men take advantage of these so-called 'wives' for a few months, primarily for sex and then subsequently divorce them. However, early marriage can therefore, be a contributing factor in the increasing rate of urbanization and the commercialization of sex in the urban areas of Ghana. In the presence of the studies linking early marriage and poverty as this paper has demonstrated or provided, there is the need for policy makers to acknowledge this link and design more vigorous policies to combat the incidence of early marriage as a result of poverty in the Northern Region of Ghana.

Conclusion and recommendations

Poverty is recognized as a major deciding factor for early marriage of girls especially in the rural communities in the Northern Region of Ghana but it is not a panacea to poverty. In the rural households where girls are viewed as additional burden on family resources, they tend to be married off earlier as a family survival strategy. Increasingly in the rural communities in the region, early marriage is seen as a religious requirement to protect the sexuality of girls. Although there is limited research on the determinants of early marriage, some notably elements are that early marriages are often initiated and arranged by the family in the region.

In general, men tend to marry at a much older age than women or girls, and this is even reflected in some national law of Ghana where the legal minimum age for boys may be two or three years more than that for girls. In Ghana, the national minimum age of marriage is often only applicable in statutory marriages and is hardly ever enforced in religious or customary marriages.

There have been a number of programme interventions either to delay early marriage or to help improve the special situation of young married girls. Although some of these initiatives have had positive impacts on communities, they have mainly been on a small scale and have primarily been initiated by NGOs. Integrated action is needed from both governments and civil society for any meaningful change to take place. Programmes and policies regarding early and forced marriages should be about creating an enabling environment through which adolescent girls, especially adolescent wives, can reclaim their entitlements and their human rights and through which livelihood skills and gender equity can be promoted.

This is possible through active and organized constituencies at community level where safe spaces for the self-organization of vulnerable groups can be created. A strategy to protect the needs of young girls at risk of early marriage should involve different levels of players. It is necessary to focus on changing community attitudes to early marriage and to get commitment and support from the family and the wider community. This is where individual decisions are made. Government agencies, on the other hand, often have the political decision-making powers and are more likely to assist the creation of structures necessary for providing support and skills development.

The diverse needs of married and unmarried girls of all ages, both illiterate and literate, living in rural and urban areas should also be recognized. Ideally, all programmes should be informed by the following guiding principles thus Promoting gender equity and empowering women and girls

Protecting vulnerable groups and individuals Working in partnerships with parents, families, opinion leaders and communities to improve the status of young girls and in the Northern Region of Ghana, Safeguarding and defending the rights of women and girls to bodily integrity, security of the person, human dignity, health and education; making this integral in the planning and implementation of all programme and providing opportunities for services, support and skills development for young girls and young mothers in the Northern Region of Ghana.

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