

Save Child Now! Analyzing the Underlying Forces Driving Early Marriage among Teenage Girls in the Jaman South Municipality, Ghana

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Abstract:- The purpose of the study was to investigate the factors of early marriage among teenage girls in the Jaman South Municipality of the Bono Region of Ghana. The research objective that guided the study were to investigate the social factors contributing to early marriage among teenage girls in the Jaman South Municipality, to find out the cultural factors contributing to early marriage among teenage girls in the Municipality, and finally, to identify the economic factors contributing to early marriage among teenage girls in the Municipality. A sample size of 150 was selected for the study through simple random sampling. A structured questionnaire was employed for data collection. Data was analysed using frequencies, percentages, means and standard deviations. Findings revealed that inadequate parental education, frustration, peer pressure, sexual immorality, were some of the social factors contributing to early marriage. Also, the cultural factors identified included mode of dressing, beliefs, traditional milestone and customs. Unemployment, financial problem facing teenagers, inability to buy contraceptives emerged to be some of the economic factors contributing to early marriage among teenage girls in the Jaman South Municipality. It was however, recommended that community leaders and relevant stakeholders including school counsellors should organise intensive workshops and educational campaign programmes to sensitise parents and guardians on the effects of some cultural practices and how it can jeopardise the future of the teenage girls. It was concluded that the Girl-child unit in Ghana Education Service of the Jaman South Municipality in collaboration with school counsellors should organise

regular education, awareness and sensitisation programmes for parents, guardians and teenage girls on the effects of early marriage and to be more responsible in providing basic needs to teenage girls to keep them in school. This will improve their academic performance, enhance their self-confidence, self-esteem and also secure a brighter future for them.

Keywords:- Marriage, Early Marriage, Teenage Girls, Social Factors, Cultural Factors, Economic Factors.

I. INTRODUCTION

As an institutional pattern, marriage is designed to foster interdependence and unity in order to uphold family matters (Bankole et al., 2004). Furthermore, Nair (2006) proposed that marriage is a pattern that is universally followed and ingrained through civic behavior as well as cultural and customary rituals. Selecting a spouse is among the most important choices a person must make. In the modern world, people typically make this choice after a protracted learning period in which they participate in more casual and frequently polygamous relationships (Fisman et al., 2006).

A marriage in which one or both partners are under the age of eighteen is referred to as a child marriage, and it is essentially a matter of human rights. It results in the denial of the rights of impacted boys and girls to security, health, and education as well as the freedom to decide when and with whom to get married (UNICEF, 2016). Despite being widespread and having significant effects, girl-child marriage in Ghana seems to be receiving little attention, in

spite of the fact that it has become a significant issue, particularly in rural areas. Many girls, especially those between the ages of 12 to 17, are given to males by their parents, guardians, or relatives for marriage, which causes them to face numerous issues (Children Dignity Forum, 2010). Most societies have an age at which young girls should marry, but in some situations, the biological urge to procreate overrides the age limit. According to the Alan Guttmacher Institute (AGI, 2008), traditional marriage practices frequently take place below the officially declared age limit, which typically and legally explains the early marriage trend that is common among teenage girls who are 18 years of age or younger (Meyers, 2002). Due to a number of underlying causes that have disastrous effects on women and families, early marriage is a custom that is prevalent throughout the majority of developing countries' rural areas (Kabir, 2006).

Furthermore, A formal or informal marriage in which at least one partner is under the age of eighteen is referred to as an early or child marriage (Nour, 2009). According to recent data, more than 700 million women globally get married before turning eighteen. UNICEF's progress report on ending child marriage estimates that by 2030, there could be more than 950 million child brides worldwide. Due to a rapidly expanding population and a gradually declining early marriage prevalence rate, Sub-Saharan Africa will account for about half of all early marriages worldwide (UNICEF, 2014). The official or informal union of a male and female during adolescence and prior to adulthood is also known as early marriage. Once more, although girls make up the majority of the victims, it is an experience for both boys and girls (UNICEF, 2001).

Marriage is widely recognized as a joyous occasion and a significant turning point in an adult's life. Unfortunately, there is no reason to celebrate when early marriage is the norm. Therefore, a girl or boy's childhood is shortened and their fundamental rights are violated when a marriage partner is forced upon them (UNICEF, 2001; Lefcvre et al., 2004). Young girls are deprived of their childhood and made to fill roles for which they are not emotionally or physically fit. Many are powerless to choose their partner or the timing of their marriage. While some are too young to make an informed choice, others are forced into marriage. They lose out on the chance to grow personally and lose out on their rights to full reproductive health and well-being, education, and civic engagement when they marry too young. In South Asia, Sub-Saharan Africa, Latin America, and the Caribbean, early marriage is common; in these regions, 48%, 42%, and 29% of women aged 15 to 24 marry before turning 18. According to Asrese (2014), it is also widespread in some regions of the Middle East, North Africa, the West, and South Africa. According to data from sixty (60) demographic and health surveys, South Asia has the highest overall rate of child marriage among women born between 1985 and 1989, with 45.4% of those women marrying before turning 18. Next is Sub-Saharan Africa, where 38.5% of women born in those years marry before turning 18. With evidence of 31.5%, the Middle East and North Africa region is next, followed by

Europe and Central Asia, East Asia and the Pacific, and Latin America and the Caribbean, all of which have significantly lower incidences (Wodon, 2013). Against this backdrop, the study set out to find out what factors contribute to early marriage among teenage girls in the Jaman South Municipality of the Bono Region of Ghana.

➤ *Statement of the Problem*

Policymakers are beginning to pay more attention to the problem of early marriage. This is due to the fact that child marriage is still very common even though numerous nongovernmental organizations and governments both locally and internationally have worked to discourage and even outlaw the practice. Early marriage has a number of detrimental effects on young girls and the society in which they are raised. It is an infringement on both the general and specific rights of girls and human rights. Early marriage has significant negative effects on a person's physical, mental, emotional, and psychological well-being for both boys and girls. It also limits opportunities for career advancement and education. Since girls are affected by this issue in greater numbers and with greater intensity, girls are given more attention in this study.

Additionally, international initiatives to combat poverty in developing nations are hampered by early marriage. According to Adedokun et al. (2012), the pervasive practice of child marriage makes it harder for families in developing nations to escape poverty. This undermines vital international initiatives to combat poverty, HIV/AIDS, and other development issues, and reduces the effectiveness of billions of dollars in development assistance. Adedokun et al. (2012) went on to say that society at large, not just girls, bears the financial burden of early marriage. Teenage pregnancies are causing society to bear an increasing number of burdens, including population pressure, rising health care costs, and missed opportunities for human development due to lack of education. International efforts to combat poverty in developing nations are also hampered by early marriage. This indicates that the pervasive practice of child marriage undermines efforts by families to rise above poverty in developing nations such as Ghana. As a result, the three levels of government's efforts to combat poverty, address issues related to education, combat HIV/AIDS, and address other development challenges are compromised.

