

ANALYSIS OF FACTORS AFFECTING MARRIAGE AGE OF FEMALES IN SELECTED AREAS OF BURDWAN

Prepared by

MUNSHI FIROJA

Student of Economics Honours

Of

Maharajadhiraj Uday Chand Women's College, Burdwan

Affiliated To

THE UNIVERSITY OF BURDWAN

(For B.Sc. Semester VI HONOURS Examination)

College Roll No. - 63 University Roll No. – 200311600062

Registration No. – 202001010102 of 2020-2021

Course Title – Field Survey and Project Report

Course Code – CC-14

Under the Supervision of

Dr. HIRANYA LAHIRI

Assistant Professor,

Department of Economics,

Maharajadhiraj Uday Chand Women's College, Burdwan

Contents:

Serial No.	Topic Name	Page No.
1.	Introduction	3
2.	Motivation	5
3.	Literature Review	6
4.	Objectives	13
5.	Methodology	13
6.	Result	14
	Regression	34
7.	Policy Suggestions	38
8.	Conclusion	39
9.	Bibliography	40
10.	Appendix 1: Questionnaire	43
	Appendix 2: Mastersheet	44

Introduction:

Early marriage refers to the marriage of a minor, in usual cases it is a teenage girl under the age of 18. Early marriage of a young girl is both a public health hazard and violation of human rights. Girls who marry young are more likely to face domestic violence and forced reproductive relationships. Early marriage also jeopardises a girl's human rights (such as her right to education and the opportunity to earn money because young brides are typically forced to drop out of school in order to produce children and perform household labour), turning her into a commodity. As a result, early marriage has major negative implications that not only rob girls of their basic human rights but also hamper them on all levels.

The global incidence of early marriages demonstrates that in today's period, more than 700 million females alive were married before reaching the age of 18, with 250 million girls married before the age of 15 (UNICEF, 2014). According to the International Center for Research on Females (ICRW) studies, regions with lower GDP provide a bigger part of the world's early marriages, namely South Asia (ICRW, 2006). Moreover, the recent global pandemic (COVID-19) has been related to a worldwide increase in early marriages. Many families were struggling financially during the COVID-19 crisis. As a result of the financial crisis, many parents forbid their girls from furthering their education and marry them off at a young age.

Early marriage in India: Early marriage of females is a common occurrence in India, with about half of brides marrying as young girls (before the age of 18). Chowdhury (2016) discovered an alarming increase in early age marriage in India through a research of Census 2011. According to the survey, 7.85 million girls (2.3% of all women) were married before the age of ten, and 30.2% were married before the age of eighteen, that is, the legal age for marriage in India under The Child Marriage Restraint Act (amended)-1978.

Early marriage of girls has a negative influence on the Indian economy and has the ability to maintain a cycle of poverty. Girls who marry as youngsters are more likely to lack the basic education, skills and employment opportunities needed to lift their family out of poverty and contribute to their country's social and economic progress. Dropouts have a higher risk of finding a low-paying job, and their decision-making power at home is likewise highly constrained. According to a report by the Government of India's Planning Commission (2014), one of the key reasons for a person's educational backwardness is the incidence of early marriage. Furthermore, a survey by Goli and Action Aid (2016) found a negative relationship between educational attainment and early marriage rates across Indian states. They discovered that the relationship between education and early marriages is bidirectional: education can both induce and result in early marriage among young girls. As a result, it appears that only well-educated females are able to postpone their marriage in India. A girl with ten years of schooling, for example, has a six times lower chance of being forced into marriage before the age of 18 than one without those ten years of education.

In this paper, the aforementioned factor, such as a girl's educational qualifications, play a vital influence in her marriage decision. However, some of the less discussed but still crucial elements that may affect the decision of her to marry include: the education level of the girl's parents as

well as their economic standing, the academic qualification of the girl's future groom as well as his financial status, and so on.

As previously said, the education level of the girl's parents and future groom has a significant impact on the young girl's marital age. There is a possibility of a positive association between the education level of a young girl's parents and her marriage age: the more educated the parents are, the less likely they are to marry off their daughter at a young age. Similarly, a well-educated husband may not marry a girl who is underage (under the age of 18). As a result, we can conclude that education may have a good impact on a young female's marriage age.

In India's major centers, where families are small and females work full-time, most women prefer to marry in their 30s. As a result, the incidence of early marriage in India has decreased (from 47.4 percent in 2005-2006 to 23.3 percent in 2021-2022). On the other hand, underage marriages continue to be a concern in India's small towns and villages. Females who grew up in rural settings are more likely to marry young. So, based on the facts presented above, we may conclude that early marriage is more common in rural areas than in urban areas. To summarise, the place of residence is unquestionably one of the elements that affects the marital age of a female.

In terms of economic position, ladies from lower-income homes marry earlier. Global figures from Human Rights Watch suggest that girls from the poorest 20% of families are twice as likely as girls from the richest 20% of families to marry before the age of 18. The disadvantaged families, as well as girls themselves, see marriage as a way to safeguard their future. This type of thinking is the result of a long-held belief that girls are financial liabilities rather than potential wage earners. Thus, another crucial factor that may affect a girl's decision to marry young is her future groom's financial situation.

According to an India Spend (2016) article, the median age of marriage in Jain women is 20.8 years. Thusly, Jain women of India marry the earliest, followed by Christian women with the median age of 20.6 years, Sikh women with the median age of 19.9 years, Hindu and Muslim women with the median age of 16.7 years. So, in India, another crucial factor in marriage is considered to be the influence of a household's religious views and practises

According to UNICEF, the prevalence of early marriage among boys is one-sixth that of girls worldwide. Early marriage deprives young girls of their childhood and jeopardises their well-being. Early marriage is founded in gender inequality and patriarchal systems, which are dominated by and for men and place less importance on girls because of their gender. Gender inequality discriminates heavily against girls and women, denying them their needs, participation, and rights. It also most certainly limits a girl's authority over her own body, including the decision of whether, when, and with whom to marry.

Family pressure on a girl to marry plays a significant role in the marriage decision-making process in today's world, because it is fairly common in India for a girl's marriage decision to be pushed on her by her family, usually to conceive at a young age. Thus, early marriage leads to early conception, which increases a country's fertility and population, but it has been found to have negative repercussions for the mother's and newborn's health. As previously said, it would

also make it more difficult for women to get higher levels of education, professional certifications, career progression, and so on.

In our research paper, we would focus on some of the characteristics indicated above that influence a young girl's marriage age. These factors include the girl's educational level, her corresponding husband's educational level, and his economic situation. We would also consider the level of education of the responder girl's parents.

Motivation:

Based on the research in the rural areas of Burdwan town in Purba Bardhaman district, this paper attempts to analyse the gravity and causes of early marriage of young females by examining the education qualification of the females themselves, as well as the education qualification of their respective husbands and their respective parents (father and mother), and the income level of the young females' respective husbands at the time of their marriage using the regression model. These are considered as some of the economic factors that may influence young age female marriages.

Early marriage has long-term consequences for a girl's education, health, ability to earn money, personal safety, and legal rights. A girl who marries young is frequently forced to drop out of school, depriving her of additional education and the benefits and possibilities that education brings in her life. A youngster who marries at a young age is also more likely to give birth before her body is ready, resulting in difficulties that will jeopardise her health for the rest of her life. Similarly, a girl who marries too soon misses out on job chances that could assist her and her family escape poverty. It is well observed that a female who marries young is more vulnerable to reproductive, physical, and psychological violence. Although early marriage is somewhat popular in India, a girl who becomes a child bride frequently lacks the same legal rights as married adults, including the ability to divorce. These are some of the implications that young girls of our generation endure when they marry young. We must study the origins of this rising trend of early marriage, which effectively deprives youngsters of their youth and generates a number of health and social concerns that have an impact on the development of the young lady.

Although we claim to live in a modern society where everyone is equal and women have the right to make their own decisions, we do not always follow these norms. Marriage is an important decision in the life of a young female. As a result, she should make this decision on her own. In India, however, it has been observed that a female's marriage decision is imposed on her by her family. When we discuss marital rights in India, we must consider what the elders say. The female herself has very little ability to make her own decisions. Even in the twenty-first century, India suffers from a major problem of adolescent marriage due to women's lack of decision-making ability. Likewise, though this issue of early marriage gathered the attention of Bengal Social Reformers in the nineteenth century, the abetment to early marriage persists discreetly in West Bengal. According to estimates from the 5th National Family Health Survey (NFHS-5), although early age marriage has reduced over the last 15 years, the prevalence remains high in West Bengal, with over 42% of females aged 20-24 years marrying before the age of 18. As a West Bengali, the main reason I chose this issue is the high percentage of early

age marriage (before the age of 18) even in the twenty-first century. My main motivation for selecting this issue is to identify the key factors that influence young females' marriage decisions, either directly or indirectly.

Literature review:

National and foreign experts have conducted some previous research in this pertinent field. In this section, we give a brief review of the survey's current literature:

Binu et al. (2022) performed multivariable logistic regression to investigate the characteristics related with early marriage among 15-17 year old girls in India. Data from the National Family Health Survey-4 were used in the study. According to the study's findings, the only factor that had both significant direct and indirect effects on early marriage was the mother's education. Religion has just a minor indirect impact on girls' education. Aside from the mother's education, the wealth index, caste, and the girl's education all had substantial direct effects on early marriage.

Roy et al. (2022) used a random sample survey technique to investigate the socioeconomic characteristics related with girls' early marriage in the Malda area of West Bengal. According to the findings of this study, the rate of early marriage was significantly higher among girls with no formal education who lived in a marginalised home. Likewise, educated parents were less likely to marry off their daughter at a young age. The study's findings imply that in order to prevent early age marriage, chances for girls' education and employment should be expanded. Also, to lessen the vulnerability of early age marriage, a targeted approach should be implemented among rural and disadvantaged girls.

Purnendu Modak (2019) used binary logistic regression to analyse secondary data (District Level Household and Facility Survey-4 data from 2012-13) to investigate the factors of girl-early marriage in high prevalence states in India. According to the findings of this study, individual and household socioeconomic and demographic characteristics such as place of residence, education, religion, and caste were major factors in influencing girl-early age marriage in high prevalence states in India. Furthermore, regardless of educational or wealth inequalities, the study found a higher inclination for early marriage among rural women in high incidence states in India.

Singh et al. (2016) used National Family Health Survey-3 data to investigate marriage age and characteristics related with early marriage, particularly in India's north-eastern states. They discovered that females raised in the countryside or in towns have a higher likelihood of marrying earlier than females raised in cities. The study also found a negative association between educational achievement and the prevalence of early marriage. According to the findings of the study, the wealth index is a significant factor that determines the age at marriage of a female.

Halder et al. (2013) attempted to examine the current condition of early marriage and compare the influence of socio-epidemiological co-relations on such a situation in the West Bengal districts of Howrah and Paschim Midnapur. The study employed stratified multistage random

sampling from two West Bengal districts. According to the study's findings, more than half of the females in both districts were married before the age of 18, however it was much higher in Paschim Midnapur (rural-58.8%, urban-61.8%) than Howrah (rural-54.5%, urban-56.8%). The findings also revealed that in both areas, marriages under the age of 18 were more common among Muslims and females with lower educational and social status. Thus, from the findings of the study it can be concluded that religion as well as education and social status plays an important role in determining the age of marriage.

Akansha et al. (2022) explored how biosocial factors of parental participation in their daughters' lives were related to the likelihood of early marriage in rural India. The major findings revealed that young married ladies grew differently than unmarried girls. Early marriage was not predicted by poverty or early menarche. Furthermore, the study discovered that girls who did not complete lower secondary school were more likely to marry young. Thus, in this study education qualification of a girl is considered to be a major factor determining the marital age of her. Moreover, independent of the girl's educational level, the study revealed that early marriage was associated with nuclear family, low father education, and poor child weight gain.

Santhya et al. (2010) investigated the relationships between early marriage and young women's marital outcomes in India, using logistic regression analysis to discover connections between marriage timing and the outcomes of interest. The study's main findings revealed that young females who married at the age of 18 or older were more likely to have been involved in their own marriage planning and were less likely to have experienced physical violence or reproductive violence in their marriage than those who married before the age of 18. The study's findings also pointed out the importance for boosting youth and family support for postponing marriage, applying current laws on a mandatory marriage age, and promoting education, good health, and assist young females in dealing with their parents to postpone marriage.

Talukadar et al. (2020) used data from the Bangladesh Demographic and Health Survey (BDHS, 2014) to investigate the factors related with the prevalence of early marriage among young females in Bangladesh. The findings indicate that education level for both females and their spouses, religiosity, income, and geographical location are some critical factors with substantial effects on the occurrence of early marriage in Bangladesh.

Billaah et al. (2023) studied the geographical variations and determinants of early marriage in Bangladesh using data from the 2017-18 Bangladesh Demographic and Health Survey. According to the study's findings, early marriage is extremely common in Bangladesh. Almost 59% of females aged 20 to 24 said they married before turning 18. The divisions of Rajshahi, Rangpur, and Barishal had the highest concentration of early marriages in the country, while Sylhet and Chattogram had the lowest concentration. According to the survey, educated non-Muslim women are less likely to marry early. According to the study, higher levels of community poverty were strongly connected with early marriage.

Kalum et al. (2019) aimed to study the frequency and risk factors of early marriage among females aged 12 to 18 in Kabinda using descriptive cross-section data. According to the findings, 23.1% of girls aged 12 to 18 marry before the age of 18. Poverty (33.9%), culture and

custom (31.4%), family and social pressure (17.9%), and non-use of contraception techniques (17.2%) were all shown to be factors that induce early marriage.

Macquarrie et al. (2019) used data from the Demographic and Health Survey to examine trends in early marriage and socioeconomic factors such as education, wealth, and residence that are associated with marriage over the last three decades in four Asian countries: Bangladesh, India, Indonesia, and Nepal. The authors discovered education, wealth, and residence-based differences in early age marriage across all countries. In addition, the authors discovered a considerable decline in early marriage in all four countries since the 1990s. Furthermore, the survey indicated that early marriage is most widespread in Bangladesh and Nepal and least common in Indonesia, with India experiencing the greatest declines in early marriage.

Azmi et al. (2021) used a mixed methods study to investigate the factors that influence parents' decisions on whether or not to arrange an early marriage for a female child in the context of urban informal settlements in Bangladesh. Poverty, high dowry amount for older females, parents' lack of wider social networks, adolescents dropping out of school, love affairs between teenagers, and community pressure, among other factors, were identified as factors leading to early marriage in the study.

Hotchkiss et al. (2016) investigated the risk variables linked with early marriage among females living in Roma communities in Serbia and the general population, as well as the interrelationship between early marriage and school enrollment decisions. The research is based on data from a nationally representative household survey conducted in Serbia in 2010. Early marriage was most likely among Roma girls who came from disadvantaged homes, had less education, and lived in rural areas, according to the study's findings. In addition, the study found proof of an association between marriage and educational decisions in the population as a whole and, to a smaller extent, among Roma. So, the findings concluded education and place residence are some of the factors associated with early weddings among females in Roma.

Agtikasari et al. (2019) used multilevel analysis to evaluate the effect of societal norms on early marriage among young females in Lampung. As a result, the authors discovered that societal norms influence marital age postponement. The study revealed that great self-efficacy, good family income, strong family support, and availability to positive information all shorten marriage age. These are some of the economic factors affecting early marital age in a good way by extending the marriage age of a female.

