

Jukka Jouhki & Laura Stark

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Is New Legislation Enough?



ISBN 978-951-39-7225-7

ISSN 2489-5989

Poverty and Development Working Papers are published by the Poverty and Development Research Center (<http://povdev.blog.jyu.fi>) at the Department of History and Ethnology, University of Jyväskylä, Finland. The papers report ongoing research related to global poverty and development issues.

Causes and Motives of Early Marriage in The Gambia: Is New Legislation Enough?

Jukka Jouhki

University of Jyväskylä
jukka.jouhki@jyu.fi

Laura Stark

University of Jyväskylä
laura.stark@jyu.fi

Abstract

Both The Gambia and Tanzania have high rates of under-18 marriage for girls and both also raised the legal age of marriage for girls to 18 in 2016. This ethnographic study of the urban Muslim poor in Tanzania and The Gambia explores the causes behind and meanings of early marriage in these countries and discusses the likelihood of the recent legislative changes to have effect on actual practice among the poor in the towns and cities of these countries.

Keywords

Adolescence, early marriage, gender, legislation, The Gambia, Tanzania.

Introduction

Worldwide, of women aged 20–24 in the developing world, more than one third have been married by age 18, meaning approximately 75 million young women. A quarter of these girls are in Sub-Saharan Africa, and of the countries with the highest rates of early marriage, eighteen of the top twenty are in Africa (UNFPA 2012; UNICEF 2015). In many African societies, marriage before age 18 is still common despite decades of campaigns and numerous efforts to restrict or forbid

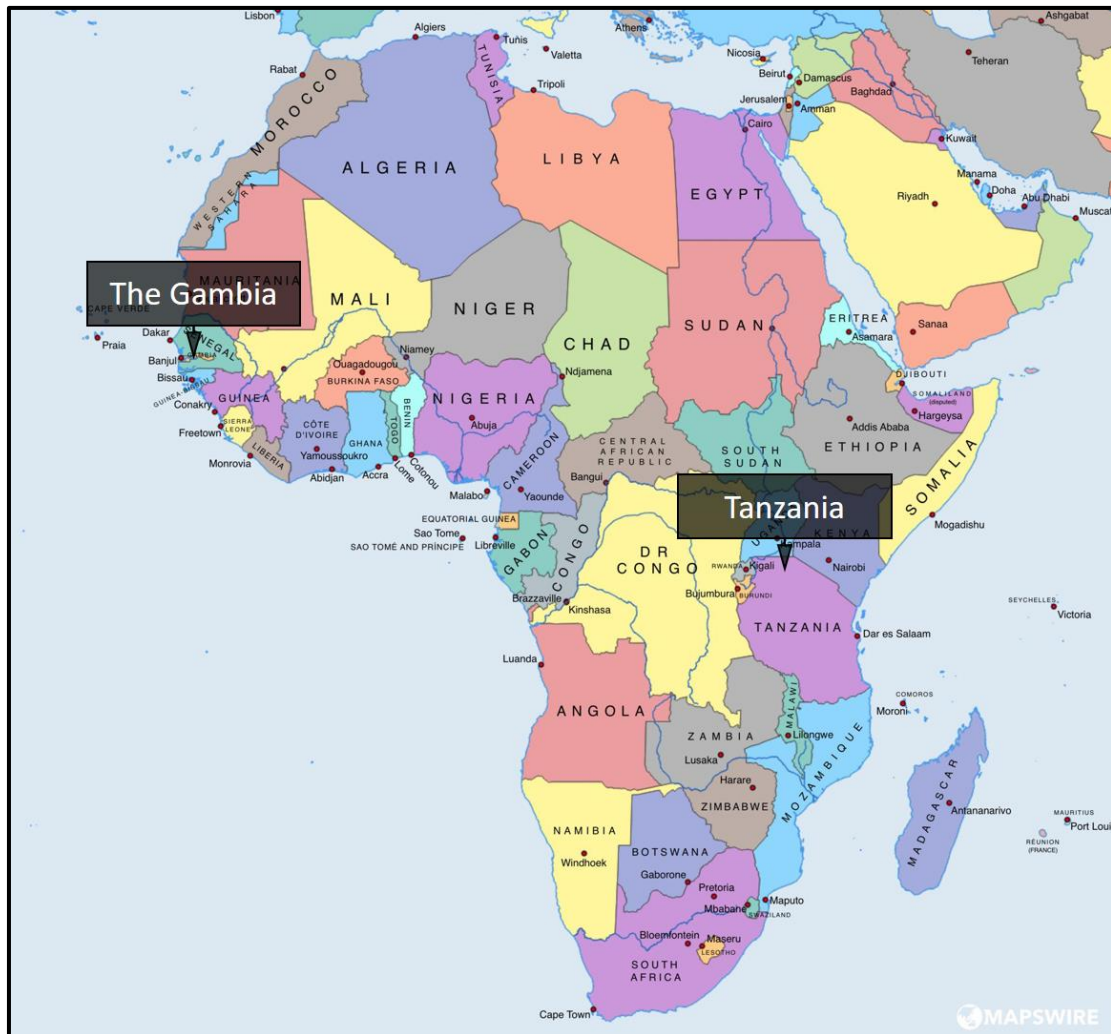
it through legislation. Compared to global trends, the profile of child marriage in Africa is set to worsen: for the poorest women, the percentage who were married or in a conjugal union by age 18 has remained unchanged for the continent as a whole since 1990, and has actually risen in East Africa during the same period. A growing child population on the continent means that if current trends continue, almost half of the world's child brides in 2050 will be African (UNICEF 2015: 3-6).