The practice of early marriage has detrimental effects on girls not only personally but also on their offspring, families, and society at large. According to UNICEF (2000), early marriage is not only the fault of girls but also of society at large. Teenage pregnancies place an increasing burden on society, including population pressure, rising health care costs, and missed opportunities for human development. According to Adedokun (2012), the majority of these young people who are forced into early marriages are dropouts from school, lack the necessary skills to find employment, and are at risk for STDs. Furthermore, because they are typically forced into relationships without feeling love for their partners, they are the primary victims of domestic abuse by their elderly husbands. Early marriage

robs girls of their health, education, and the opportunity to thrive in society. It also holds them back in terms of their autonomy to choose who they want to be with and when (Wodon, 2013). Once more, child marriage prevents individuals' families, communities, and country as a whole from growing and developing (YHFG, 2015).

There is proof that early marriage is the reason why girls in sub-Saharan Africa miss school (UNICEF, 2001). Young girls are forced to cut short their education in order to get married, sometimes without even finishing primary school. Ghana still has a high rate of early marriage, which could be caused by unidentified issues. According to data from the Ghana Multiple Indicator Cluster Survey (MICS, 2006), 27% of women married before turning 18 and 6% of women between the ages of 15 and 49 married before turning 25. Additionally, the percentage of girls getting married before turning 15 rose to 8% in rural areas and 4% in urban settlements, for a total of 33% of girls getting married before turning 15 (Owusu-Ekuful, 2015). Children who are married off at an early age lose their dignity and are unable to fulfill their full potential and make a positive contribution to society. Girls suffer disproportionately from child marriage, even though it affects both sexes equally. In the world today, over 700 million women got married before turning eighteen. Thirty-plus percent of this group were married before turning fifteen. 40 percent of girls in sub-Saharan Africa get married before turning 18. Twenty countries have the highest rates of child marriage; fifteen of them are in Africa.

According to Ahonsi et al. (2019), child marriage is still common for a variety of reasons, some of which are advantageous. Nevertheless, empirical data indicates that, generally speaking, the same factors that make child marriage advantageous are also those that make it problematic, as it can have a number of detrimental socioeconomic and health effects on girls, their offspring, families, and communities. It is important to note that child marriage is known to have a negative influence on a girl's wellbeing and can have long-term effects on both the child and the nation. Researchers have examined the factors that lead to young girls getting married in various parts of Ghana and other countries. The researcher used four wards in the Ubungu municipality in Tanzania. A mixed methods approach and descriptive survey design was used. Data was collected using interviews, questionnaire and focus group discussion. The findings of the study reveals that girls are more affected by early marriage than boys, since girls are marginalised, their voices are never heard and they are, in most cases, considered as 'investment' by their parents and guardians who receive bride price when the girls are married.

Another study conducted by Ruth (2014) examined the factors which contribute to early marriage among teenagers in rural areas; a case study Kasulu District in Kigoma region. Quantitative approach was employed for the study while cross-sectional survey was the design for the study. The researcher used cluster and purposive sampling techniques to sample 100 respondents for the study.

Questionnaires, interview guides and focused group discussion as the research instruments for the study. Data was analysed using frequencies, percentages, and chi-square test. The findings of the study says that, majority of the women entered into marriage as a result of someone's pressure and more than 80% of the marriages were arranged by parents. The main reasons for early marriage according to the study included a combination of socio-economic and cultural traditional factors, these include, prestige (maintaining ones good name and social esteem), strengthening the ties between the marrying families, ensuring virginity of girls at the time of marriage, avoiding the possibility of a girl not being marriageable later in life, fear of premarital sex and pregnancy, lack of awareness about legal prohibitions and the poor level of law enforcement. Again, the study revealed that inadequate education was the main social factor which accelerates high contribution factors to early marriage. This is simply because many girls do not go to school so they get married early because they think that being married will solve their problems. Our schools do not offer sex education and reproductive health as a result young girls who complete standard seven get married and enter into marriage without adequate health education. Ignorance on reproductive health was seen to be the factors contributing to early marriage. Elyasu (2020) conducted a research on early marriage in the Wa Municipality perspective and policy implication. The study employed qualitative approach and a phenomenological research design. Participants were drawn from the selected communities from the five zonal councils in the Wa Municipality using the simple random sampling. Both probability and Non-probability sampling techniques were used to select a total of 110 respondents for the study. Both primary and secondary data sources were used and the secondary data is mostly used to support the primary data in most of my analysis. The research employed In-depth personal interviews, focus group discussions, key informants interviews and direct observations as data collection methods. Data was analyzed using content analysis. The findings revealed that early marriage exist in the Wa municipality and is influenced by parental irresponsibility, religious values, single parenting, gender inequality and peer influence. Also, school dropout, partner violence, lack of voice in decision making and malnutrition were also reported as the effects of early marriage in the Wa municipality. From the forgoing discussion, it can be realised that previous studies were conducted outside Bono Region of Ghana. This created a population gap and this current study intends to fill this lacuna by conducting the study in Jaman South Municipality in the Bono Region of Ghana. Similarly, most of the early studies either used a qualitative approach or mixed method approach and this has created a methodological gap. This gap will be filled in this study by employing a quantitative approach and a descriptive survey design. This study therefore, seeks to investigate the social, cultural and economic factors of early marriage among girl-child in the Jaman South Municipality of the Bono Region of Ghana.

➤ *Purpose of the Study*

The purpose of the study was to investigate the factors contributing to early marriage among teenage girls in the Jaman South Municipality of the Bono Region of Ghana.

➤ *Objectives of the Study*

To achieve the purpose of the study, the following objectives were set out:

- Investigate social factors contributing to early marriage among teenage girls in the Jaman South Municipality.
- Find out cultural factors contributing to early marriage among the teenage girls in the Jaman South Municipality.
- Identify economic factors contributing to early marriage among the teenage girls in the Jaman South Municipality.

➤ *Research Questions*

The achievement of the objectives was on finding answers to the following research questions:

- What are the social factors contributing to early marriage among teenage girls in the Jaman South Municipality?
- What are the cultural factors contributing to early marriage among the teenage girls in the Jaman South Municipality?
- What are the economic factors contributing to early marriage among the teenage girls in the Jaman South Municipality?

➤ *Significance of the Study*

The findings of this study will serve as an eye opener to parents to help them abandon early marriage among teenage girls in the Jaman South Municipality. The findings will help the Jaman South Municipality assembly to institute proper policy guidelines to curb the menace of early marriage among teenage girls in the Municipality. The findings of the study will add to existing body of knowledge on early marriage among teenage girls and would serve as a source of reference material to other researchers interested in carrying out further studies on early marriage.

➤ *Delimitation of the Study*

The study was delimited to the Jaman South Municipality of the Bono Region of Ghana. The study was further restricted to cultural and economic factors influencing early marriage among teenage girls in Jaman South Municipality.