Husna et al. (2016) attempted to use purposive sampling to evaluate factors associated with the event of early marriage in Sleman, Yogyakarta. According to the study, there are direct relationships between unintended pregnancy, social economic class, parent perception of early marriage, local culture regarding early marriage, and the incidence of early marriage, as well as indirect relationships between the incidence of early marriage and family disharmony, maternal education, so on. The findings of the study revealed that the above mentioned factors are directly or indirectly associated with marriage age of females.

Yüksel et al. (2020) used data from descriptive statistical methods and chi-square tests to study the factors related with early age marriage in Turkey. The female gender, school dropout, low

socioeconomic level of the family, the presence of economic problems in the family, parental education qualifications at primary and lower levels, parental marriage at an early age, the mother not having a job, and the presence of a fragmented family were discovered to be the most prominent risk factors in this study. Thus, the findings of the study reveal that the above mentioned factors play an important role determining the female marital age in Turkey.

Zegeye et al. (2021) used data from the 2018 Mali Demographic and Health Survey to investigate the individual/household and community-level characteristics associated with early marriage among girls in Mali. According to the findings, 58.2% and 20.3% of girls aged 18-49 were married before their 18th and 15th birthdays, respectively. The findings also revealed that women's educational status, their partner's/husband's educational status, women's occupation, family size, and ethnicity were the identified individual/household level factors associated with early marriage, whereas region was the identified community level factor associated with early marriage.

Zemenu Tessema (2016) used cross-sectional data from the Ethiopian Demographic and Health Survey 2016 to analyse the distribution and associated factors of early marriage among reproductive-age females in Ethiopia. In this study, approximately 62.8% of study participants married before the age of 18. The country's Amhara, Afar, and Gambella areas have the highest concentrations of early marriage. Furthermore, the study found that the risk factors for early marriage were lower among women enrolled in basic, secondary, and university education. As a result, the study indicated that marriage before the age of 18 is common in Ethiopia and education is one of the major factors associated with adolescent marriage.

Abdurrahman et al. (2022) analyse the influence of societal norms on parents' intention to marry off adolescent girls early in Eastern Ethiopia based on a cross-sectional study done in 2019. According to the survey, the prevalence of intention to marry off their daughter early was 39.70% among mothers and 43.54% among dads of adolescent girls. According to the study, the intention for an early marriage is higher among mothers and fathers who have a favourable attitude towards early marriage, among those who believe that most people in their reference group conform to early marriage norms, among those who believe that most people in their reference group expect them to conform to early marriage norms, and among fathers who do not know the legal age of marriage for adolescent girls and those who do not know the health consequences of early marriage. The study also discovered that the prevalence of early marriage intention was lower among urban parents, as well as among mothers and fathers with a higher educational level.

Surisna Okrianti (2019) sought to identify the factors related to early marriage in Deli Serdang, North Sumatera. The information was gathered through a questionnaire and analysed using multiple logistic regression. The author's study found that adverse family perception and low social-economic position directly enhanced the risk of early marriage.

Sulata et al. (2017) used data from the Bangladesh Demographic and Health Survey 2011 to investigate several socioeconomic and demographic characteristics that are connected to females' age at first marriage in rural Bangladesh. The factors' effect on age at first marriage was

estimated using bivariate and multivariate logistic regression analyses. Both cross-tabulation and logistic regression analyses revealed that respondent education, husband education, husband occupation, religion, geography, and socioeconomic level have a significant effect on age at first marriage of females in the rural area.

Yammar et al. (2022) attempted to identify the reasons influencing the rising rate of early marriage in Bola District, Wajo Regency. The study employs observational research with a cross-sectional research design. The study's findings revealed that the level of understanding of early marriage subjects in 2020-2022 on the impact of early marriage was low. Furthermore, the study discovered that the influence of family members in early marriage was more negative, while the family's economic level was lower class. The study concluded that three criteria, including the degree of knowledge of the participants, have a substantial impact on the increasing frequency of early marriage in Bola District, Wajo Regency.

Efevbera et al. (2017) attempted to understand the mechanisms by which girl early marriage affects the health and well-being of children in Sub-Saharan Africa, as well as the relative magnitude and impact of these mechanisms, using sub-national cross-sectional surveys conducted across Sub-Saharan Africa between 2010 and 2014. The authors discovered that children born to females who married before the age of 18 had a 25% and 29% higher chance of falling behind in development than those whose mothers married later.

Saeed et al. (2020) sought to ascertain the prevalence of early marriage and find potential predictors of its occurrence in North-West Iran. The authors employed univariate and multivariate logistic regression models. According to the study's findings, the prevalence of early marriage (before the age of 18 years) was 18.2% over a one-year period, while the bride's age was under 16 years (fifteen years old or younger) in 8.12% of all marriages. The author discovered that lesser education and knowledge of the consequences of early marriage were independent predictors of early marriage.

Fan et al. (2022) used cross-sectional data sources from Sub-Saharan Africa or South Asia to perform a comprehensive review to synthesise existing studies on the effects of early marriage on health. The study discovered that females who marry before the age of 18 begin having children at a younger age and have a greater number of children than those who married at 18 or later. According to the study, females who married as children were also less likely to give birth in health care facilities or with the assistance of competent physicians. It was also discovered in this study that early marriage increases the likelihood of encountering physical violence from an intimate partner.

Phiri et al. (2023) used data from the Zambia Demographic and Health Surveys (ZDHS) conducted in 2007, 2013-14, and 2018 to explore individual and community-level characteristics associated with early marriages in Zambia. According to the findings, the rate of early marriage among girls aged 20 to 29 years was 44.4 percent in 2018, down from 51.5 percent in 2007. Females with a secondary or higher level of education, as well as those born between the ages of 20 and 29, were found to have a lower risk of marrying young. According to the study,

communities with a high number of females who gave birth at a young age were more likely to have early marriages.

Lowe et al. (2020) studied what and how local factors influence decisions regarding early marriage in the Gambia using a mixed-methods methodology that includes a cross-sectional household survey, focus group talks, and key informant interviews. The study found that the fear that females engaging in premarital reproductive acts and ethnicity are two major factors related with early marriage in rural Gambia. Furthermore, the study discovered that a lack of substantial alternatives to marriage, such as job opportunities in rural areas, may limit females' options and resources, leading to early marriage.

Subramanee et al. (2022) aimed to identify consistent factors associated with and resulting from early marriage in South Asia through a review of current literature. For this objective, six computerised bibliographic databases were searched: Psycinfo, CINAHL, EMBASE, Ovid Medline, PUBMED, and Scopus. 520 entries were retrieved from six databases. Thirteen of these papers met the eligibility criteria and were included in this analysis. It was discovered that early marriage in South Asia was consistently connected with rural location, low level of education, poor economic background, little exposure to mass media, and religion (Hindu and Muslim in particular nations).

Sah et al. (2014) aimed to uncover the factors associated with early age marriages in Rangeli Municipality of Morang district by conducting a cross-sectional survey among the people of Rangeli Municipality of Morang district. According to the findings of the study, around 69.3% of girls married before the age of 18. Early marriage was also found to be less common in Hindu females (68.9%) than in Christian and Muslim females (85.7%). The study found that education of the wife and husband, as well as economic standing, were important factors in determining early marriage. Early marriage is associated with low education and poverty, according to the study's findings.

Nabila et al. (2021) analysed and summarised the factors related with early marriage decisions in Indonesia. The literature review strategy was adopted in this investigation. According to the findings of this study, family relationships, gender disparity, poverty and economic survival strategies, safeguarding family honour, tradition and culture, and other variables impact early marriage decisions in Indonesia. The findings revealed that there are no special variables occurring in Indonesia; the only distinction is the aspect of tradition and culture.

Martin E. Palamuleni (2011) attempted to investigate and identify factors influencing female marriage age in Malawi using data from the Malawi Demographic and Health Surveys conducted between 2000 and 2004. According to the study's findings, approximately 70% of respondents married before the age of 18, and the average age at first marriage is 17.4 years. The age at marriage varies by age, area, rural-urban residency, religion, ethnicity, and money, according to the study. According to the study's logistic regression results, age, region, and education are the most important factors of age at marriage in Malawi.

Saleheen et al. (2021) used data from the 2019 Multiple Indicator Cluster Surveys (MICS) of Bangladesh, Ghana, and Iraq to explore the socio-demographic characteristics related with

women's early marriage in Bangladesh, Ghana, and Iraq. The study's main conclusion was that the mean age of the mother at first marriage was 16.86 years, 20.23 years, and 20.05 years in Bangladesh, Ghana, and Iraq, respectively. Education qualifications of household leaders and women, income position, number of family members, and residence were key factors connected to early marriage, according to surveys done in Bangladesh, Ghana, and Iraq. The study found that in all three nations, ladies with no formal education or primary school had significantly higher probability of marrying young than females with secondary or higher education. In terms of economic position, the study indicated a negative relationship between affluent status and early marriage in both Bangladesh and Ghana.

Islam et al. (2021) collected quantitative and qualitative data from teenage Rohingya females (age 10-19 years) who had experienced early weddings to investigate the variables influencing early marriage among Rohingya girls in refugee camps in Bangladesh. The study concluded that the adolescent female participants were 15.7 years old on average when they first married. The study also discovered that opinions of physical and mental maturity for marriage, social norms, family honour, desires for younger women, and the relaxed enforcement of the minimum legal age for marriage were the key factors favouring early marriage.

Lamichhane et al. (2011) used a cross-sectional survey done in 2009 to investigate the prevalence of violence among young married girls in rural Nepal. According to the findings, more over half of the females (51.9%) reported having encountered some type of violence in their lifetime. Physical violence was recorded by one-fourth (25.3%) of respondents, while reproductive violence was reported by nearly half (46.2%). As a result, the study indicated that violence against women is quite widespread among young married women in rural Nepal.

Sah et al. (2014) aimed to investigate factors impacting early age marriage in Dhankuta Municipality, Nepal, by conducting a cross-sectional survey among the people. According to the data, around 53.3% of girls married before reaching the age of 18. The study discovered that the wife's and husband's education, as well as their economic standing, are important predictors in explaining early marriage. Early marriage was also more likely in Hindu girls than in Buddhist and Christian females, but the difference was not statistically significant.

Sarker et al. (2012) attempted to undertake a complete analysis of early marriage based on the findings of interviews with 609 married females from five slum regions in Rajshahi, Bangladesh. The study showed that religion has a big influence on marriage age. It also reveals that, of the entire selected variables, respondent's education, father's education, husband's education, and family's monthly income, religion of the respondents are significantly more influential factors in determining the respondents' likelihood of early marriage.

Islam et al. (2020) attempted to explore the structure of the association between female age at first marriage and fertility in order to provide a more exact estimate of the factor influencing fertility in developing nations. This study includes data from 15 developing countries' Demographic and Health Surveys. According to the findings, the factor age at first marriage appears to have a significant impact on fertility behaviour in developing nations.

Chandrasekhar (2010) discovered the determinants of age at marriage in India using the Cox Proportional Hazard Model. Girls who grew up in the country or in towns are more likely to marry early, according to the study's findings. Female slum inhabitants had a similar experience. Females who have completed primary school are less likely to marry young than those who have not completed primary school. The study concluded, using Census 2001 data, that there is a negative relationship between educational attainment and the rate of underage marriage.

Konho et al. (2020) synthesised qualitative study findings to identify the important factors influencing early marriage. The authors employed a meta-ethnographic method. Human instability and conflict; legal concerns; family values and circumstances; religious beliefs; individual circumstances, attitudes, and knowledge; and social norms were recognised as important factors influencing early marriage by them. The study's findings focused on the influence of human instability and conflict, as well as legal difficulties associating with early marriage.

Objectives:

The overall goal of this study was to look into the economic aspects that contribute to early marriage among young females in rural Burdwan, Purba Bardhaman region. The concept of marriage age is influenced by a variety of elements such as education, religion, wealth, domicile (rural or urban), and so on. In this study, we look at a few characteristics and see how they affect the age of a female at the time of her marriage. The study intends to achieve the following objectives:

1. To determine whether the education level of females and their corresponding husbands has any bearing on their early marriage.
2. To investigate how the bride's parents' educational background affects her marriage.
3. To investigate whether the wealth of a woman's spouse influences her marriage age, and to see if men with greater incomes prefer younger wives.
4. To determine which sector married ladies work in, whether their job is in the high or low end group, and how their income generation differs from that of their spouses.

Methodology:

This section explains how the research was carried out. For this study, we randomly sampled 30 married ladies (mainly those who married at a young age) from the rural parts of Burdwan, Purba Bardhaman district. We gathered information on the age of females at the time of their marriage, their education level, the education qualifications of their respective parents and spouses, and their income. The survey data was gathered using a simple random sampling survey procedure. Thus, the research is reliant on primary data. We surveyed ladies from various backgrounds, such as farmers, unemployed, educated, uneducated, housewives, and so on. Also, pie charts and bar graphs are used to graphically portray the obtained data. We computed and analysed the descriptive statistics of the survey data before analysing it with a three variable simple linear regression model. Then, t-test and f-test are used to determine the significance of the variables and the overall regression.

Result:

This section discusses the study's findings based on the information acquired as a consequence of the methods used. This survey was carried out in the rural areas of Perbirkhata and Mirchoba in the Purba Bardhaman district of West Bengal. We randomly selected 30 ladies from the rural parts of Burdwan city for this investigation. Then, for both the dependent and independent variables, we computed descriptive statistics and created charts.

The pictorial representation related to the age of the respondent female and the age of the husband of the respondent at the time of marriage:

In our sample we have chosen those observations for which most of our respondents are married at an early age (below the age of 18 years). We have interacted with the rural people of Burdwan city. The maximum number of age at the time of marriage in our survey is 26 years and the minimum is 9 years among the respondent females. Similarly, the maximum number of age at the time of marriage is 30 years and the minimum is 14 years among the husbands of the respondents. We show this through the means of the following figures.

Figure-1: Age of the respondent female at the time of her marriage

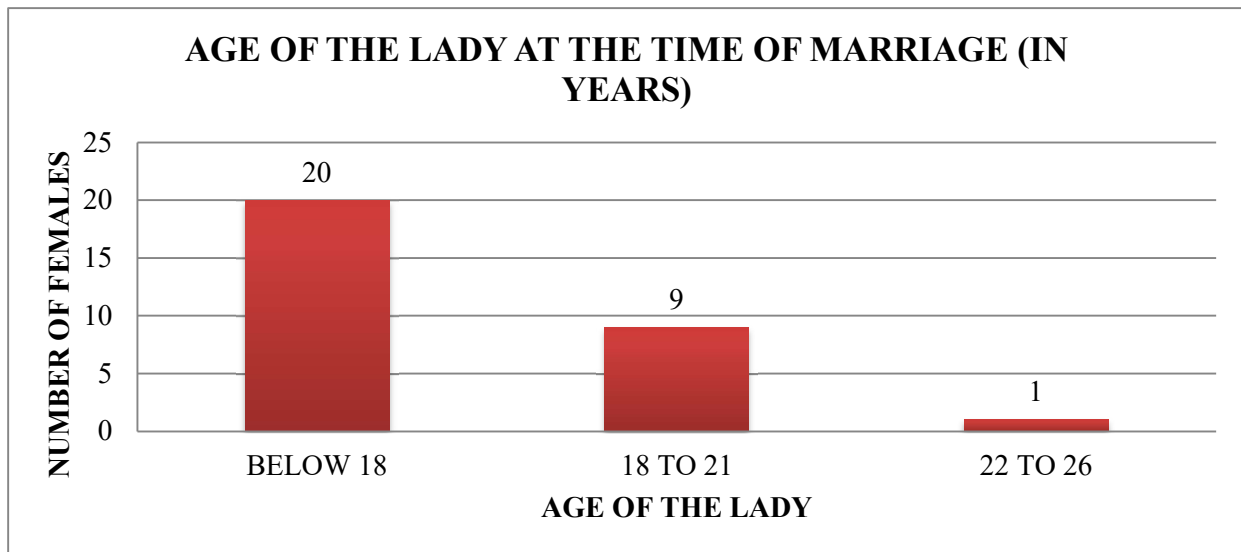


Figure 1 depicts the respondent female's age at the time she married. The highest age of any respondent female getting married is 26 years, while the lowest age of any respondent female is 9 years. Also, it is clear from our data that the majority of marriages are performed by women under the age of 18, with 66.67% of female respondents under the age of 18 marrying.