Girls who marry under 18 are less likely to receive medical care during pregnancy, and more at risk from the childbirth-related complications that are the leading cause of death worldwide for girls aged 15 to 19 (Save the Children 2004; CARE 2010; UNFPA 2013; Nove et. al. 2014: 8; WHO 2014; UNICEF 2014) and ethnographic research is one of the best methods for studying outcomes that are dependent on people's decision-making. Changing attitudes requires understanding the motives and factors behind their decision-making. Because factors such as poverty already pre-shape the context of action, it is technically difficult to use statistical or econometric methods to assess the causal relationships between child marriage and a host of other factors such as education, income earning, and notions of family honor. These relationships can only be examined through in-depth interviews. Only ethnographic, interview-based methods can distinguish between causes and outcomes in statistically co-occurring factors.

This paper examines attitudes surrounding and motivations for early marriage among primarily Muslim urban residents of two Sub-Saharan African countries: The Gambia in West Africa, and Tanzania in East Africa. Both The Gambia and Tanzania have high rates of early marriage: 36 % and 37 % respectively (UNFPA 2012: 23). Both also revised their marriage laws to prohibit under-18 marriage in the same year, 2016. Based on ethnographic fieldwork in Tanzania and The Gambia, this working paper asks: *What are the root causes behind early marriage? Are legal changes likely to have any effect on actual practice among the poor?*

Fieldwork in The Gambia and Tanzania

In both The Gambia and Tanzania, the majority of persons interviewed were Muslims living in majority Muslim areas. All names have been changed to preserve the anonymity of informants. In Tanzania, interviews took place in Dar es Salaam, the most populous city in Tanzania with an estimated 4.5 million residents. In The Gambia, interviews were conducted in the vicinity of the small town of Basse with a population of approximately 20,000 in the Upper River District area. Basse is the easternmost town of the country, and an important market center of the district.



The location of Gambia and Tanzania on the African continent (picture source: mapswire.com/maps/africa/africa-political-map-large.jpg).

In The Gambia, 30 people (14 men, 16 women) between the ages of 18 and 85 were interviewed in February 2017, recruited using a combination of random and referral sampling method starting with the key informants' relatives. Most interviews were conducted in a local language (Fula or Mandinka) and sometimes in English (or in a mix of English and Fula or Mandinka) with the help of an interpreter/field assistant working for a Gambian cultural research institution. The interpreter's contacts led to the selection of key informants. The interviewees identified themselves as belonging to the Fula, Mandinka or Wolof ethnic groups. All interviewees were Muslims. Each interview lasted from 20 minutes to 1 hour 35 minutes. The average age of the interviewees was 37 years (38 for men, 39 for women) while the median age was 32 years (35 years for men, 27.5 for women). Young adults up to 40 years of age (19 interviewees) were in the majority compared to interviewees of or over 40 years of age (ten interviewees). Most interviewees had finished or nearly finished secondary school, and had then proceeded to work part or full time or, in the case of most women, marry. Some

did part time sporadic work in petty trade, farming, household work, or other services. Most men also did not have permanent employment but were working on a daily, weekly or monthly basis. None of the interviewees had received higher (university-level) education, while some had received general skills or vocational training after finishing secondary school or elementary school.