II. REVIEW OF RELATED LITERATURE

➤ *The Concept of Early Marriage*

When a girl lives with a partner as though she is married before turning eighteen, this is referred to as a "early marriage" in both official and informal contexts (UNICEF, 2005). According to UNIFPA (2006), "any marriage contracted below the age of 18 years, before the girl is physically, physiologically, and psychologically ready to shoulder the responsibilities of marriage and childbearing" is considered early marriage, also referred to

as child marriage. In contrast, child marriage occurs when one or both spouses are underage, and it can occur under civil, religious, or customary laws, with or without formal registration (Sibanda, 2011).

A child's marriage or betrothal should not have any legal standing, according to the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the most extensive international bill of rights for women. In addition, the Committee overseeing this convention stipulates in General Recommendation 21 article 16(2) that the age at which "they have attained full maturity and capacity to act" for marriage should be 18 for both males and females. Nevertheless, the majority of early marriages are planned and founded on parental approval, and they frequently fall short of protecting the girl child's best interests. Force is frequently used in early marriages (UNICEF, 2000).

There has been some discussion about the absence of a comprehensive definition of early marriage in international conventions. Some academics and activists contend that the emphasis should be on eradicating the negative effects of early marriage rather than trying to determine a universal age at which boys and girls should not get married (UNIFPA, 2006). For instance, some analysts argue that a universal marriage age is inappropriate, partly due to the fact that different societies have varied conceptions of what it means to be a child, in addition to distinct socioeconomic and cultural contexts.. Bunting (1999) proposes that governments should be allowed to set the age of marriage below 18 years of age, but that the onus is on them to demonstrate that this lower age does not result in any discrimination or adverse consequences for women.

➤ *Prevalence of Early Marriages in Africa*

UNICEF (2005) reports that in Central and West Africa, respectively, between 40% and 49% of girls under the age of 19 are married, compared to 27% in East Africa and 20% in Northern and Southern Africa. Early marriage rates are highest in Sub-Saharan Africa. In the region, 14.3 million girls get married before they turn 18 and become child brides. Adolescent fertility and maternal mortality rates are high in nations like Niger, Chad, and Mali where the rate of early marriages surpasses 70%. The Population Council (2008) reports that the Francophone West African nations have some of the highest rates of maternal deaths: 1,000 deaths per 100,000 live births in Guinea Bissau, 820 in Mali, and 830 in Niger are among the countries with the highest rates of maternal mortality, and child mortality rates are also concerning. Alarming examples can be found in surveys conducted in a few Sahelian countries. For example, the 1992 Health and Demographic Survey (DHS) in Nigeria found that 47% of women between the ages of 20 and 24 were married before turning 15, and 87% married before turning 18 (Moloku, 2000). Some nations—like Niger (77%), Chad (71%), and Mozambique (57%), have extremely high rates of early marriage; other nations, like Togo in West Africa, have more moderate rates—like 31%—while South Africa has a relatively low proportion of young women who marry young (Mathur et al., 2003).

Kenya experiences a high rate of school dropouts as a result of teenage girl marriages and early pregnancies, much like other parts of the continent. According to Kenya's 2012 Country Report, one of the main causes of girl-child marriages is poverty and the lack of economic opportunities available to girls in rural areas. Some parents still see girls as an expense that needs to be quickly disposed of or as a valuable asset that can be traded for goods, money and livestock (Singh & Samara, 1996).

For instance, data from Tanzania's Children's Dignity Forum (2008) indicates that, while prevalence rates vary, child marriages are a genuine issue in Tanzania, especially in the Dar es Salaam, Coastal, Mwanza, and Mara regions. While communities that view child marriage as a part of their traditions bear some of the responsibility for the practice, there should also be significant blame placed on the lack or inadequacy of legislative and policy frameworks protecting children. In Tanzania, there isn't a single law that addresses children's rights, nor is there any legislation that addresses the protection of children's rights to play, social security, education, or any other aspect of their lives (Odhiambo, 2016). Girls are more likely to marry young, and those who are married already require more attention from policies and programs. Programs that deal with HIV prevention and adolescent reproductive health have mostly targeted young people who are single (Bruce & Clark, 2004). But in most developing nations, teenage girls engage in most of their recent unproductive sex within marriage. Young women who marry before turning 18 have lower levels of education, earning potential, and social mobility. Research has indicated that in certain contexts, married girls are more likely than their single, sexually active peers to be HIV positive (Bruce & Clark, 2004).

Although it is prohibited in some areas of all countries, early marriage is particularly prevalent in South and West Africa. In Bangladesh, Mali, India, and Nepal, the majority of women between the ages of 20 and 24 were married by the time they were 18. Based on data from the Demographic and Health Survey (DHS, 2020), at least 40% of women in some regions of Bangladesh, Ethiopia, India, and Nigeria were married before turning 18. Early marriage among boys is significantly less common, according to a Population Council (2008) analysis of data from United Nations member states. Poverty, dowry pressures, parental worries about premarital sex and pregnancy, or other economic or cultural factors are frequently the cause of girls getting married young. Many women believe that marriage is the start of their sexual life and a sign of greater social isolation since, when they leave their homes and birth villages, they lose touch with their friends and peers. Due to their multidirectional nature, the data currently available cannot conclusively demonstrate the causal relationship between early marriage, poverty, low educational attainment, and other social indicators (Greene, 2014). However, research has shown that married girls face numerous challenges in the social, health, and economic domains, which makes it difficult for them to balance their reproductive and general needs as well as those of their children.

For many girls, marriage signals the start of frequent, unguarded sex. The likelihood of a bride being a virgin increases with her age. Compared to single sexually active girls, married girls engage in sexual activity far more frequently (Clark, 2004). Thanks to data from the DHS and the World Fertility Survey, trends have been thoroughly investigated. According to an analysis of DHS (2020) data, marriage accounts for more than half of recent unprotected sexual activity in 27 out of 29 countries. First births carry unique risks for both mother and child, and 90% of first births that happen before the age of 18 happen within a marriage, according to a population council analysis of DHS data on married girls who are under pressure to get pregnant. There is a higher chance of maternal and infant mortality for first-time mothers under the age of sixteen. Child brides often engage in unprotected sex, frequently with an older partner, and married girls have a significant and unique risk of contracting HIV (Bruce & Clark, 2004). The age difference between a bride and her spouse increases with her age. Males who are older and have had more sexual experience may be at a higher risk of contracting HIV. Studies employing bio-makers in Kisumu, Kenya, Ndola, and Zambia revealed that married girls between the ages of 15 and 19 had greater rates of HIV infection than did single, sexually active girls in the same age range (Kanyangu, 2014). (33% against Kenya's 22% and 27% against Zambia's 16%).