Figure-2: Age of the husband of the female respondent at the time of their marriage

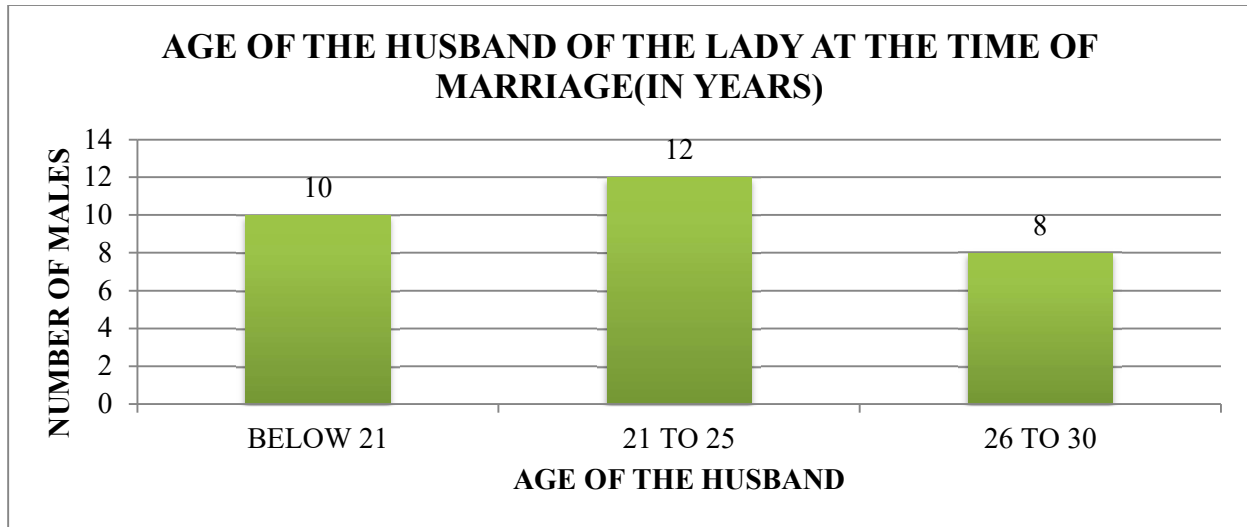


Figure 2 depicts the age of the responding female's spouse when they married. The highest age of the husband getting married is 30 years, while the lowest age of the husband getting married is 16 years. Also, our above data shows that the majority of marriages of respondent female husbands occur between the ages of 21 and 25 years, i.e., 40% of respondent female husbands marry between the ages of 21 and 25 years. Furthermore, the aforementioned figure shows that only 33.33% of males married before the age of 21.

Figure-3: Distribution of grooms married before 21 years

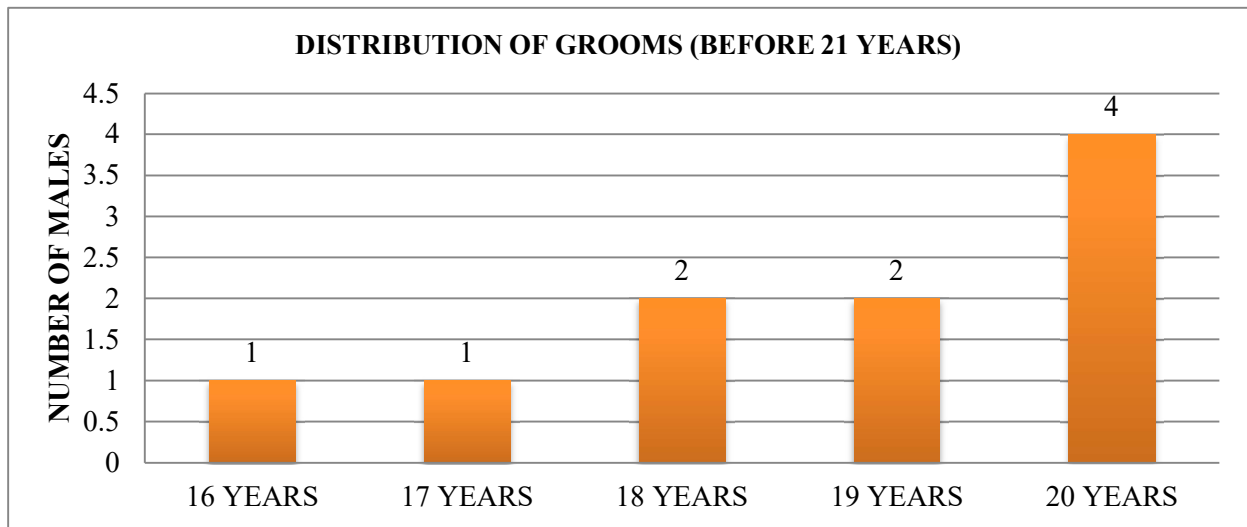


Figure 3 depicts the age of the respondent female's husband (those who married before the age of 21) at the time of their marriage. It was discovered that the responder female's spouse was at most 20 years old at the time of marriage. In our sample, this amounted to 40%. The minimal age at which one of the responder female's husbands wedded her was determined to be 16 years.

To summarise, based on the above results of our sample data, we conclude that the rate of illegal marriage (for females, < 18 years, and for males, < 21 years) is higher in females than males,

with nearly 66.67% illegal marriage (before turning 18 years) among female respondents and 33.33% illegal marriage (before turning 21 years) among female respondents' grooms in our sample. As a result, we can consider early marriage to be a greater issue among women than men.

The descriptive statistics of the age of marriage of the respondent female and her respective husband:

We randomly selected 30 people from the rural districts of Burdwan for this investigation. The descriptive statistics (mean, median, mode, standard deviation, range) were then calculated separately for the dependent and independent variables.

Now, let us focus on the descriptive statistics of the age of marriage of the female and the husband of the female respectively.

Table: 1

Age of marriage of the female (In years)		Age of marriage of the husband of the female (In years)	
Mean	16.56	Mean	22.97
Median	16	Median	23
Mode	15	Mode	24
Standard deviation	3.2	Standard deviation	3.85
Range	17	Range	14

The above table represents the mean, median, mode, standard deviation, and range taken.

According to the descriptive statistics data table, the average marital age of the female is 16.56 years, while the average marital age of the female's husband is 22.97 years. The mean marital age of females is under 18 years because the majority (20 out of 30) of females in our sample married before the age of 18. As a result, we might deduce that the females themselves marry at a younger age than their husbands.

The median is the value in the middle of a set of data. According to the above table, the median marital age of women is 16 years. This shows that the majority of females married before the age of 18. The median marital age of a female's husband is 23 years.

The most frequent, recurrent, or common number in the data is referred to as the mode. According to the above table, the average age of female marriage is 15 years. This suggests that the majority of girls (5 out of 30) married at the age of 15. The average age of the female husband's marriage is 24 years.

The standard deviation of the data set can also be obtained from the table above. A standard deviation is a statistic that represents a data set's dispersion relative to its means. According to the data, the standard deviation of the age of marriage of the female is 3.2 years, and the standard deviation of the age of marriage of the female's husband is 3.85 years.

Females have a marriage age range of 17 years, with the greatest marital age being 26 years and the shortest marital age being 9 years. Similarly, the average age of marriage for a female's husband is 14 years. The maximum age of marriage for a female husband is 30 years, while the minimum age of marriage for a female husband is 16 years.

In conclusion, we can state that the reason these mean, median, mode, and standard deviation values are lower for women than men in our sample of 30 respondents is that teenage marriages are more common among women than men.

Let us now see if we can conclude that the average age of marriage for females is less than that of men as have been reported in our sample.

t-test on marriage:

To test the null hypothesis (H_0) which states that mean age of marriage of females (μ_A) is equal to mean age of marriage of men (μ_B) against the alternative hypothesis (H_1) which states that mean age of marriage of females (μ_A) is less than mean age of marriage of men (μ_B).

To test $H_0: \mu_A = \mu_B$ against $H_1: \mu_A < \mu_B$

Where A implies age of marriage of females and B implies age of marriage of men.

Computed t is denoted by t^* .

$$t^* = \frac{\sqrt{n}\bar{Q}}{s'_Q}$$

Here, n (total number of samples) = 30,

$$\bar{Q} = \Sigma(A-B)/n = -6.33 \text{ and}$$

$$s'_Q \text{ (standard deviation of Q)} = 7.78$$

$$t^* = -4.46$$

For one-tailed test, the tabulated value of t under 1% level of significance and 29 degrees of freedom is $(-t_{0.01,29}) = -2.46$.

For one-tailed test, the tabulated value of t under 5% level of significance and 29 degrees of freedom is $(-t_{0.05,29}) = -1.70$.

For one-tailed test, the tabulated value of t under 10% level of significance and 29 degrees of freedom is $(-t_{0.10,29}) = -1.31$.

$$t^* < (-t_{0.01,29}), t^* < (-t_{0.05,29}), t^* < (-t_{0.10,29})$$

Therefore, the null hypothesis (H_0) is rejected and alternative hypothesis (H_1) is accepted at 1% level of significance, 5% level of significance and 10% level of significance.

The test indicates that the average age of marriage of females is less than that of men.

Pictorial representations related to level of education of females and level of education of men:

We chose observations in which the respondent ladies are primarily uneducated or have the bare minimum of schooling. The responding females had a maximum of 15 years of schooling at the time of marriage and a minimum of 0 years. Similarly, among respondents' husbands, the maximum number of years of schooling at the time of marriage is 15 years and the least is 0 years. We show this through the means of our following figure.

Figure-4: Education level of the female respondent

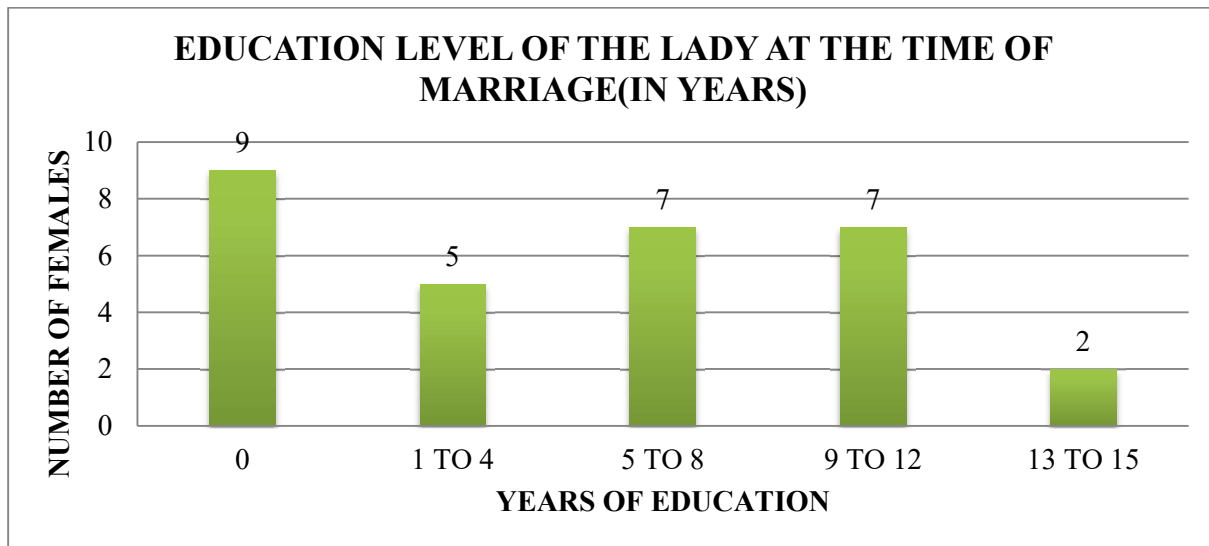


Figure 4 depicts the respondent female's educational qualifications at the time of her marriage. The statistic shows that the majority of the female respondents (9 out of 30) are not educated, implying that nearly 30% of the female respondents in our sample did not have any type of education. They are regarded as illiterate. Also, we notice that 9 out of 30 respondents had the opportunity to pursue higher education (from class 9 to class 15), implying that only 30% of female respondents completed their upper primary education. Furthermore, our statistic shows that 12 of the 30 respondents were unable to complete their upper primary education, implying that nearly 40% of the female respondents did not have the opportunity to complete their upper basic education.

Figure-5: Education qualification of the husband of the female respondent

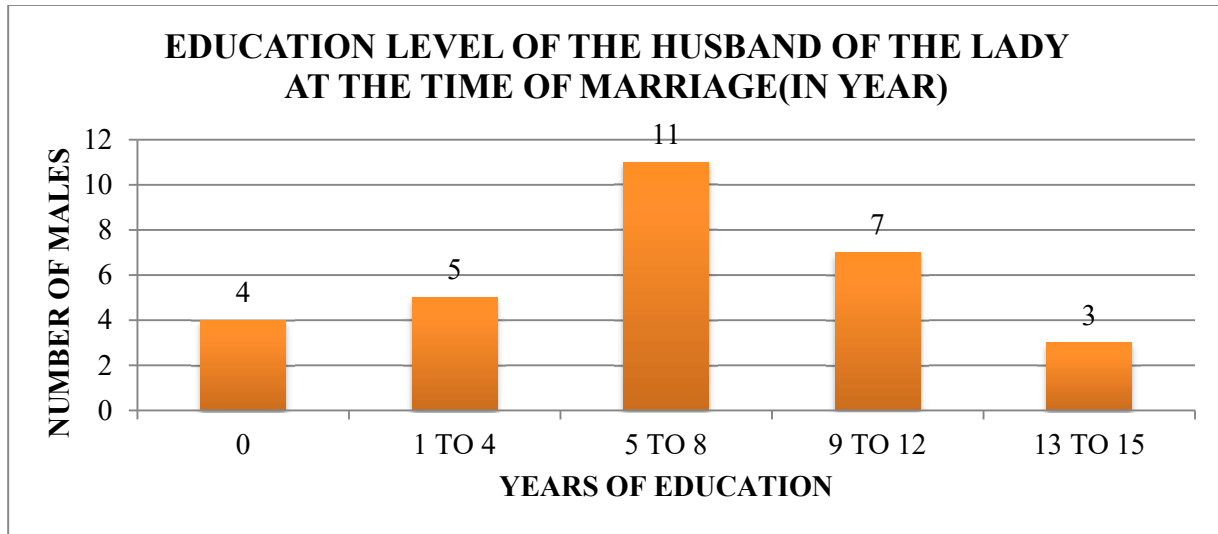


Figure 5 depicts the husband of the female respondent's education qualification at the time of their marriage. According to the graph, just 4 out of 30 guys are uneducated, which equates to about 13.33% of respondent females' husbands. As a result, they are called illiterate. Furthermore, in our sample, 10 out of 30 males were able to complete their upper primary education (from class 9 to class 15), implying that just 33.33% of people completed their upper basic education. Furthermore, our statistic shows that 20 boys out of 30 were unable to complete their upper primary education, i.e., roughly 66.67% did not complete their upper primary education.

To summarise, while female literacy and male literacy rates have been high, with only 9 out of 30 respondent females and 4 out of 30 respondent females being illiterate, the level of education among respondent females and their respective husbands remains extremely low, with only 30% of female respondents and 33.33% husbands of female respondents completing their upper primary education.

Figure-6: Education qualification of the husband of the illiterate female respondent

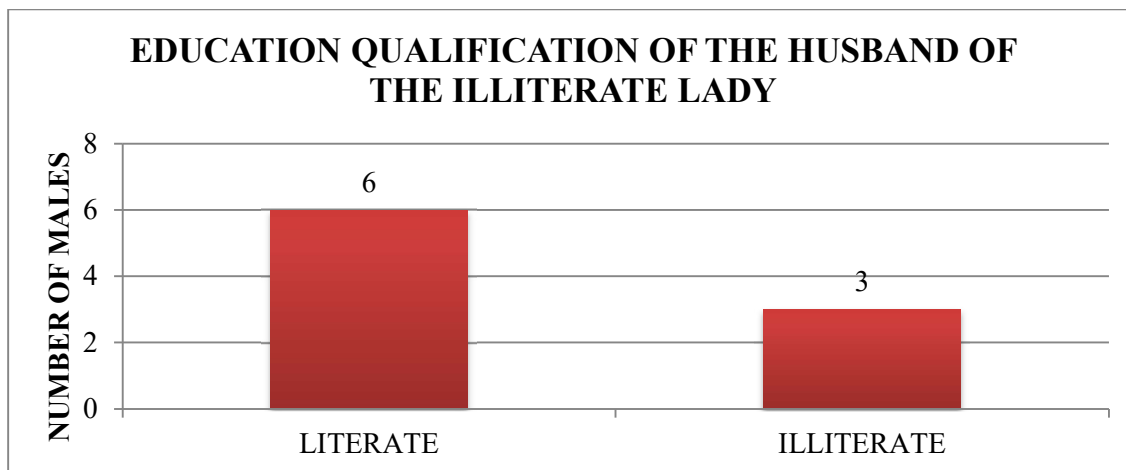


Figure 6 depicts the education level of the illiterate female respondent's spouse. In our above figure, we can see that the majority of the husbands of the illiterate ladies are educated (6 out of 9), implying that almost 66.67% of the spouses of the uneducated respondent ladies are literate.

Figure-7: Education qualification of the female respondent whose husband is illiterate

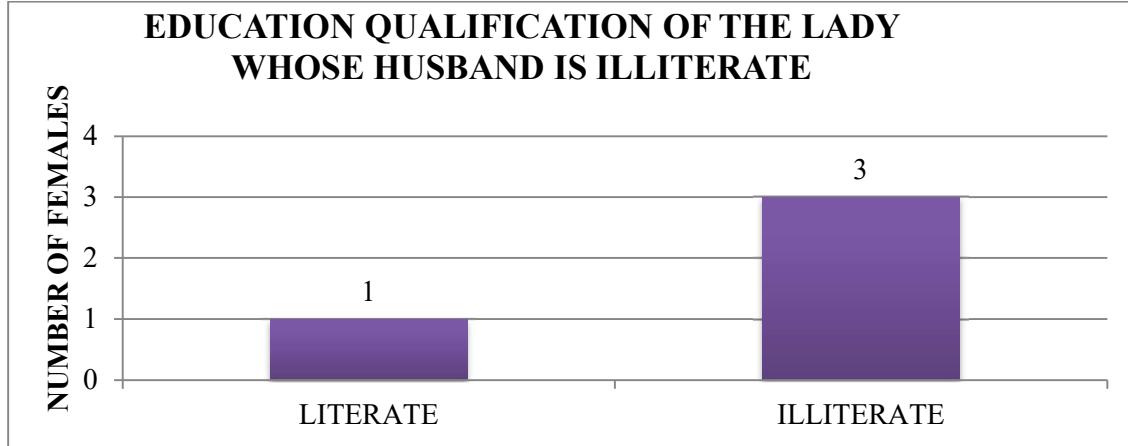


Figure 7 depicts the education level of a female respondent whose husband is illiterate. In our above figure, we can see that the majority of the respondent ladies of illiterate husbands are uneducated (3 out of 4), i.e., 75% of the respondent ladies of illiterate husbands are illiterate.

Figure-8: Marriage age of the illiterate female respondent

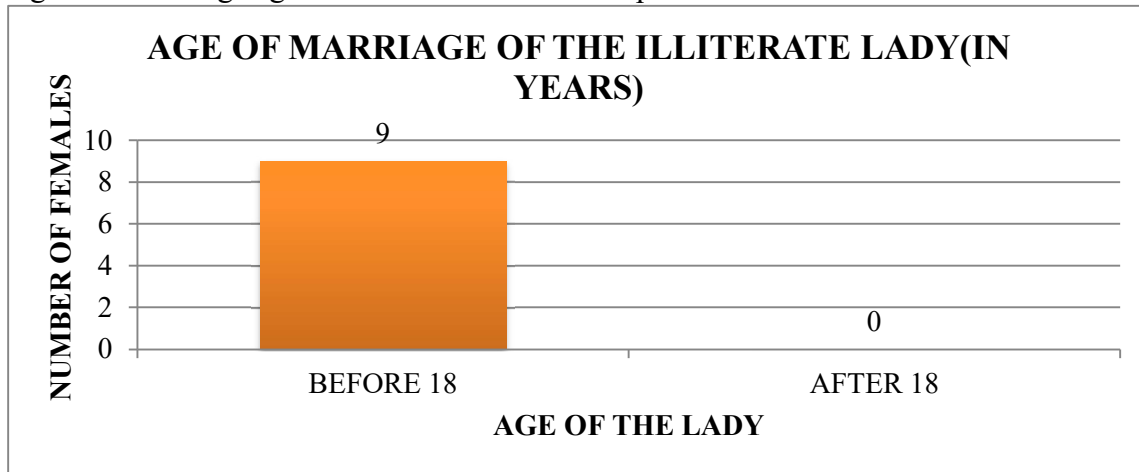


Figure 8 depicts the illiterate female respondent's marriage age before and after 18 years. Among the 30 households in our sample, all of the female respondents with zero levels of literacy (9 out of 9) married before the age of 18, implying that the percentage rate of illiterate ladies marrying before the age of 18 is 100%.

Figure-9: Marriage age of the literate female respondent

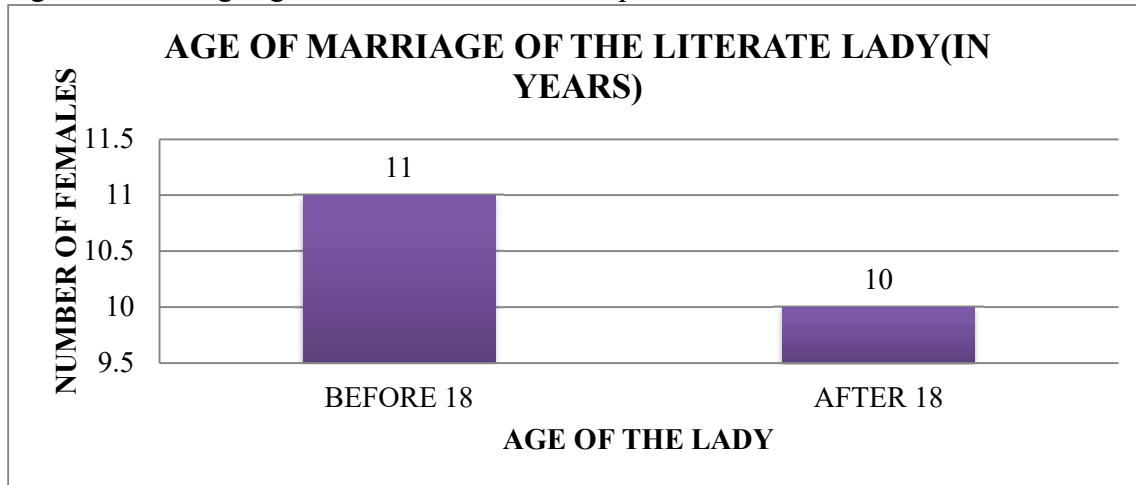


Figure 9 depicts the marriage age of the literate female responder before and after the age of 18. Among the 30 households in our sample, marriage before the age of 18 is more common among educated ladies than marriage after the age of 18. Approximately 62% of the female respondents (11 out of 21) married before the age of 18.

Figure-10: Marriage age of the illiterate husband of female respondent

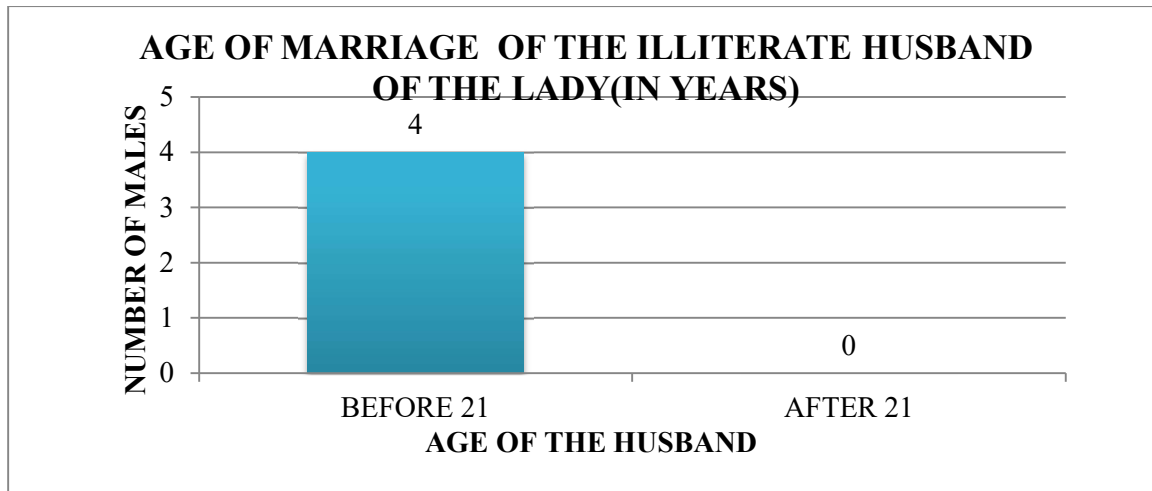


Figure 10 depicts the marital age of the female respondent's illiterate husband before and after 21 years. In our sample of 30 households, all of the men with zero levels of literacy (4 out of 4) married before the age of 21, implying that the percentage rate of age of marriage of the illiterate husbands of the females before turning 21 years is 100%.

Figure-11: Marriage age of the literate husband of female respondent

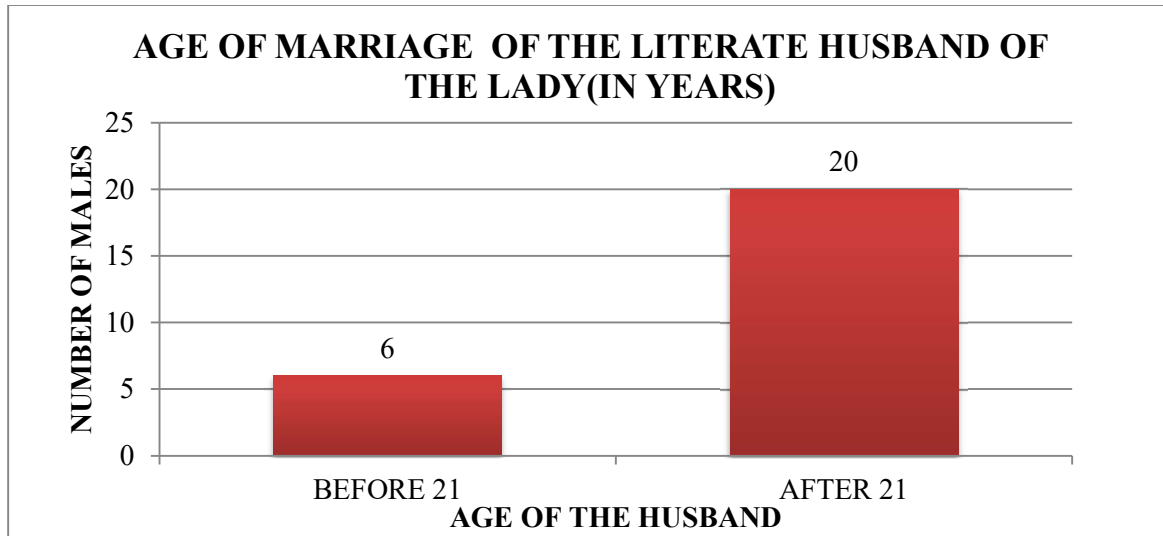


Figure 11 depicts the marital age of the female respondent's literate husband before and after 21 years. Among the 30 families in our sample, the proportion of marriages before the age of 21 among illiterate husbands of ladies is lower than the percentage of marriages after the age of 21. Around 23% of the respondent ladies' spouses (6 out of 26) married before the age of 21.

Based on the findings of the study, it is clear that the rate of illegal marriage (for females under the age of 18 and males under the age of 21) is 100% among both the illiterate respondent females and the illiterate grooms of the respondent females in our sample. As a result, we might conclude that illiterates are more likely than educated persons to marry young.

The descriptive statistics of education qualification of the female respondent and her husband:

Now, let us focus on the descriptive statistics of education qualification of the respondent female and her husband that affects the age of marriage of the female.

Table: 2

Education qualification of the female(In years)		Education qualification of the husband of the female(In years)	
Mean	5.4	Mean	6.63
Median	5.43	Median	6.63
Mode	5.48	Mode	6.64
Standard deviation	4.21	Standard deviation	3.82
Range	15	Range	15

The above table represents the mean, median, mode, standard deviation, and range taken.

We can see that the average education qualification of the female is 5.4 years, while the average education qualification of the female's spouse is 6.63 years. As a result, we discover that the female's mean education qualification (in years) is less than the husband's mean education qualification (in years) since the majority of females in our sample are illiterate, i.e., their years of education are zero. As a result, we conclude that, based on the average age of female marriage of 16.56 years, husbands of the ladies are more educated than the ladies themselves.

Females have a median education qualification of 5.43 years, while males have a median education qualification of 6.63 years. Females have a lower median education level (in years) than men since the majority of women (9 out of 30) in our sample are illiterate, meaning they have no years of education.

The female's modal education qualification is 5.48 years, whereas the husband's modal education qualification is 6.64 years. Women have a lower average education level (in years) than men.

Similarly, we can also get the standard deviation of education qualification of the female is 4.21 years and education qualification of the husband of the female is 3.82 years.

Females have a range of education levels of 15 years (minimum years of education of 0 years and maximum years of education of 15 years) and men have a range of education levels of 15 years (minimum years of education of 0 years and maximum years of education of 15 years).

In conclusion, we can state that the reason why the mean, median, and mode values for ladies are lower than for spouses of ladies is that the respondent ladies in our sample are largely illiterate or have the bare minimum of requirements to be deemed literate.

Let us now check if we can conclude that the average age of schooling qualification for females in our sample is lower than that of men.

t-test of education qualification:

(ii) To test the null hypothesis (H_0) which states that mean level of education of females (μ_C) is equal to mean level of education of men (μ_D) against the alternative hypothesis (H_1) which states that mean level of education of females (μ_C) is less than mean level of education of men (μ_D) and against the alternative hypothesis (H_1) which states that mean level of education of females (μ_C) is not equal to mean level of education of men (μ_D)

To test $H_0: \mu_C = \mu_D$ against $H_1: \mu_C < \mu_D$

Where C implies education qualification of females and D implies education qualification of men.