Young married girls rarely have the opportunity to attend school and have low educational attainment. In a cross-region, the proportion of girls who marry before turning 18 declines as the number of years of education a girl has completed rises. Married girls have lower household and economic power than married women, and they hardly ever go to school. Married girls, who frequently live with little authority under the supervision of their new mothers-in-law, have less decision-making power than married women, according to data analyzed by Population Council (2008) from Egypt, Kenya, and an Indian study. In addition, married girls are less mobile than single girls or married women. When data from the Population Council (2008) was analyzed in India, Kenya, and Bangladesh, it was discovered that there were notable variations in married girls' mobility when it came to how frequently they visited locations like restaurants, post offices, banks, and tea shops. Married girls are also less likely to be exposed to contemporary media. For example, research from Bangladesh, Ethiopia, Nepal, and Kenya has demonstrated that married girls are typically exposed to fewer media than single girls who marry later. Modern media is a growing source of information about HIV prevention and reproductive health, which changes interpersonal communication about the disease and, in some cases, alters social norms. This increases social contact with the outside world (Bruce & Clark, 2004).

Married girls also have smaller social circles. Married girls who frequently relocate to their husbands' communities are far more likely than their single peers to do so, according to research from Bangladesh and analysis from India. In some situations, married girls may be more vulnerable to gender-based violence. About half of the countries of Egypt,

Haiti, India, and Nicaragua had young marriage rates that considerably raised a girl's or woman's risk of experiencing violence, according to an analysis of DHS (2020) data from nine different countries.

➤ *Social Factors Contributing to Early Marriage*

Families face intense social pressure to fit in in areas where child marriage is common. Being noncompliant can frequently lead to ridicule, rejection, or embarrassment for the family. Local beliefs about the ideal age to get married, the desire for submissive wives, the structure of extended families, and other customs are almost always ingrained in religious or customary practices. Many times, patriarchy and associated family structures, which guarantee that a father's authority over his daughter is transferred to her future spouse, legitimize child marriage. In certain regions of Africa and Asia, child marriage or betrothal is considered a valuable way to strengthen strong family ties, close agreements on land or other assets, or even resolve conflicts (UNIFPA, 2006).

The following opinions of a priest who represents the Ethiopian Orthodox Church reinforce the strong religious message that marriage at an early age is ideal. He contends that "girls stay single as late as 30 these days, with western ideas spread everywhere." Although it is highly modern and scientific, it is forbidden in our church (Barnes et al., 1998). Social feminist Adamson acknowledged that the framework of patriarchal capitalism is the source of women's oppression and exploitation (Cleveland, 2003). They held the opinion that in order to effect social change, a fundamental shift in understanding of sexuality is required, as it is so embedded in the social relationships of patriarchal capitalism. Therefore, the system that still oppresses young girls to marry through policies, traditions, and beliefs may be a barrier to the early eradication of marriage in this study.

➤ *Cultural Factors Contributing to Early Marriage*

One way to guarantee that a wife is protected, or firmly placed under male control, that she works hard for her in-laws' household and is obedient to her husband, and that the children she bears are legitimate, is to marry early (UNICEF, 2001; Mathur, 2003; Nour, 2006). On the other hand, early marriage can take the form of various customs meant to shield a girl from unapproved sexual activity in many societies that value virginity before marriage. In certain regions of the Middle East and North-East Africa, female genital mutilation (FGM) is a practice used to limit sexual pleasure and temptation. Some parents withdraw their girls from school as soon as they begin to menstruate; fearing that exposure to male pupils or teachers puts them at risk.

Interestingly, the goal of all these practices is to protect the girl from male sexual attention; however, marriage is perceived by worried parents as the best form of protection (Mbiringtengerenji, 2007; Bayisenge, 2010). Child marriage is a protective measure or survival tactic used by parents or professions during wars and civil unrest. Marriage to a warlord or other authority figure may offer better protection for displaced populations living in refugee camps since they

may feel helpless to shield their daughters from rape (Nordby, 2018). The only path to survival and protection for young girls who are orphans or have been split off from their parents or relatives is marriage (De Smedt, 1998). Child marriage aided in increasing the number of pregnancies and ensuring there were enough surviving children to meet the household labor needs in traditional societies where infant mortality was extremely high and survival depended on a family's ability to produce its own food or goods for sale (Mathur, 2003). Furthermore, in order to lessen the financial burden of expensive wedding ceremonies, impoverished families frequently marry off girls at the same time.

➤ *Economics Factors Contributing to Early Marriage*

One of the main causes of early marriage is poverty. A young girl may be seen as an economic burden in places where poverty is fashionable, as one fewer daughter means one fewer mouth to feed (Mathur, 2003; Nour, 2006). While their daughters are still young, parents support their marriage in the hopes that it will improve their social and financial standing and lessen financial strain on the family. It is customary in certain societies to marry a man who is significantly older, and occasionally even elderly. In some traditional societies in Northern Ghana and Sub-Saharan Africa, the bride's family may receive cattle as a bride price for their daughter from the groom or the groom's family (UNICEF, 2001). It is important to note that the Zimbabwean girl's story is just one of many where girls are forced into early marriages as a result of financial hardships. A ten-year-old girl in Zimbabwe was reportedly sold to a forty-year-old man as a wife in August 2001, according to a local newspaper. The family needed the money for food. For \$2000 Zim, or \$7 US, she was sold. Possibly, this amount could have purchased two bags of corn. The man whose child was going to be married had a previous wife who had passed away from AIDS (Forum on Marriage and the Rights of Women and Girls, 2001).

To help reduce early marriage, programs can foster policies and norms that support later marriage and offer services, resources and options to families to delay marriage (Lee-Rife et al., 2012). Assuring girls' school attendance, even if it is not at the required grade level for their age, is beneficial to their reproductive health by encouraging delayed marriage, delayed sexual initiation among those who are sexually active, and higher contraception and condom use. Specific programmes are substantial scale such as those in Bangladesh and Mexico have improved schooling outcomes for girls. The availability of economic opportunities may also cause unmarried girls to work in Bangladesh's garment industry for pay, which may raise the average age at marriage for both working and non-working girls who reside in the working girls' communities of origin (Amin et al., 1998). A five-year project in Nepal discovered that changing traditional views about early marriage among parents and communities was facilitated by community involvement in efforts to improve opportunities for single girls (Malhotra et al., 2011; Greene, 2014; Chandra-Mouli et al., 2015). The project will use street theater, youth clubs, peer education, and skill-building workshops to provide

information and services to teenagers. Creating significant policies for marriage registration and enforcing laws pertaining to the minimum age of marriage are two additional strategies for delaying marriage. Policy makers and program managers should create new educational opportunities, broaden social networks, cultivate economic resources, strengthen married girls' bargaining power, and offer married girls services and information on HIV prevention and reproductive health as appropriate to their partners in order to support those who do marry young (Chandra-Mouli, et al., 2015).