Computed t is denoted by t^* .

$$t^* = \frac{\sqrt{nQ}}{s'_Q}$$

Here, n (total number of samples) =30,

$$\bar{Q} = \Sigma(C-D)/n = -1.43 \text{ and}$$

$$s'_Q(\text{Standard deviation of } Q) = 3.28$$

$$t^* = -2.40$$

For one-tailed test, the tabulated value of t under 1% level of significance and 29 degrees of freedom is $(-t_{0.01,29}) = -2.46$.

For one-tailed test, the tabulated value of t under 5% level of significance and 29 degrees of freedom is $(-t_{0.05,29}) = -1.70$.

For one-tailed test, the tabulated value of t under 10% level of significance and 29 degrees of freedom is $(-t_{0.10,29}) = -1.31$.

$$t^* > (-t_{0.01,29}), t^* < (-t_{0.05,29}), t^* < (-t_{0.10,29})$$

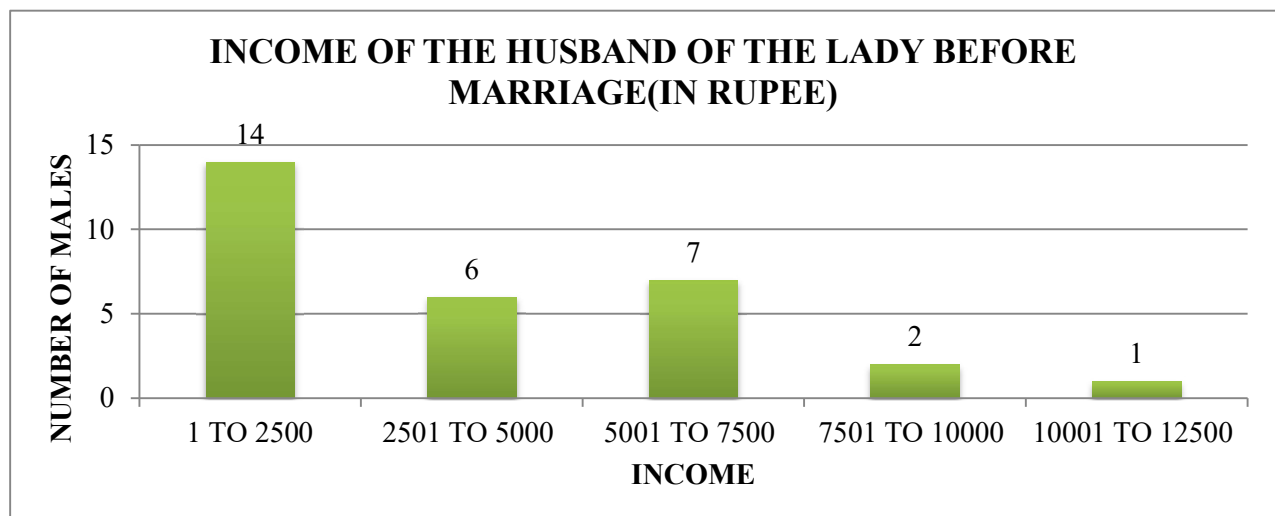
Therefore, the null hypothesis (H_0) is accepted at 1% level of significance. But, the null hypothesis (H_0) is rejected and alternative hypothesis (H_1) is accepted at 5% level of significance and 10% level of significance.

The test indicates that the mean level of education of females is less than that of men.

The pictorial representation of the income level of the female respondent and the income level of the husband of the female:

We identified observations in which the majority of respondents are housewives or do not work. Females currently earn between Rs.7500 and Rs.10000 per month as their maximum monthly earnings. Similarly, we examine the wages of respondents' husbands now and at the time of marriage. We show this through the means of our following figure.

Figure-12: Comparison of the monthly income of the husband of the female respondent before and after marriage



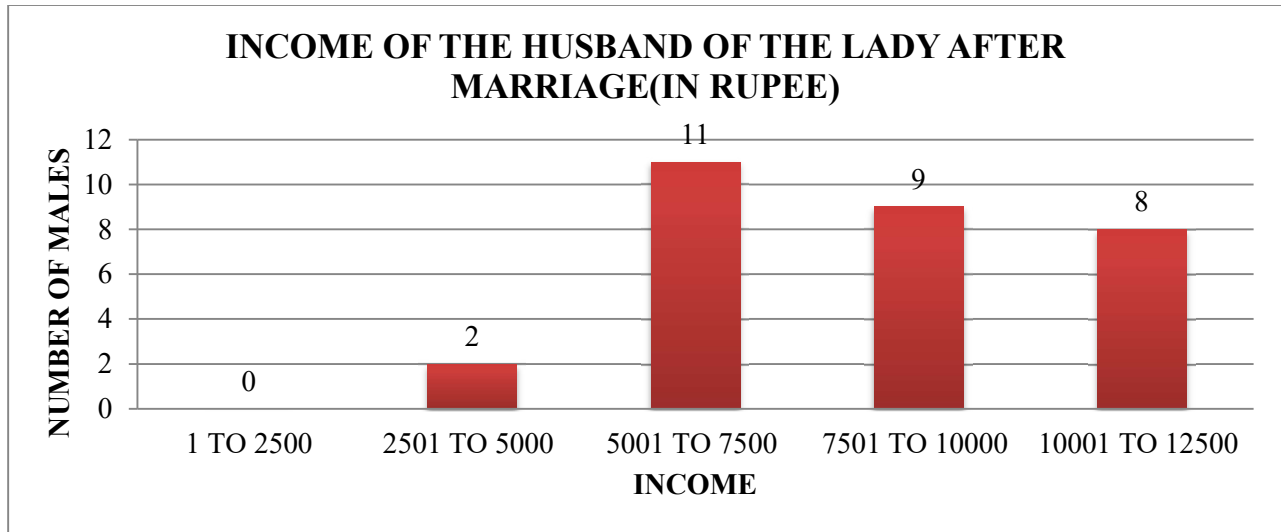


Figure 12 depicts a comparison of the monthly income of the female respondent's husband before and after marriage. In our sample, all of the grooms were employed prior to marriage and continue to be employed after marriage, with the grooms receiving the highest monthly salary of Rs.12500. According to the graph, just one person out of thirty earned Rs.10001 to Rs.12500 before marriage, but around eight people earned Rs.10001 to Rs.12500 after marriage. Also, we can claim that all of the grooms are in the low-income bracket (\leq Rs.12500 per month). In fact, before marriage, the majority of husbands (14 out of 30) earned in the range of Rs.1 to Rs.2500 per month, i.e., around 46.67% of husbands earned in the range of Rs.1 to Rs.2500, and after marriage, the majority of husbands earned in the range of Rs.5001 to Rs.7500 per month, i.e., around 36.67% of people earned monthly in the range of Rs.5001 to Rs7500.

In reality, because all of the respondent ladies' prospective husbands were working at the time of their marriage, we concluded that all of the female respondents' parents had studied the groom's financial status before they tied the knot.

Furthermore, the comparison results indicate that the groom's pay has increased from the time of his marriage to the present, but this development is most likely null and void due to our society's economic inflation. The groom's earnings were and continue to be subsistence level.

Figure-13: Occupation of the husband of the female respondent at present time

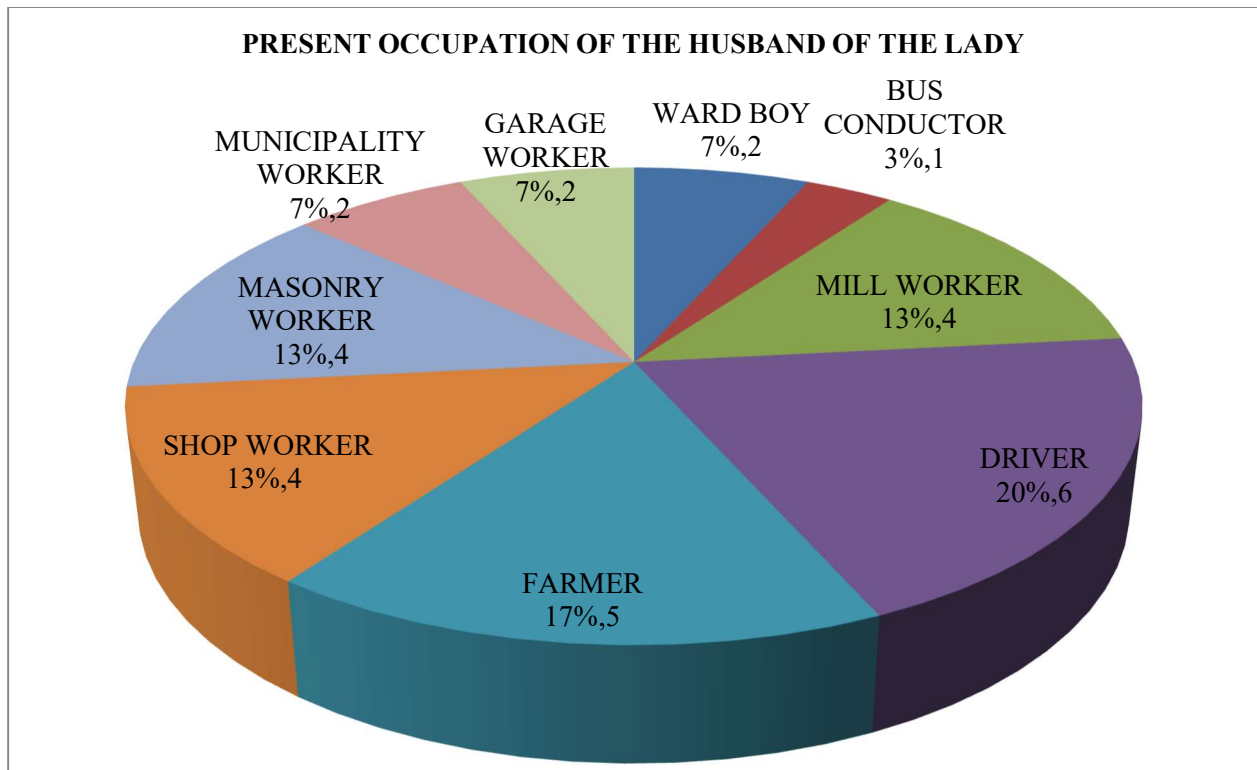


Figure 13 depicts the source of income of the respondent women' spouses in the research area. There are numerous sources of income in that area, such as farmers, bus drivers, mill workers, and so on. All of these employment categories are at the low end of the economic scale. Furthermore, the majority of grooms (6 out of 30) in our sample work as drivers of any form of vehicle, that is, approximately 20% of spouses work as drivers, and 17% of grooms (5 out of 30) work as farm labourers. Each group's grooms (4 out of 30) had 13% who work as masonry workers, mill workers, or shop workers. Similarly, 7% of grooms (2 out of 30) work as garage workers, government workers, or ward boys. Finally, the remaining 3% of the husbands (2 out of 30) work as bus conductors.

Figure-14: Monthly income of the female respondent at present time

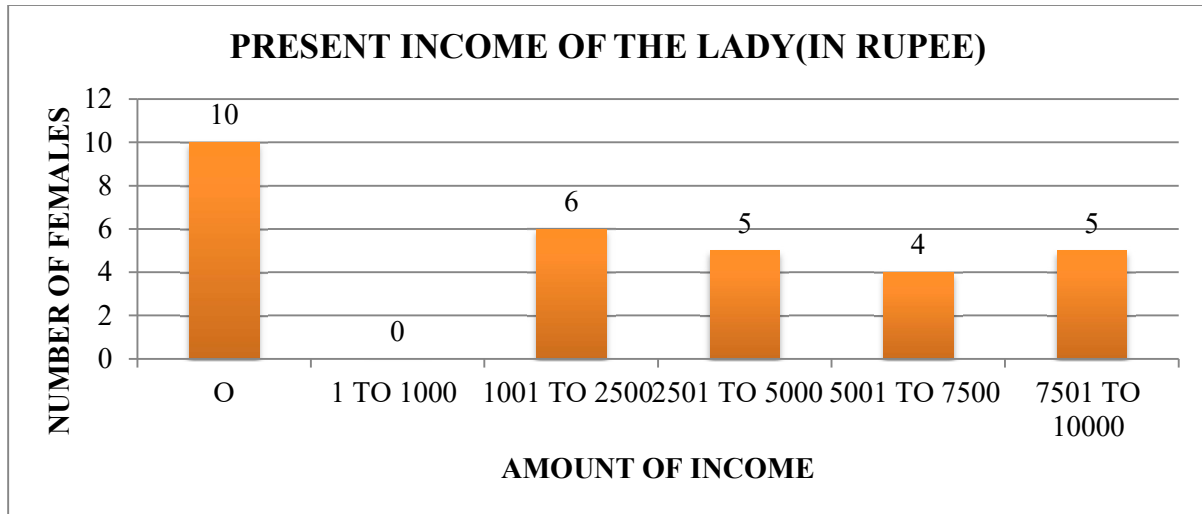


Figure 14 depicts the current income of the respondent female. According to the graph, the responder female's maximum earnings vary from Rs.7501 to Rs.10000 per month. However, the majority of female respondents do not earn anything, accounting for approximately 33.33% of all female respondents.

Above all, the wages of female responders are either subsistence level or none at all.

Figure-15: Occupation of the female respondent at present time

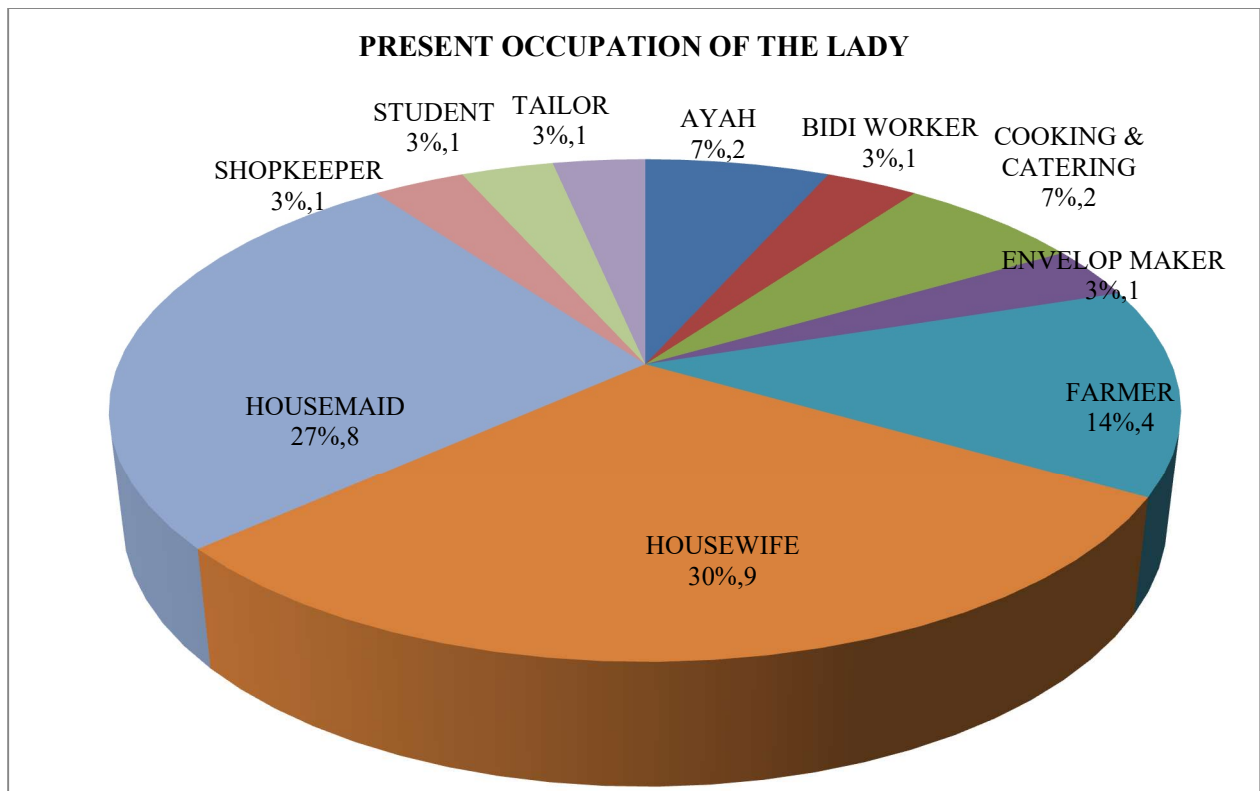


Figure 15 depicts the source of income of the female respondents in the research area. There are many different types of jobs in that area, such as ayah, tailor, housemaid, and so on. However, housewives make up the majority of female respondents (9 out of 30) in our sample, accounting for about 30% of all female respondents. In addition, 27% of respondents work as housemaids (8 out of 30), whereas 14% of female respondents (4 out of 30) work as farmers. Furthermore, 7% of respondents (2 out of 30) in each demographic work as ayah or own a catering business. Finally, each female respondent (1 out of 30) in the 3% category work as tailors or shopkeepers, as bidi workers or envelop makers, or as students.