To ensure that girls transition to marriage as safely as possible, specific strategies are required. For instance, a program in Western Kenya is promoting voluntary counseling and testing among newlyweds or couples considering marriage, educating people about the risks of HIV infection associated with early marriage, and setting up clubs for married girls (Dhana et al., 2014).

Furthermore, health strategies are required to postpone having a child, assist new mothers, and stop the spread of HIV and other STIs (Bruce & Clark, 2004). In order to create socially acceptable ways to deliver necessary information, social connections, and services, awareness programs must take married girls' limited mobility into account (Roomi & Parrott, 2008). One model is available from the first lime parent's project in India. Married girls and their husbands receive information on birth spacing, safe delivery, post-mortem care, and partner communication through home visits. The project groups girls who are newly married and pregnant for the first time into social and economic activities in an effort to strengthen the bonds between married girls and their unfamiliar peers and mentors as well as to improve their capacity to act independently. It is believed that while empowerment is beneficial in and of itself, these girls must make these kinds of efforts if they are to receive the full benefits of health intervention (Haberland & Rogow, 2015). Dhana et al. (2014) conducted a project in India that provided an integrated package of clinical referrals and services, information on reproductive health, and related counseling. 10% of participants' knowledge of sexual and reproductive health issues increased by 25%, according to a preliminary analysis of the project. Couples also communicated more and the percentage of married girls seeking STI treatment increased. During a three-year project in Nepal, an intervention model was compared to control groups, which included married women under the age of twenty-five. The study discovered that although not as much, communication-based interventions such as health care, talk shows, and husband-only educational events led to marked increases in young women's safe motherhood practices. Adolescent health and information programs in Nigeria aim to teach married and divorced teenagers how to generate income and to give them health information. According to Lee-Rife et al. (2012), these projects are based on ideas that improve reproductive health interventions and increase economic options. In order to encourage married girls to continue their education and to keep them in school when necessary, other kinds of programs and policies may also be

started, including ones for girls Santelli et al., 2006). It is clear that married girls frequently do not have easy access to mainstream media and media messages because of the robust information filtering and supportive roles played by husbands, mothers-in-law, and other relatives. Various justifications have been offered for entering into an early marriage. For example, low-income families might view a young girl as a financial burden and her marriage as a means of survival for her family. The family benefits socially and financially from her marriage (ICRW, 2007). Sometimes, in an effort to boost the family income, parents willfully marry off their young daughters in order to receive bride wealth. In Africa and other parts of the world, bride wealth is a cultural phenomenon that encourages parents to marry their daughters at a young age (UNICEF, 2001). Culturally, the education of a boy child is more valued, and boys are typically given preference over girls. Since the girl child will marry someone else, it is believed that her education is a waste of money.

III. METHODOLOGY

➤ *Research Approach*

Quantitative research approach was employed for the study. The purpose of quantitative research is to find out the degree of a phenomenon or whether a relationship exist between two or more aspects of a phenomenon by quantifying the problem in order to generate a numerical data which can be converted into usable statistics (Boateng, 2018; Saunders et al., 2012). It can also be used to quantify behaviour, attitudes and opinions by generalizing results from a sample to the target population. Boateng (2018) further explained that, quantitative research is more structured due to the fact that it begins with questions from previous studies and utilises objective instrument like questionnaires and test. in data collection. This approach was employed because it is the most logical method to use when examining interrelationships among variables, where objective theories are tested (Quick & Hall, 2015). These variables can be measured typically by using instruments of predetermined, close-ended questions so that numbered data can be analyzed using statistical procedures (Creswell, 2009).

➤ *Research Design*

Consistent with the study's approach being quantitative, descriptive survey design was adopted to solicit participants views as far as the research phenomena under consideration is concerned. Descriptive survey according to Fraenkel et al., (2012), involves asking the same set of questions (often prepared in the form of a written questionnaire or ability test) of a large number of individuals either by mail, by telephone, or in person. This research design was appropriate for the study because the researcher sought to investigate the factors that determines early marriage among teenage girls in the Jaman South Municipality. The term research design has been defined in various ways by various researchers and other authorities. A research design according to Laverty (2016), is the "blueprint" of a research study, referring to the overall strategy that integrates all components of the study in a

coherent and logical way. Bryman (2004) also asserts that, research design provides a framework for the collection and analysis of data. The author continued that, a choice of research design reflects decisions about the priority being given to a range of dimensions of the research process. The descriptive survey design was adopted for the study because it provides reliable, valid and meaningful information. It is also simple and easily applicable to all social problems. Again, the descriptive design was chosen because in considering the purpose of the study, the research questions and the magnitude of the target population, it was the most appropriate design which could lead the researcher to achieve the purpose and to draw meaningful conclusions.

➤ *Population*

According to Patton (2002), population of a study is the larger group upon which a researcher wishes to generalize. Thus, it includes members of a defined class of people, events or objects. The population for the study was teenagers in the Jaman South Municipality. The target population for the study was all teenagers within three towns with a numerical strength of one thousand three hundred and seven (1,307). However, since this study is focused on females, the accessible population was 395 teenage girls in the Jaman South Municipality. This typically includes those who have been given into marriage and living with their husbands and those who have been given into marriage but are living with their parents. The population also included adolescent girls from the ages of 12 to 15 years at the time of the study. This age bracket is considered because it is expected that at that age they are adolescents are not ready for marriage.

➤ *Sample and Sampling Procedures*

A sample is a subset of the population being studied (Crossman, 2013). According to Alvi (2016), sample is defined as a group of relatively smaller number of people selected from a population for investigation purposes. The sample size for this study was one hundred and fifty (150) teenage girls. Sampling techniques and procedures refer to the methods used to select a sample from the accessible population. According to Mertens (2010), sampling is the act of selecting a suitable sample, or a representative part of a population for the purpose of determining parameters or characteristics of the whole population. Simple random sampling according to Fraenkel et al., (2012) is one in which each and every member of the population has an equal and independence chance of being selected. The researcher chose this technique because it is the best way yet devised by human beings to obtain a sample representative of the population from which it has been selected. The researcher selected three popular towns within municipality. Within each town are numerous villages. The researcher used simple random sampling to sample 2 villages each from each town. Again, simple random sampling was also used to select fifty (50) respondents from each village; twenty-five (25) respondents from each village, totalling one-hundred and fifty (150). However, the sample size for the study was one-hundred and fifty (150).

➤ *Data Collection Instrument*

The research instrument for the study was a self-developed structured questionnaire. Structured questionnaire was based on the purpose and specific objectives of the study. The questionnaire was divided into four (4) sections with 15 statements or items. Section one focused on the demographics of the girl-child with 2 items/statements. Section two with 7 statement or items focused on the social factors that contributed to early marriage of the adolescent girls. Section three which contained 4 statements/items focused on the cultural factors that contributed to early marriage among girl child in the Jaman South Municipality. Section four with 4 statements/items focused on the economic factors that contributing to early marriage among the girl child. The questionnaire is structured on the four point Likert scale, the scale of 1-4 (strongly disagree, disagree, agree and strongly agree). The instrument is also based on the dimension of value which deals individual perceptions or opinions and attitudes about the phenomenon (early marriage). Per the scale, the higher the value associated with the score/response from the respondents, the higher his or her positive on the prevalence or effects of the problem under investigation.