To conclude, based on the pie charts of the occupations of both the respondent ladies and their respective husbands presented above, it is clear that the persons in our sample come from the informal sector of the economy and work in relatively low-wage positions. As a result, we say that the respondent females and their grooms in our sample are economically from a somewhat weaker segment.

The descriptive statistics of income level of the female respondent and her husband:

Now, let us focus on the descriptive statistics of income level of the female respondent and her husband that affects the age of marriage of the female:

Table: 3

Income level of the female(In Rs)		Income level of the husband of the female(In Rs)	
Mean	3081.07	Mean	8274.4
Median	1750	Median	8000
Mode	0	Mode	6000
Standard deviation	3233.70	Standard deviation	3345.23
Range	9000	Range	15000

The above table represents the mean, median, mode, standard deviation and range taken.

According to the descriptive statistics data table, the mean income level of the female is Rs.3081.07, and the mean income level of the female's husband is Rs.8274.4. Females have lower mean incomes than men because the majority of females in our sample are housewives, with no income. As a result, we discover that the average income level of the female is lower than the average income level of the female's spouse. As a result, we say that at the average age of marriage for a female of 16.56 years, the husband earns more than the female herself.

According to our above table, the median income level of the female is Rs.1750, whereas the median income level of the female's husband is Rs.8000. Because the majority of females in our sample are housewives, their median income is lower than men's.

According to the above table, the modal income for women is Rs 0 while the modal income for men is Rs 6000. Females have lower income than men since the majority of females (10 out of 30) in our sample are housewives, whereas the majority of men's income (11 out of 30) is between Rs 5001 and Rs 7500.

The standard deviation of the female's income level is Rs.3233.70, and the standard deviation of the female's husband's income level is Rs.3345.23.

Females have an income range of Rs 9000, while men have an income range of Rs 15000.

In conclusion, we can state that the reason for the mean, median, and mode values being lower for the women than the husbands of the ladies is because the respondent ladies in our sample are generally housewives or have very little income.

Let us now check if we can draw the conclusion that the average income level for women is lower than that of men, as indicated in our sample.

t-test regarding income level:

(iii) To test the null hypothesis (H_0) which states that mean income of females (μ_E) is equal to mean income of men (μ_F) against the alternative hypothesis (H_1) which states that mean income of females (μ_E) is less than income of men (μ_F).

To test $H_0: \mu_E = \mu_F$ against $H_1: \mu_E < \mu_F$

Where E implies income of females and F implies income of men.

Computed t is denoted by t^* .

$$t^* = \frac{\sqrt{n}\bar{Q}}{s'_Q}$$

Here n (total number of samples) =30,

$$\bar{Q} = \Sigma(E-F)/n = -5193.33 \text{ and}$$

$$s'_Q \text{ (Standard deviation of Q)} = 4280.34$$

$$t^* = -6.64$$

For one-tailed test, the tabulated value of t under 1% level of significance and 29 degrees of freedom is $(-t_{0.01,29}) = -2.46$.

For one-tailed test, the tabulated value of t under 5% level of significance and 29 degrees of freedom is $(-t_{0.05,29}) = -1.70$.

For one-tailed test, the tabulated value of t under 10% level of significance and 29 degrees of freedom is $(-t_{0.10,29}) = -1.31$.

$$t^* < (-t_{0.01,29}), t^* < (-t_{0.05,29}), t^* < (-t_{0.10,29})$$

Therefore, the null hypothesis (H_0) is rejected and alternative hypothesis (H_1) is accepted at 1% level of significance, 5% level of significance and 10% level of significance.

The test indicates that the mean income of females is less than that of men.

Pictorial representation related to the education qualification of the father and mother of the respondents:

In our sample, we chose observations in which both of the respondents' parents are illiterate or have only a high school diploma. The father of the female has a maximum of 12 years of education and a minimum of 0 years. Similarly, the mother of the female has a maximum of 10 years of education and a minimum of 0 years.

Figure-16: Education qualification of the father of the female respondent

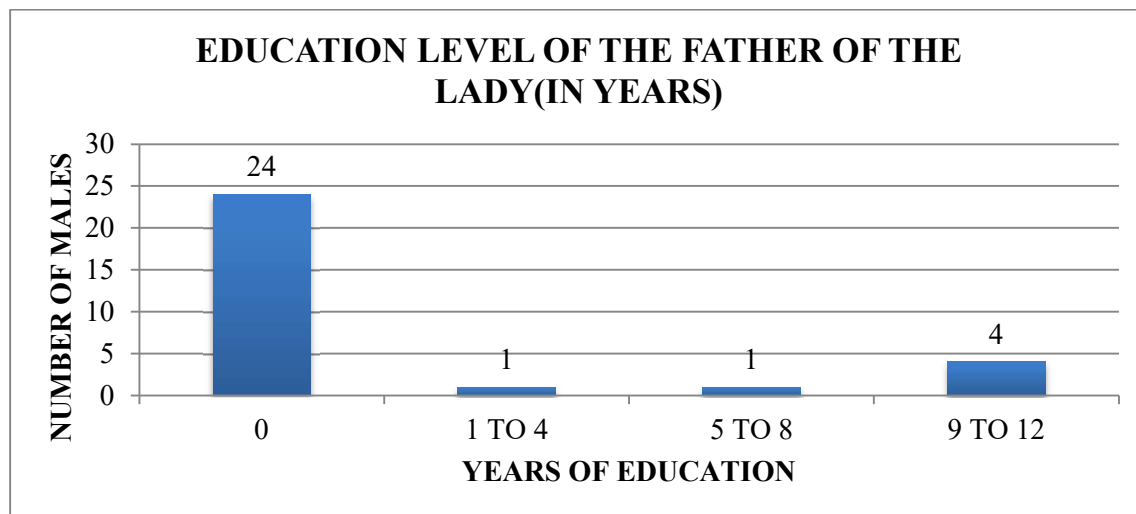


Figure 16 depicts the father of the female's educational background. The data shows that the majority of the respondent women' fathers are uneducated. According to data collected from 30 households, 24 fathers out of 30 fathers of responding girls are uneducated, i.e., 80% of the fathers have no education.

Figure-17: Marriage age of the daughter of the illiterate father

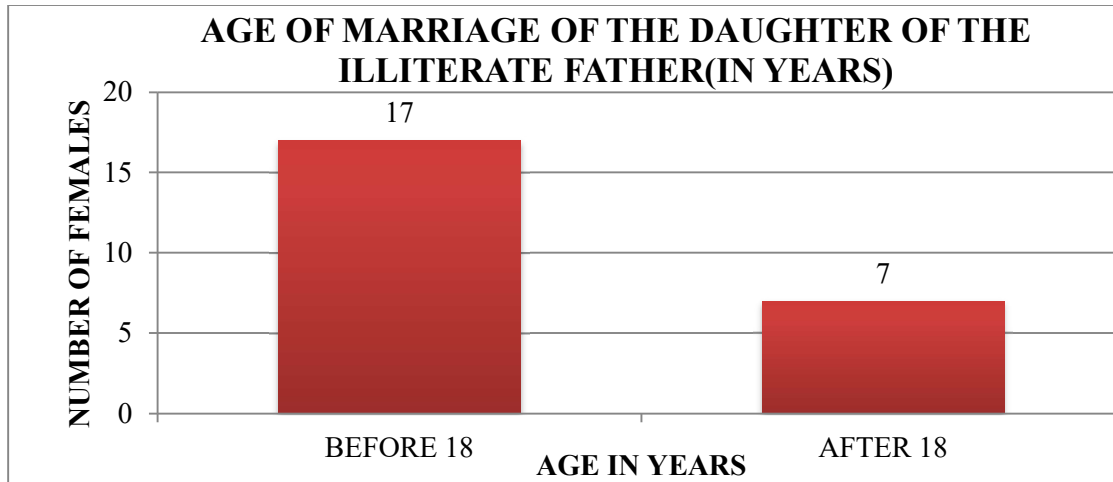


Figure 17 depicts the marriage age of a responder female who is the daughter of an illiterate father before and after the age of 18. Among the 30 families, the proportion of daughters married before the age of 18 years among the illiterate fathers of the respondent ladies is higher than the percentage of daughters married after the age of 18. 71% of an illiterate father's daughters (17 out of 24) married before the age of 18.

Figure-18: Marriage age of the daughter of literate father

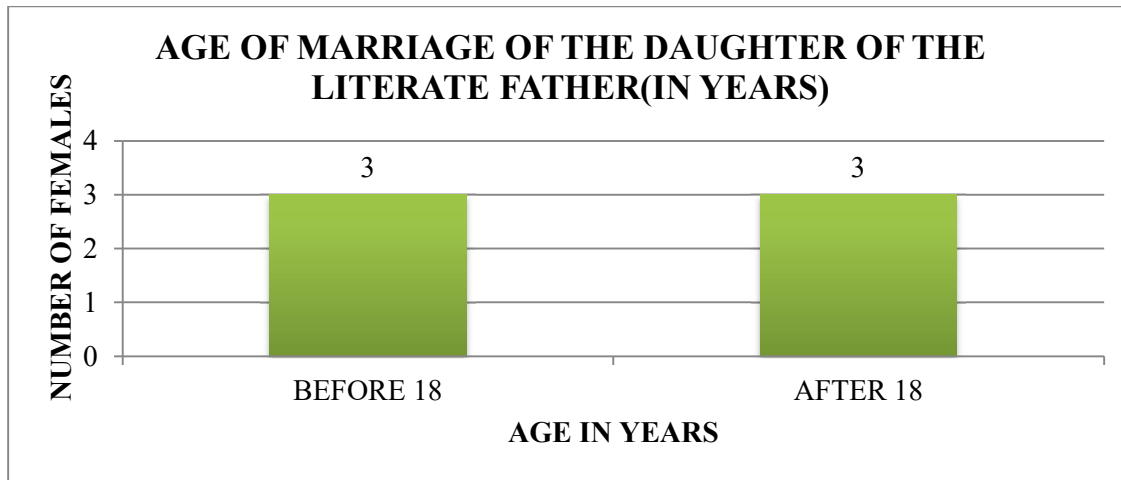


Figure 18 depicts the marriage age of female respondents who are the daughters of literate dads before and after the age of 18. The percentage of marriages of daughters before the age of 18 among the literate fathers of the respondent ladies is the same as the percentage of marriages beyond the age of 18. Approximately half of the daughters (3 out of 6) married before the age of 18, that is, around 50% of the daughters (3 out of 6) got married before turning 18 years. It is same as the marriage after the age of 18 years.

Figure-19: Education qualification of the mother of the female respondent

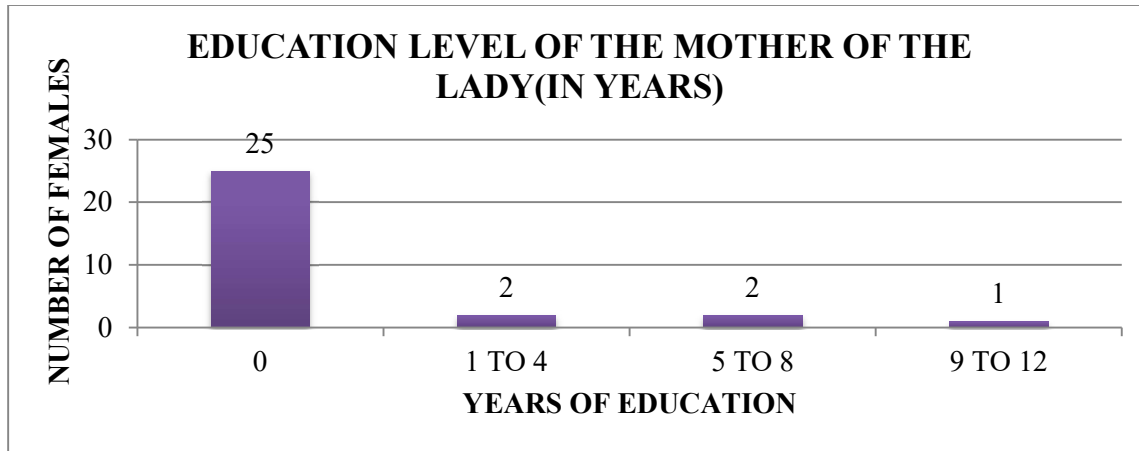


Figure 19 depicts the education level of the female respondent's mother. The data shows that the majority of the respondent ladies' mothers are illiterate. According to data collected from 30 families, 25 mothers out of 30 mothers of respondent women are ignorant, i.e., roughly 83.33% of mothers of respondent ladies are uneducated.

Figure-20: Marriage age of the daughter of illiterate mother

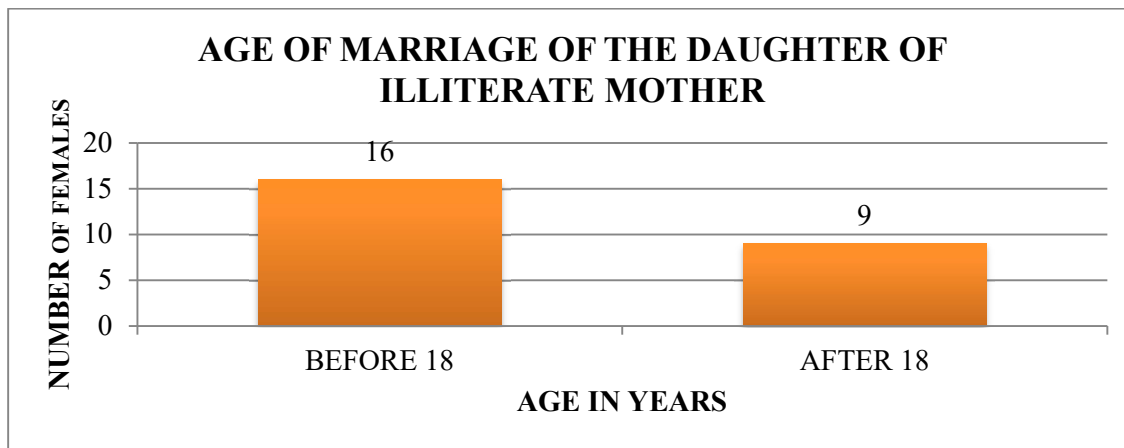


Figure 20 depicts the marriage age of a responder female who is the daughter of an illiterate mother before and after the age of 18. Among the 30 families, the proportion of daughters married before the age of 18 is higher among the illiterate mothers of the ladies than the percentage of daughters married after the age of 18. Sixty-four percent (16 out of 25) of an illiterate mother's daughters married before the age of 18.

Figure-21: Marriage age of the daughter of literate mother

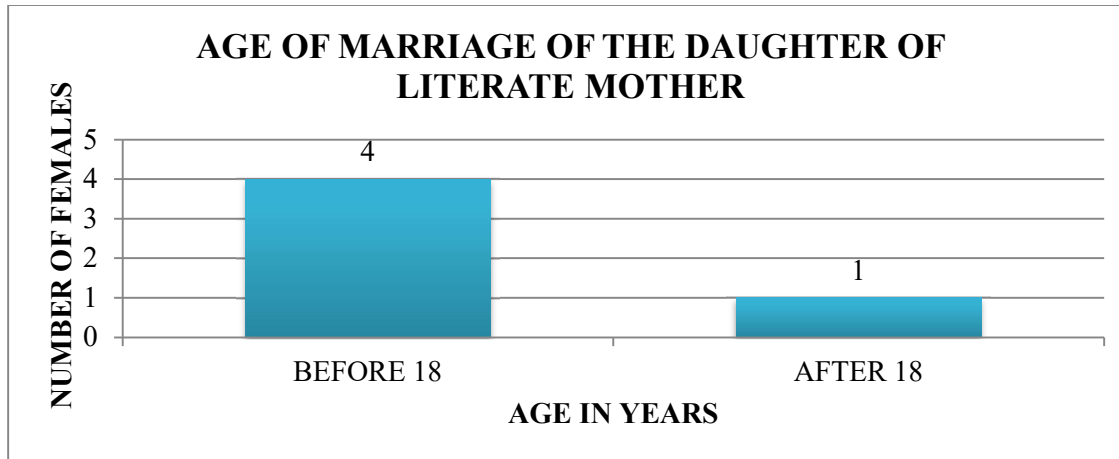


Figure 21 depicts the marriage age of a female responder who is the daughter of a literate mother before and after the age of 18. Among the 30 families, the proportion of daughters married before the age of 18 is higher among the literate mothers of the respondent ladies than the percentage of daughters married after the age of 18. Approximately 80% of the girls (4 out of 5) married before the age of 18.

Following this, we concluded from the above results of our sample data that the education qualification of the parents of the respondent females plays a significant role in her early age marriage, as the results showed that the majority of illiterate parents marry off their daughter before the age of 18 years.

The descriptive statistics of other factors:

Descriptive statistics of other factors (education qualification of the father and the mother of the female) that affect age of marriage are as follows:

Table: 4

Education qualification of the father of the female(In years)		Education qualification of the mother of the female(In years)	
Mean	1.72	Mean	0.89
Median	0	Median	0
Mode	0	Mode	0
Standard deviation	3.68	Standard deviation	2.28
Range	12	Range	10

The above table represents the mean, median, mode, standard deviation and range of education qualification of the father and the mother of the female.

According to the descriptive statistics data table, the mean education qualification of the female's father is 1.72 years, and the mean education qualification of the female's mother is 0.89 years, as the majority of the female respondents' fathers (24 out of 30) and mothers (25 out of 30) are illiterate. The mean education qualification of the female's father is higher than the mean education qualification of the female's mother. As a result, we find that, based on the female's average marital age of 16.56 years, the father is more educated than the mother.

The median education qualification of the father of the female is 0 years, and the median education qualification of the mother of the female is also 0 years, as the majority of the fathers (24 out of 30) and mothers (25 out of 30) of the female respondents are illiterate.

According to the above table, the mode of education qualification of the female's father is 0 years, and the mode of education qualification of the female's mother is also 0 years.

The standard deviation of the father's education qualification is 3.68 years, and the standard deviation of the mother's education qualification is 2.28 years.

The father of the female respondent has a range of education of 12 years (minimum years of education of females is 0 years and maximum years of education of females is 12 years) and the mother of the female respondent has a range of education of 10 years (minimum years of education of men is 0 years and maximum years of education of men is 10 years).

In conclusion, we can state that the reason for the mean, median, and mode values being lower for the parents of the ladies is because the parents of the respondent ladies in our sample are generally illiterate.

Regression analysis:

In our sample we have got literate people as well as illiterate people (both the respondent females and their respective husbands). We are also taking the level of education from class one onwards i.e. if a person completes the class one education, his or her level of education is one, that is, for every year of education we assume the respondent (also the respondent's respective parents and her groom) takes a value one. In our sample we found mostly the respondents who are illiterate, we also have respondents who have completed their class one education but we did not get any respondent who studied the preschool level of education. Hence, in our sample we have the level zero education and then class one onwards till graduation.

Now we will check whether female's level of education at the time of marriage and husband's income at the time of marriage have any influence on the age of female at the time of marriage:

For this we take a three variable regression model where age of female at the time of marriage is taken as dependent variable while female's years of education and husband's income at the time of marriage are taken as independent/explanatory variable. The model is given as follows:

$$Y_i = \alpha + \beta_1 X_{1i} + \beta_2 X_{2i} + \epsilon_i \dots\dots\dots (i)$$

Where Y_i implies age of female at the time of marriage, X_{1i} implies female's years of education at the time of marriage, X_{2i} implies husband's income at the time of marriage, α is the intercept term, β_1 and β_2 are slope coefficients and ϵ_i is the disturbance term for all $i = 1, 2, 3, \dots, 30$

Using excel we have conducted the regression analysis whose result is reported in the following table:

Regression Statistics:

Multiple R	0.52
R Square	0.27
Adjusted R Square	0.21
Standard Error	2.84
Observations	30

ANOVA:

	Df	SS	MS	F	Significance F
Regression	2	79.58	39.79	4.93	0.01
Residual	27	217.79	8.07		
Total	29	297.37			

	Coefficients	Standard Error	t-Stat	P-value	Lower 95%	Upper 95%	Lower 95%	Upper 95%
Intercept	15.03	0.95	15.87	0.00	13.08	16.97	13.08	16.97
Women's Years Of Education At The Time Of Marriage(X_1)	0.35	0.11	3.14	0.00	0.12	0.58	0.12	0.58
Husband's Income At The Time Of Marriage(X_2)	0.00	0.00	-0.63	0.53	0.00	0.00	0.00	0.00

In the above table, Goodness of Fit (R^2) is 0.27, which implies that out of 100% variation in the age of female at the time of marriage, 27% variation can be explained by the explanatory variables X_1 and X_2 jointly. The value of adjusted R^2 is 0.21, which implies that out of 100%

variation in the age of female at the time of marriage, 21% variation can be explained by the explanatory variables X_1 and X_2 jointly. Here we observe that R^2 is greater than adjusted R^2 which implies that as the number of explanatory variable increases, adjusted R^2 increases less than R^2 .

From the above table, $\hat{\alpha} = 15.03$ which means that if the female is illiterate and her husband has no income then the age of female at the time of marriage is approximately 15 years. $\hat{\beta}_1 = 0.35$, this implies that ceteris paribus, for every additional year female's education, her age of marriage will increase by approximately 4 months. Since the P-value of $\hat{\beta}_1$ is 0 which is less than 0.1, this implies that $\hat{\beta}_1$ is significant at 1%, 5% and 10% level of significance. $\hat{\beta}_2 = 0$, this implies that husband's income at the time of marriage does not have any influence the age of female at time of marriage, ceteris paribus. Since the P-value of $\hat{\beta}_2$ is 0.53 which is greater than 0.1, therefore, $\hat{\beta}_2$ is insignificant at 1%, 5% and 10% level of significance.

In the above table, observed F (F^*) = 4.93.

$$F_{0.01,2,27} = 5.49 \quad F_{0.05,2,27} = 3.35 \quad F_{0.1,2,27} = 2.51$$

$$F^* < F_{0.01,2,27}, F^* > F_{0.05,2,27}, F^* > F_{0.1,2,27}.$$

Therefore, the overall regression is insignificant at 1% level of significance but significant at 5% and 10% level of significance.

Hence, we can say that age of female at the time of her marriage is driven by the female's level of education which has significant effect on women's age at the time of marriage but the income of the women's respective husband at the time of marriage has no significant effect on female's age at the time of marriage.

Now along with husband's income at the time of marriage we will check whether husband's level of education at the time of marriage drives age of female at the time of marriage:

For this we take a three variable regression model where age of female at the time of marriage is taken as dependent variable while husband's income and husband's years of education at the time of marriage are taken as independent/explanatory variable. The model is given as follows:

$$Y_i = \alpha + \beta_1 X_{1i} + \beta_2 X_{2i} + \varepsilon_i \dots\dots\dots (ii)$$

Where Y_i implies Age of female at the time of marriage, X_{1i} implies Husband's income at the time of marriage, X_{2i} implies Husband's years of education at the time of marriage, α is the intercept term, β_1 and β_2 are slope coefficients and ε_i is the disturbance term for all $i = 1, 2, 3, \dots, 30$

Using excel we have conducted the regression analysis whose result is reported in the following table:

Regression Statistics:

Multiple R	0.57
R Square	0.33
Adjusted R Square	0.28
Standard Error	2.72
Observations	30

ANOVA:

	Df	SS	MS	F	Significance F
Regression	2	97.54	48.77	6.59	0.00
Residual	27	199.82	7.4		
Total	29	297.37			

	Coefficients	Standard Error	t-Stat	P-value	Lower 95%	Upper 95%	Lower 95%	Upper 95%
Intercept	14.45	0.97	14.87	0.00	12.46	16.45	12.46	16.45
Husband's Income At The Time Of Marriage(X₁)	0.00	0.00	-1.53	0.14	0.00	0.00	0.00	0.00
Husband's Years Of Education At The Time Of Marriage(X₂)	0.45	0.12	3.63	0.00	0.20	0.71	0.20	0.71

The Goodness of Fit (R^2) in the above table is 0.33, implying that the explanatory variables X_1 and X_2 together can explain 33% of the variation in the age of female at marriage. The modified R^2 value is 0.28, implying that the explanatory variables X_1 and X_2 together can explain 28% of the variation in female marriage age. In this case, R^2 is bigger than adjusted R^2 , implying that when the number of explanatory variables increases, adjusted R^2 decreases more than R^2 .

From the above table, $\hat{\alpha} = 14.45$ which means that if the female's husband is illiterate and her husband has no income at the time of marriage then the age of female at the time of marriage is approximately 14 years. $\hat{\beta}_1 = 0.00$, this implies that husband's income at the time of marriage does not have any influence the age of female at time of marriage, ceteris paribus. Since the P-value of is 0.14 which is greater than 0.1, therefore, $\hat{\beta}_1$ is insignificant at 1%, 5% and 10% level

of significance. $\widehat{\beta}_2 = 0.45$, this implies that ceteris paribus, for every additional year husband's education, female's age of marriage will increase by approximately 5.4 months. Since the P-value of $\widehat{\beta}_2$ is 0, this implies that $\widehat{\beta}_2$ is significant at 1%, 5% and 10% level of significance.

In the above table, observed F (F^*) = 6.59.

$$F_{0.01,2,27} = 5.49 \quad F_{0.05,2,27} = 3.35 \quad F_{0.1,2,27} = 2.51$$

$$F^* > F_{0.01,2,27}, F^* > F_{0.05,2,27}, F^* > F_{0.1,2,27}.$$

Therefore, the overall regression is significant at 1%, 5% and 10% level of significance.

As a result, we can say that the level of education of women's respective husbands has a significant effect on women's age at the time of marriage, but the respective husband's income at the time of marriage has no significant effect on women's age at the time of marriage.

Aside from these considerations, the marriage age of a girl is impacted by factors such as her parents' economic situation, religion, gender bias, place of residence, familial pressure, and so on. These are some of the most important elements in predicting the chance of marriage at a young age.

Policy suggestions:

Our study's findings demonstrated that a female's age at the time of marriage is primarily determined by her educational qualification. Both the female's and her husband's educational backgrounds have a substantial impact on her marriage decision. We also discovered that the income of both the female and her husband has no effect on her age at the time of her marriage. Thus, in our research report, early marriage is identified as a barrier that prevents young females from pursuing higher education, which might otherwise have a long-term positive impact on their life and well-being. Given this fact, and based on the study's findings, the following recommendations may be useful:

1. The school system must be incentivized in such a way that both young boys and girls are motivated to study more.
2. Scholarships and other incentives might be provided to encourage young females and males to complete their high school education.
3. The government should undertake a media awareness campaign regarding the harmful impacts of early marriage, as well as provide information about the benefits of female and male education.
4. The government should impose harsh sanctions and punishments on parents (particularly of young females) who force their children into early marriage.
5. Based on local data, Gramme Panchayats should conduct regular checks on those parents of girls who may have an incentive to marry off their daughter at an early age in rural areas where the rate of early marriage is particularly high.

6. Gramme Panchayats and other external members must be given a critical role in monitoring everyone's engagement in school and developing strategies to reduce the number of dropouts.
7. Special meetings may be held in rural regions with a low literacy rate, and financial aid may be provided to disadvantaged families to help them educate their children, particularly young girls.
8. A conference of well-educated and knowledgeable females might be organised with disadvantaged families in rural areas to educate them on the economic and financial benefits of female education.
9. Health-related initiatives should be established to educate females about the health risks associated with early marriage, which leads to early conception.

Conclusion:

In most Indian states, the age at marriage of females has increased significantly from approximately 13 years in the first decade of the twentieth century to roughly 20 years in the first decade of the twenty-first century, yet the temptation to marry young continues in Indian society. The factors linked with the young female's age, education, economic standing, and so on apply pressure to marry early. The literacy rate of Indian ladies has increased throughout time. At the time of India's independence, just one girl out of eleven was literate, according to a World Bank report. The literacy rate among women has now risen to 77%. Although female literacy is increasing rapidly, still the degree of education among females remains relatively low, as does the rate of employment involvement, discouraging many parents from educating their daughters and forcing them to marry off their daughters at a young age.

In our analysis, we show how the degree of education of a female herself and her respective husband influences the age of the female at the time of her marriage in the rural areas of city of Burdwan, Purba Bardhaman. Female education level has a favourable relationship with her marital age since an educated female tends to postpone her marriage. Education is a significant indicator of a female's marriage age. The education level of females and their spouses has a considerable positive effect on the age of females at marriage. In our sample, illiterate females (9 out of 9) marry earlier (<18 years) than literate females (11 out of 21). This finding of the study suggests that ladies with higher educational attainment are more likely to postpone marriage. As a result, it can be concluded that uneducated ladies marry at a younger age than educated ladies. Similarly, the probability of an uneducated groom (4 out of 4) to marry at a young age (< 21 years) is, substantially higher than that of an educated groom (6 out of 26).

We have also taken into consideration the education qualification of the parents of the respondent lady as a possible factor to effect the age of marriage of a female. In our sample, most of the parents of the respondent ladies are illiterate i.e. 24 out of 30 fathers of the respondents are illiterate and 25 out of 30 mothers of the respondents are illiterate. Further, from our survey data we have found that 17 out of 24 illiterate fathers and 16 out of 25 illiterate mothers gave their daughter's marriage before 18 years of age. Thus, from the results of our survey we have come to

a conclusion that the education level of both the father and mother of the respondent lady plays a significant role affecting the age of marriage of their daughter.

In our study analysis, we found all of the respondent females who belonged to the no income earning group and their significant husbands who belonged to the lower strata of income earning group at the time of their marriage, according to society. Our study's findings revealed that the income of both the female and her husband has no significant effect on the female's marriage age. This implies that a female's marriage decision is not influenced by her or her partner's wealth.