➤ *Validity and Reliability*

Validity refers to the level of acceptability; how acceptable or credible is the research? The criterion of credibility (internal validity) can be met by two standards; the use of more than one research method, and the use of respondent validation. This means that comments and conclusions can be supported or rejected by participants, and with that (if necessary) readjusted to best represent the nature of the concept investigated (Bryman, 2008). In this study, I used more than one method to make sure there is complementarity of findings. The questionnaire was taken through face, content and constructs validity procedures. First, face and content validity of the instrument was ascertained by effecting the comments of experts in the field of social work and teacher education. The initial instrument was given to measurement and evaluation experts to check the structure, layout and conformation in regards to the research objectives and questions and item construction procedures. Also, the views, comments, additions and deletions that were raised as a result of the pre-testing were effected. For the purpose of reliability, a pre-test of the questionnaire was carried out. The pre-test was done among 25 female students in another district. The pretesting was meant to ascertain whether the items presented in clear and understandable language and verify whether the participants in the trial testing would interpreted the questionnaire items similarly. The pretesting was done since it helps in achieving validity as it resulted in correcting and appropriately adjusting areas of weakness in relation to the questionnaire.

➤ *Data Analysis Procedures*

Descriptive statistics was used in analysing the results. Specifically, frequencies, percentages, means and standard deviations were used to analyse the data. First, the questionnaires were serially numbered and coded. The data was then keyed into excel (a data management software) to

remove doubled responses and to ensure that the data was ready for running the analysis. After the cleaning of the data, frequencies, percentages, means and standard deviation was computed for each research questions.

➤ *Ethical Considerations*

Ethical considerations in social research primarily entail the notions of informed consent, confidentiality and ethical review board's assistance. Informed consent entails the researcher to give accurate information about the aims of the research to the participants (Bryman, 2008; Patton, 2002). In this study, I informed the participants about the topic and purpose, and why I was interested in using them. Further, the researcher asked all participants whether the researcher could use them for the study or not.

Confidentiality, on the other hand, also involves concealing information given and high level of anonymity (Bryman, 2008; Patton, 2002). In this regard, the participants were informed not to indicate their name on the questionnaire. This is especially important to ensure that their identities are not reviewed in the course of the study and after the study.

IV. RESULTS AND DISCUSSION OF FINDINGS

➤ *Demographic Distribution of Respondents*

The background information comprise age, age at birth and parent/guardian. The demographics data of the participants were analysed using frequency counts and simple percentages. The result of the participants' background information are presented in Table 1.

Table 1: Demographic Classification of Respondents

Item	Frequency (f)	Percentage (%)
Age		
Below 12	99	66
13-15	51	34
16-17	-	-
Total	150	100

Source: Filed survey (2024)

The result in Table 1 indicates that out of the 150 respondents, majority 99 (66%) of them were below the age of 12 years while 51 (34%) of them were between the age range of 13-15 at the time of the study. The result however, revealed that none of the respondents were within the ages of 16-17 indicating that most of respondents were given into marriage before the age of 18 years. This means that the respondents were all adolescents (12-15years) who are supposed to be in school by all standards (UN, 2017). Again, the result indicates that 26 (17.3%) of the students live with either their mother or father, 27 (18%) lives with their grandparents while 43 (28.7%) of them live with other relatives apart from their parents. On the other hand, the result indicates that 54 (36%) of them live with their biological parents. Based on the result, one can conclude that most (36.8%) of the respondents' live with their biological parents as at the time of the study hence, it is presumed that the parents will positively influence their children. if that persists, then it likely that parents will not give their children into early marriage. However, it appears

that in the Jaman South Municipality it is rather the opposite. Parents give out their daughters to marriage at their adolescence.

➤ *Analysis of Research Questions*

- *Research Question One: What are the Social Factors Contributing to Early Marriage among Teenage Girls in the Jaman South Municipality?*

The objective of this research question was to find out the social factors contributing to early marriage among teenage girls in the Jaman South Municipality. In order to make the analysis succinct, responses were grouped into "strongly agree (SA) or agree (A)" and "strongly disagree (SD) or disagree (D)". Means is represented as M while standard deviation is represented as sd. To answer this question, respondent views were solicited and the findings are presented in Table 2 below.

Table 2: Social Factors Contributing to Early Marriage among Teenage Girls N=150

Statement	SA		A		D		SD		M	Sd.
	F	%	F	%	F	%	F	%		
Inadequate parental education	29	19.3	59	39.4	32	21.3	30	20	3.18	.81
Frustration	27	18	70	46.7	21	14	32	21.3	3.32	.64
Peer pressure group	38	25.3	57	38	26	17.3	29	19.3	3.33	.84
Sexual Immorality	80	53.3	45	30	15	10	10	6.7	3.30	.90
Inadequate advice for teenagers	27	18	31	20.6	34	22.7	58	38.7	3.14	.77
Inadequate parental care	81	54	50	33.3	14	9.3	5	3.3	3.13	.89
Inadequate social control in sexual matters	80	53.3	45	30	15	10	10	6.7	3.28	.78

Source: Fieldwork data (2024)

Results in Table 2 depicts that majority of respondents, 88 (58.7%) agreed or strongly agreed with the assertion that inadequate parental education is a major social factor accounting for early teenage girls marriage among residents of the Jaman South Municipality with a mean ($M=3.18$, $Sd=.81$), while 62 (41.3%) respondents disagreed or strongly disagreed to the same assertion. Therefore, it can be safely concluded that inadequate education is a major social factors resulting to early marriage among teenage girls in Jaman South Municipality. Also, 97 (64.7%) of the respondents agreed or strongly agreed that frustration on the part of parents as a results of poverty is another social factor causing early teenage girls marriage with a mean ($M=3.32$, $Sd=.64$) whereas 53 (35.3%) disagreed or strongly disagreed with the same statement. Based on the findings, it can be said that most parents in the Jaman South Municipality gives out their teenage girls for marriage as a results of frustration.

Results in Table 2 further revealed that majority of respondents, 95 (63.3%) agreed or strongly agreed that peer pressure is a strong social factor accounting for early marriage among teenage girls with a mean ($M=3.33$, $Sd=.84$) but 55 (36.6%) of the respondents disagreed or strongly disagreed to the same statement. Therefore, the researcher can carefully draw the conclusion peer group influence as a social factor has largely contributed to early marriage among teenage girls in Jaman South Municipality. This is because most naive teenage girls engage in early sexual activities as a result of influence by their peers which mostly leads to teenage pregnancy. Parents in quest of avoiding social stigma and shame marry their female child off to whoever is responsible for the pregnancy.