This research report does not take into account all of the key elements influencing female marriage age. In the future, the study could expand to include additional factors influencing a female's marital age in addition to the factors discussed in our research report. This project report can be extended by inclusion of more characteristics such as religion, place of residence, economic condition of a girl's parents, gender disparity, and so on. We must also determine whether these factors have any effect on the age of the female at the time of her marriage. To sum up, the study's expanded scope is to address all of the project's shortcomings.

In summary, the society's traditional mentality of undervaluing girl children and viewing early marriage as her final destiny has transformed it into a norm that can be followed. Moreover, everyone who is associated with this should be penalised in line with the law, whether they are the parents, relatives of the female child, or anyone else, unless they believe this is "an issue of society perceived beliefs." Obviously, rural communities in the city of Bardhaman trapped in the thoughts of the past traditions would struggle to keep up with the fast speed of modern thinking and beliefs. It is critical for the advancement of the society that the concept of early marriage be fully eradicated from everyone's consciousness. So, from this present study analysis we can consider that attempts to promote the status of young women through increased involvement in school should be supported, as this may address policies targeted at lowering the marriage age.

Bibliography:

Binu V. S., Sridhar V., Subha H. S., Prathyusha V. P., Sabu K. M. "Direct and indirect factors associated with early age marriage: Evidence from India using NFHS-4 data." *Child Abuse Neglect*, 2022 ;131:105785.

Anima H., Ramaprasad R., Sarmila M., Subhrajyoti N., Baijayanti B., Tutul C. "Socio-Epidemiological Co-Relates Of Age At Marriage: A Comparative Study From West Bengal." *Journal of Dental and Medical Sciences*, Volume 6, Issue 6 (2013), PP 29-34.

Roy A., Chouhan P. "Exploring the Socioeconomic Factors Associated with Girl Early age marriage and its Impact on Pregnancy Outcomes: A Study from Malda District of West Bengal." *Indian Journal of Community Medicine* (2022);47(1):8-11.

Modak P. "Determinants of Girl-Early age marriage in High Prevalence States in India." *Journal of International Women's Studies*, Volume. 20, Issue no. 7, 2019, pp.374-394.

- Singh K. K., Verma P., Singh A. "Female Age at Marriage and Associated Factors in EAG States of India." *Journal of Advanced Research in Applied Mathematics and Statistics* (2016); 1(2): 53-59.
- Marphatia A. A., Wells J. C. K., Reid A. M., & Yajnik C. S. "Biosocial life-course factors associated with women's early marriage in rural India: The prospective longitudinal Pune Maternal Nutrition Study." *American Journal of Biological Anthropology* (2022); 177(1), 147–161.
- Santhya K. G., Usha R., Rajib A., Shireen J., Jejeebhoy F., Ram A. S. "Associations Between Early Marriage and Young Women's Marital and Reproductive Health Outcomes: Evidence from India." *International Perspectives on Sexual and Reproductive Health*, (2010); 36(3):132–139.
- MacQuarrie K. L.D., Juan C. "Trends and factors associated with early age marriage in four Asian countries". *Gates Open Research* (2019), 3:1467.
- Raia A., Md Uzzal C., Hasna H. S., Subas C. B., Sairana A., Syeda S. M., Rafia S., Tanvir H., Sabina Faiz R. "Factors Influencing Choices for Early Marriage in Urban Informal Settlements of Bangladesh." *Sage Journals* (2021); vol. 21(3), pages 298-320.
- Hotchkiss D.R., Godha D., Gage A.J. "Risk factors associated with the practice of early age marriage among Roma girls in Serbia." *BMC International Health & Human Rights* (2016); 16,6.
- Agtikasari N. Soemanto R. B., Bhisma M. "The Contextual Effect of Social Norm on Early Marriage Among Young Females in Lampung: A Multilevel Analysis Evidence, *Journal of Maternal & Child Health* (2019); Volume 4, Issue no 1.
- Nurul H., Argyo D., Supriyadi H. R. "Factors Associated with Early Marriage in Sleman, Yogyakarta." *Journal of Health Promotion and Behavior*(2016),1(2): 87-98.
- Kutuk O. M., Fethiye K., Ali E.T., Fatma C., Cem G., Harika G. B., G. S., Mehtap K., Gamze B., Ceyhun S., Resat A., Betül K., Neslihan A. "An exploratory, single-center study of factors associated with early age marriage among Syrian female adolescents residing in Turkey." *Children's Health Care* (2022) 0:0, pages 1-17.
- Yüksel F. & Koçtürk N. "Investigation of Factors Associated with the Early age marriage in Turkey." *Journal of Child Sexual Abuse*(2021); Volume 30, Issue 6, pp- 653-666.
- Zegeye B., Comfort Z. O., Bright O. A., Edward K. A., Eugene B., Abdul A. S., Sanni Y. "Individual/Household and Community-Level Factors Associated with Early age marriage in Mali: Evidence from Demographic and Health Survey." *PubMed Central Article* (2021), 11 pages.
- Tessema Z.T. "Spatial distribution and associated factors' of early marriage among reproductive age females in Ethiopia: A secondary data analysis of Ethiopian Demographic and Health Survey 2016. *BMC Women's Health*(2020); 20, 268.

- Kohno A., Techasrivichien T., Suguimoto S. P., Dahlui M., Nik Farid N. D., Nakayama T. "Investigation of the key factors that influence the girls to enter into early age marriage: A meta-synthesis of qualitative evidence." *Plos One* (2020); 15(7).
- Talukder A., Hasan M. M., Razu, Shaharior R., and Hossain Z. (2020). "Early Marriage in Bangladesh: A Cross-Sectional Study Exploring the Associated Factors." *Journal of International Women's Studies* (2020); 21(1), 68-78.
- Md Arif B., Md. Mostaufred A. K., Syed M. A. H. "Spatial pattern and influential factors for early marriage: Evidence from Bangladesh Demographic Health Survey Data 2017-18". 01 February 2023,
- Adeline K. K., Daniel K. K., Dieudonne L. M., Regine N. K., Bertin M. M., Mediatrice K. M., Kalala O., Ennock M. K., Valentin K. B., Emmanuel M. M., Christophe J. B. T."Early Marriage in Girls 12 - 18 Years: Frequency and Predisposing Factors in the City of Kabinda,ProvinceLomani/DRCCongo."Open Access Library Journal, Vol.6 No.6, 2019.
- Abdurahman D., Assefa N., Berhane Y. (2022) "Parents' intention toward early marriage of their adolescent girls in Eastern Ethiopia: A community-based cross-sectional study from a social norms perspective." *Frontier in Global Women's Health* (2022); 3:911648.
- Surisna Okrianti. Factors Associated with Early Marriage in Deli Serdang." 5th International Conference on Public Health (2019).
- Israth S.,Mohammad E. H.,Mohammad N. H. "Factors Affecting on Early Marriage of Females in Rural Areas, Bangladesh."Asian Journal of Humanity Art and Literature (2015); volume 2, issue no. 3, page 149- 158.
- Yammar Y., Masrah H., Fatmawati F. "factors affecting the increasing incidence of early marriage in boladistrict, wajo regency." *Nurseline journal* (2022); volume 7, issue 2, p- 155-163.
- Efevbera Y., Bhabha J., Farmer P. E., Fink G. "Girl early age marriage as a risk factor for early childhood development and stunting." *Social Science and Medicine* (2017);185: P- 91-101.
- Saeed D., Fariba H. "The Prevalence and Predicting Factors of Female Early age marriage in North-West of Iran: A Case-Control Multi-Center Study." *Gazi Medical Journal* (2020); Vol. 31, Issue No. 3.
- Fan S., Koski A. "The health consequences of early age marriage: A systematic review of the evidence." *BMC Public Health* (2022); Article No.309.
- Phiri M., Musonda E., Shasha L. " Individual and Community-level factors associated with early marriage in Zambia: a mixed effect analysis." *BMC Women's Health* (2023); Article No. 21.
- Lowe M., Joof M., Rojas B. M. "Social and cultural factors perpetuating early marriage in rural Gambia: an exploratory mixed methods study." *F1000Res*. 2019 Nov 21;8:1949. doi: 10.12688/f1000research.21076.3. PMID: 32025291; PMCID: PMC6974925.

- Subramanee S. D., Agho K., Lakshmi J., Huda M. N., Joshi R., Akombi I. B. “Early age marriage in South Asia: A Systematic Review.” *Int J Environ Res Public Health* (2022); 19(22):15138.
- Sah R.B., Subedi L., Shah U., Jha N. “Factors affecting Early Age Marriage in Morang District of Nepal.” *Scholars Journal of Applied Medical Sciences* (2014); 2(4C):1320-1324.
- Nabila R., Roswiyani^R, Heryanti S. “A Literature Review of Factors Influencing Early Marriage Decisions in Indonesia.” *Altantis Press*(2022) Volume 655, p- 1392-1402.
- Martin E. Palamuleni. “Socioeconomic determinants of age at marriage in Malawi.” *International Journal of Sociology and Anthropology* (2011); Vol. 3(7), pp. 224-235.
- Saleheen A. A. S, Afrin S., Kabir S., Habib M. J., Zinnia M. A., Hossain M. I., Haq I., Talukder A. “Sociodemographic factors and early marriage among females in Bangladesh, Ghana and Iraq: An illustration from Multiple Indicator Cluster Survey.” *Science Direct* (2021); 25;7(5):e07111.
- Islam M. M., Khan M. N., Rahman M. M. “Factors affecting early age marriage and contraceptive use among Rohingya girls in refugee camps.” *Lancet Regional Health Western Pacific* (2021);12:100175.
- Lamichhane P., Puri M., Tamang J. “ Women's Status and Violence against Young Married Females in Rural Nepal.” *BMC Women's Health* (2011); Article No. 19.
- Sah R., Gaurav K., Baral D., Subedi L., Jha N., & Pokharel P. “Factors affecting Early Age Marriage in Dhankuta Municipality, Nepal.” *Nepal Journal of Medical Sciences* (2014); 3(1), pp 26–30.
- Sarker O. N., and K. M. Mustafizur R. “Factors affecting early marriage and early conception of women: A case of slum areas in Rajshahi City, Bangladesh.” *International Journal of Sociology and Anthropology* (2012); Vol. 4(2), pp. 54-62.
- Chandrasekhar S. “Factors Affecting Age at Marriage and Age at First Birth in India”. *Journal of quantitative economics*; 2010.
- MD Akhtarul I., Abdur R. “ Age at first marriage and fertility in developing countries: A meta analytical view of 15 demographic and health surveys.” *Clinical Epidemiology and Global Health* (2020); Volume 8, Issue 3, P775-779.

APPENDIX 1: QUESTIONNAIRE

1. What is the name of the respondent lady?
2. What is the present age of the respondent lady?
3. What is the present age of the husband of respondent lady?
4. At what age the respondent lady get married?
5. For how many years the respondent lady has been married?

6. What is the age of the husband of the respondent lady at the time of marriage?
7. What is the educational qualification of the respondent at time of marriage?
8. What is the educational qualification of the husband of respondent lady at marriage?
9. What is the educational qualification of the parents of the respondent?
10. What is the monthly income of the respondent lady presently?
11. What is the occupation of the respondent lady presently?
12. What is the monthly income of the husband of the respondent lady presently and at the time of marriage?
13. What is the occupation of the husband of the respondent lady presently?

APPENDIX 2: MASTERSHEET

Age of respondent female	Age of the husband of respondent female	Years of married life	Age of female at time of marriage	Age of the husband of respondent lady at time of marriage	respondent lady's education	Education of husband of the respondent lady	Education qualification of respondent lady's father	Education qualification of the respondent lady's mother	Income of respondent lady	Occupation of respondent lady	income of husband of respondent lady at the time of marriage	Income of husband of respondent lady	Occupation of the husband of the respondent lady
36	40	21	15	19	0	0	0	0	2700	SHOPKEEPER	540	9000	GARAGE WORKER
38	46	29	9	17	0	CLASS 6	0	0	8732	AYAH AT NURSING HOME	2250	8732	AYAH AT NURSING HOME
28	29	11	17	18	0	CLASS 4	0	0	5000	MAID/ AYAH AT A SCHOOL	3500	15000	BUS CONTRACTOR
30	38	15	15	23	0	CLASS 4	0	0	8000	MAID	2700	12000	AYAH AT NURSING HOME
26	28	8	18	20	CLASS 3	CLASS 2	CLASS 10	0	0	HOUSEWIFE	3000	6000	MILL WORKER
21	27	5	16	22	CLASS 15	CLASS 8	CLASS 10	class 5	0	STUDENT	4500	8000	TOTO DRIVER
30	34	14	16	20	CLASS 8	CLASS 7	0	CLASS 4	2000	MAID	1900	5000	GARMENT SHOP WORKER
33	43	13	20	30	CLASS 10	CLASS 9	0	0	1000	TAILOR	1500	6000	MASONARY WORKER
23	35	11	12	24	0	CLASS 5	0	0	9000	FARM WORKER	5000	13000	FARMER
33	40	19	14	21	CLASS 8	CLASS 6	0	CLASS 10	9000	FARM WORKER	1300	3000	MASONARY WORKER
29	33	12	17	21	CLASS 10	CLASS 12	0	0	0	HOUSEWIFE	1600	11000	LORY DRIVER
30	35	12	18	23	CLASS 4	CLASS 8	0	0	7000	COOK	5000	4000	MILL WORKER
26	35	7	19	28	CLASS 9	CLASS 12	CLASS 4	0	0	HOUSEWIFE	4000	10000	GARMENT SHOP WORKER
38	44	18	26	26	CLASS 10	CLASS 15	CLASS 9	CLASS 5	0	HOUSEWIFE	1400	8000	FLORIST
27	35	11	16	24	CLASS 9	CLASS 10	CLASS 5	CLASS 2	0	HOUSEWIFE	1000	5000	FARMER
35	39	15	20	24	CLASS 15	CLASS 9	0	0	0	HOUSEWIFE	2000	7000	GARAGE WORKER
35	40	20	15	20	CLASS 5	0	CLASS 12	0	4000	CATERING SERVICE	800	8000	MUNICIPALITY WORKER
20	22	4	16	18	CLASS 4	CLASS 4	0	0	0	HOUSEWIFE	5000	9000	MASONARY WORKER
25	28	8	17	20	0	0	0	0	6000	FARM WORKER	600	6000	FARMER
32	40	13	19	27	CLASS 4	CLASS 5	0	0	6000	FARM WORKER	600	6000	FARM WORKER
21	27	8	13	19	0	0	0	0	1000	MAID	1000	8000	MUNICIPALITY WORKER
27	37	12	15	25	CLASS 5	CLASS 8	0	0	1500	BIDI WORKER	500	5000	VAN DRIVER
19	27	3	16	24	CLASS 6	CLASS 9	0	0	0	HOUSEWIFE	8000	8000	MILL WORKER
22	28	5	17	23	CLASS 7	CLASS 9	0	0	1000	MAID	5000	5000	MASONARY WORKER
33	40	11	22	29	CLASS 3	CLASS 7	0	0	1500	ENVELOPE MAKER	4000	10000	DRIVER
29	32	16	13	16	0	CLASS 2	0	0	3000	MAID	6000	6000	SHOPKEEPER
36	46	18	14	28	0	CLASS 5	0	0	4000	MAID	7000	7000	LORY DRIVER
32	41	13	19	28	CLASS 12	CLASS 15	0	0	0	HOUSEWIFE	7000	9500	MILL WORKER
30	43	15	15	28	CLASS 5	CLASS 7	0	0	8000	MAID	10000	12000	FARMER
23	29	5	18	24	CLASS 12	CLASS 15	0	0	4000	MAID	15000	18000	AUTO DRIVER