Additionally, data in Table 2 clearly show that sexual immorality is a social factors that influence marriage among teenage girls in the Jaman South Municipality because majority 125(83.3%) agreed or strongly agreed with the statements with mean ($M= 3.30$, $Sd=.90$) whereas 25 (16.7%) hold different view by disagreeing or strongly disagreeing to the same statement. Furthermore, on the issues of inadequate advice for teenagers, results in table 2 revealed that majority of the respondents 92 (61.4%) disagreed or strongly disagreed inadequate advice for teenager is not a social factor responsible for early marriage among teenage girls in Jaman South Municipality with a mean ($M=3.14$, $Sd=.77$) whereas 58(38.6%) of the respondents strongly agreed or agreed that inadequate advice for teenagers leads to teenagers pregnancy whereby parents are force girl-child into marriage as a results of disgrace brought to the family. The researcher can therefore conclude that inadequate advice for teenagers is not a social

factor contributing to early marriage among teenage girls.

In addition, the study also looked into whether inadequate parental care is a social factor contributing to early girl-child marriage in Jaman South Municipality. It came to light that inadequate or poor parental care leads to early marriage among teenage girls in the long run. For instance, majority of the respondents 131 (87.3%) of the respondents either agreed or strongly agreed with the statement with a mean ($M=3.13$, $Sd=.89$) while 19 (12.7%) disagreed or strongly disagreed. The researcher therefore concluded based on the finding that, inadequate parental care largely leads to teenage pregnancy where parents in quest to avoid shame and social stigma intern marry off the teenage girls to whoever impregnated them. Finally, it emerged from the study that majority of the respondents 125 (83.3%) agreed or strongly agreed that inadequate social control in sexual matters greatly contribute to early marriage among teenage girls in the Jaman South Municipality with a mean ($M=3.28$, $Sd=.78$) but 25 (16.7%) of the respondents disagreed or strongly disagreed to the same statement. The researcher can therefore conclude that poor or inadequate social control on the part of parents contribute to early engagement of sexual activities among teenagers which mostly ends teenage pregnancy. Most parents in quest of avoiding social stigma and shame marry their girl-child off to whoever is responsible for the pregnancy. The findings corroborates with Umashankar (2006) who conducted a study on factors accounting for early marriage among the girl-child using 120 respondents. He concluded in his study that sexual immorality, inadequate advice for teenagers, inadequate social control in sexual matters and frustration are the prevalent social factor accounting for early marriage among female teenager in the Ubungo Municipality. A UNICEF (2001) report revealed that from a socio-cultural perspective, the reasons for early marriage are varied and many as the common among them are forge alliances/links between families and to ensure that the girl is properly married while she is still a virgin and too young to act independently. This cannot be said otherwise among girls of school going age in the Jaman South Municipality.

- *Research Question Two: What are the Cultural Factors Contributing to Early Marriage among Teenage Girls in the Jaman South Municipality?*

The primary aim of this research question was to explore some cultural factors contributing to early marriage among teenage girls in the Jaman South Municipality. To find answers to this question, views of victims in the Municipality were solicited and the results are presented in Table 3 below.

Table 3: Cultural Factors Contributing to Early Marriage among Teenage Girls

Statement	SA		A		D		SD		M	Sd.
	f	%	f	%	f	%	f	%		
Mode of dressing	77	51.3	52	34.7	13	8.7	8	5.3	3.13	.89
Beliefs	52	34.7	73	48.7	20	13.3	5	3.3	3.38	.79
Traditional milestone	80	53.3	45	30	15	10	10	6.7	3.18	.81
Customs	61	40.7	50	33.3	24	16	15	10	3.35	.64

Source: Fieldwork data (2024)

Results in Table 3 shows that majority of respondents, 129 (86%) agreed or strongly agreed that mode of dressing is a strong cultural factor that contribute to early marriage among teenage girl in the Jaman South Municipality with a mean ($M=3.13$, $Sd=.89$) while 21 (14%) disagreed or strongly disagreed. With this finding, the researcher can conclude that mode of dressing influence girls to engage in sexual related activities which eventually results in early pregnancy because families of such girls want to avoid shame thereby giving the affected child's hand in marriage. Additionally, results in the table suggest that majority of the respondents 125 (83.4%) agreed or strongly agreed that beliefs influence early marriage among the teenage girl with a mean ($M=3.38$, $Sd=.79$) whereas 25 (16.6%) of the respondents hold different view by disagreeing or strongly disagreeing to the statement. this is so because the mass media have not really covered the issue of child marriage adequately and has since become a culture of the media. The study found out that beliefs are somehow keeping quiet to the issue of child marriage since the coverage is sparse. Also from Table 3, inadequate socialization on sexual matters has become a culture in some families and communities. This is because majority of the respondents 125 (83.3%) agreed or strongly agreed that traditional milestone amounts to early marriage among teenage girls in the Jaman South Municipality with a mean ($M=3.18$, $Sd=.81$) although 25 (16.7%) of the respondents disagreed or strongly disagreed to the same issue. Therefore the researcher can conclude that inadequate socialization on issues relating to sex by some families and communities leads to early teenage pregnancy because some the girls engage in sexual activities without knowing the implications. Finally, results from the table revealed that lack of transparency on the part of the teenage

girls inhibit parents to know the sexual lives of the girl child when they eventually get pregnant. From the table, majority of the respondents 111 (74%) agreed or strongly agreed to the statement that customs leads to early marriage among teenage girls with a mean ($M=3.35$, $Sd=.64$) but 39 (16%) disagreed or strongly disagreed with the same statement.

The result on the perception towards early marriage has on the adolescent girls agrees with the study of UNPOPIN (2003). The study opined that one of the concerns most frequently raised regarding efforts to further gender equality and the empowerment of women is socio-cultural barriers. This means that there exist a cultural biases as far as child marriage is concern. Female adolescents are given to marriage where as their male friends are free to go by their normal social and educational life. Again, Asare (2009) revealed that complexities in the challenges to attain gender parity in school enrolment, retention and completion and appreciating that, the existing quantity and quality defects in girls' education, is a result of structural deficiency, deeply rooted in policy and practice. Asare (2009) further stated that cultural/social practices, such as gender-based violence, forced early marriage, and female genital mutilation are evidently harmful to females.

- *Research Question Three: What are the Economic Factors Contributing to Early Marriage among Girl-Child in the Jaman South Municipality?*

This research question was designed with the aim of exploring economic factors contributing early marriage among girl-child in the Jaman South Municipality. The findings are presented in Table 4 below.

Table 4: Economic Factors Contributing to Early Marriage among Teenage Girls

Statement	SA		A		D		SD		M	Sd.
	f	%	f	%	f	%	f	%		
Inadequate economic opportunities	60	40	64	42.7	20	13.3	6	4	3.32	.84
Unemployment	64	42.7	78	52	5	3.3	3	2	3.30	.90
Financial problem facing teenagers	69	46	59	39.3	18	12	4	2.7	3.46	.79
Inability to buy contraceptives	60	40	61	40.7	18	12	11	7.3	3.14	.77
Inadequate credit facilities to enable girls access to capital	27	18	31	20.6	34	22.7	58	38.7	3.32	.78

Source: Fieldwork data (2024)

Results in Table 4 show that majority of respondents 124 (82.7%) agreed or strongly agreed that inadequate economic factors contribute to early marriage among teenage girls in the Jaman South Municipality with a mean ($M=3.32$, $Sd=.84$) whereas however 26 (17.3%) of the respondents had a different opinion. This clearly means that inadequate economic factors on the part of parents largely leads to early child pregnancy which ultimately results in early child marry in most class because parents strive to avoid any shame. Unemployment is another economic factor contributing to early marriage among girl-child in the Jaman South Municipality. This is because majority of the respondents 142 (97.7%) agreed or strongly agreed to the statement that unemployment contribute to early marriage among teenage girls with a mean ($M=3.30$, $Sd=.90$) but 8

(5.3%) of the respondents have different view about the same statement. Also results in Table 4 depicts that majority of respondents, 128 (85.3%) agreed or strongly agreed that financial status facing teenagers in the Municipality motivates them to indulge in sexual activities which eventually leads to teenage pregnancy with a mean ($M=3.46$, $Sd=.79$). Parents of these girls in order to avoid shame and social stigma marry the teenage girls off to whoever is responsible for the pregnancy but 22 (14.7%) of the respondents disagreed or strongly disagreed to the same issue. The findings in the Table further demonstrate that negative perception about the use of contraceptive brings about teenage pregnancy. Most teenagers in the rural areas engage in sexual intercourse without protection (condom) because of lack of access and others too thinks condom will

interfere in the sexual pleasure. For instance majority of the respondents 121 (80.7%) agreed or strongly agreed to the statement with a mean ($M=3.14$, $Sd.=.77$) whilst 29 (19.3%) of the respondent hold different view by disagreeing or strongly disagreeing with the statement. Finally, on the issue of inadequate credit facilities to enable girls and boys access to capital, the majority of respondents 92 (61.4%) disagreed or strongly disagreed that inadequate credit facility to enable girls access to capital is not economic factor accounting for early marriage among teenage girls in the Jaman South Municipality with a mean ($M=3.32$, $Sd.=.78$) but 58 (38.6%) agreed or strongly agreed to the statement.

The result is in line with the findings of The World Bank (2011) annual report which stated that weaknesses in local institutions is a result to poor girl-child education. According to the report concerns, misallocation and misappropriation of donor funds, and a general misalignment of the objectives of local institutions with that of donors and education implementation agencies with cultural values such as parents' willingness to give their children to marriage as a result of cultural values is increasing the prevalence of early marriage. More so, a study by Adams (2015) revealed that through guidance and counselling services, community sensitisation and mass media education, parents and opinion leaders will understand the surrounding issues to early marriage and school experience of children from low economic homes. Another study conducted by the WHO (2014) found out that parents were ignorant on the plight of their female children as far as culture is concern. According to the WHO, some parents who do not want their children in marriage at a tender age are compelled by culture and low income to give their female teenage girls into marriage.

➤ *Key Findings*

Based on the result and discussions, the following key findings emerged.

- Cultural values, unemployment and economic hardship are the major causes of early marriage among teenage girls in the Jaman South Municipality.
- On the social factors accounting for early marriage among the girl-child in the a Jaman South Municipality, it emerged that inadequate parental education, frustration, peer pressure group, sexual immorality, inadequate advice for teenagers, inadequate parental care and inadequate social control in sexual matters are the social factors influencing early among the teenage girls.
- The result shows that economic factors plays vital role of early marriages among teenage girls I the Jaman South Municipality.

V. CONCLUSIONS OF THE STUDY

Based on the discussion and findings of the study, the following conclusions are made:

Due to the fact that early marriages are still prevalent in the Jaman South Municipality, if neglected and/or less attention is given to it, and if care is not taken, will lead to a decline in the educational attainment of female adolescents

in the Municipality. More so, since early marriage is a social and a cultural phenomenon, it is likely to negatively affect the emotional and social development of the female adolescent.

Cultural values, unemployment and economic hardship are the major causes of early marriage in the Jaman South Municipality. It is concluded that inactiveness of religious leaders and cultural leaders to minimise or help fight against the prevalence of early marriage will destroy the future of rather many vibrant adolescent girls that otherwise will grow to make significant developmental efforts in their society. Unavailability of career opportunities for the teenage girls could also influence their willingness to be given into marriage.

The result of the study revealed that support services such as guidance and counselling, economic empowerment and motivation are key measures to minimise the prevalence of early marriages in the Jaman South Municipality. The study concluded that as an effect of early marriage on the academic and cognitive/intellectual development of the teenage girls, parents, teachers, the female adolescents themselves and the society at large will suffer from the challenges that will befall the girl child who is given into marriage and becomes less productive as a result of a rise in illiteracy and emotional instability.

The result shows that in order to minimise the prevalence of early marriage among adolescent girls, they should be motivated to take up careers as their male counterparts are doing. Which will increase their self-dependency and economic improvement. As a measure to minimise the occurrence of early marriage, unfavourable attention to social and psychological interventions like guidance and counselling and advocacy are likely to more or less give room for an increase in the amount prevalence of the phenomenon. Furthermore, when stakeholders in the academia do not put measures in place to tackle the rising effects associated with the root causes of early marriage, school enrolment, academic performance and educational achievement maybe hampered hence, the need to mitigate the problem.

RECOMMENDATIONS

Based on the results and conclusions of the study, it is recommended that:

- Community leaders and educationist including school counsellors should organise intensive workshops or seminars to sensitise parents and religious leaders on the harm some cultural practices are likely to cause to the future of the girl child. In so doing, appropriate interventions will be adopted to help curb the menace.
- The girl-child education unit of GES, and the MoE through the school counsellors should ensure that the knowledge based of parents and the general community should be intensified so that they will help increase the academic development of the girl child while increasing academic performance, self-esteem and school enrolment. It is anticipated that when appropriately done,

the academic development of the girl child will improve progressively.

- The study further recommended that the GES and the school authorities should increase their wiliness to make effective the relevance of guidance and counselling services to solve both academic and social problems/needs of the girl child.

SUGGESTED AREAS FOR FUTURE RESEARCH

Based on the findings, the researcher suggested the following areas for future research.

- The study should be replicated in other regions, districts or municipalities in Ghana to find out the factors of early marriage among teenage girls.
- Other researchers can also investigate into the effects of early marriage among teenage girls in Ghana.
- Researchers can investigate into the measures to reduce early marriage among teenage girls.
- Again, studies can be conducted on the educational implication of early marriage among teenage girls.

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