In Tanzania, interviews with 171 persons were conducted between 2010 and 2017 in Swahili, assisted by female interpreters who shared similar socio-economic backgrounds with the interviewees. Two female key informants in the area were contacted through local NGOs, and they 'pre-selected' persons to be interviewed on the basis of safety (no well-known drug users or thieves). Aside from this criteria, participants were chosen by the key informants at random and were not excluded on the basis of gender, age, or other criteria. Interviews lasted one to two hours per person. In Tanzania, 76 % of the interviewees were women, and 24% were men. More women were interviewed due to the fact that they were at home at least part of the day, unlike men who were outside the neighborhood at work or seeking work. Of those interviewed, 78 % were Muslim and 19 % were Christian. Among female informants, 70 % (n90) had only a primary education (age 7-14) or less; for male interviewees this number was only 27 % (n11). Eight women self-reported as having no education at all. However, the only interviewees with some college education (n2) were women. Members of just six coastal Muslim ethnic groups (Kwere, Luguru, Makonde, Ndengereko, Zaramo and Zigua) made up 58 % of the total number of those interviewed, while the remaining 42 % was composed of 31 other ethnic groups.

In both The Gambia and Tanzania, informed consent was problematic due to informants' low level of education. Although each interview started with an explanation of the purpose of the research, some interviewees did not know what a university or research study was, which made explanation difficult. In Tanzania, signed consent forms were not collected in order to avoid humiliating those who were non-literate or revealing to neighbors their low literacy status, and, which is often kept secret. In The Gambia, lack of literacy was widespread and in Basse, literacy among women between 15-24 years of age was only 13.8 % in 2010 (UNDP 2010: 136). Verbal consent was chosen over a written consent form that not all of the informants would necessarily have been able to read.

Rather than asking the same set of questions from all informants, we inquired about each participant's concrete life events and circumstances to encourage them to spontaneously bring up new topics and information that could not have been anticipated beforehand. We pursued a single line of questioning until a saturation point had been reached on that topic in which no new information appeared in responses.

Data analysis consisted of reviewing the interview notes after each session and thinking of continuation questions to ask the next day. After multiple close readings of interview responses, recurrent themes in the data were noted and categorized thematically. Informants' explicit statements and spontaneous statements were given extra weight in interpretation. We strove to understand these statements in the context of information provided about family, livelihoods, inheritance, religion, politics, crime and so forth, to better identify causal links and dynamics. Although multiple perspectives were understandably offered by informants from different life situations, conclusions presented here are based on opinions and ideas expressed by the majority of interviewees.

Family structure and marriage

In both countries, marriage is seen to be a natural and normative life event following closely upon puberty, a notion supported by both Islamic teachings and other cultural norms (see Bledsoe & Cohen 1993; Hough 2006). Most Gambians live in extended patrilineal households, compounds that include parents, children, grandparents, wives, uncles and aunts, cousins etc. An average household size easily exceeds a dozen people. In the more crowded conditions of the Tanzanian slum neighborhoods studied in Dar es Salaam, households sizes ranged from slightly extended families to one or both parents living in tiny single rented rooms without their children, who lived with grandparents in a rural village. In both Tanzania and The Gambia, children are greatly valued, the ultimate purpose of women being seen as childbearing and childrearing. Through children, a family improves its potential opportunities to increase its economic and social status and creates a safety net for when parents are elderly. Having several children increases the possibility that one will later be economically prosperous to help his/her family. As a woman in Tanzania explained,

We believe that if you have two or three children at least one of them will have a job or business in the future, they can help you financially and the others, even if they can't help you financially, they can take care of you when you are old (Tanzania, female, 46 years).

Children are thus highly valued and seen as an asset. An infertile woman may find herself soon divorced or her husband may marry a co-wife to bear children. The father is often seen to be the primary breadwinner and the decision-maker (GBOS 2014, 72; Dixey & Njai 2012: 8; *Gambia: Society and Culture* 2010: 9; Lien 2017; Montgomery 1998: 66; Saine 2012: 109-111).

In Tanzania, the median age at first marriage is 18.8 for women age 25–49 compared to men who marry later, at a median age of 24.3. One in five Tanzanian women are in polygynous marriages (TDHS 2011). In urban areas of Tanzania, 22.5 % of women had married before age 18 (UNFPA 2012: 23, 74). Poverty and

lack of education clearly play a significant role in early marriage: 39.2 % of Tanzanian women with only a primary education, and 50% of those in the poorest 20%, had married before the age of 18 (ibid: 74). Marriage in general in urban areas was perceived among Tanzanian interviewees to be less common than it was several decades ago. Local men no longer enter into marriage because they cannot provide for a wife. Tanzanian men have traditionally been expected to financially support their wives and families, but severe unemployment has made it impossible for many African men to provide long term for female partners in the context of marriage, and many young men have been unable to provide for the children they father (Silberschmidt 2004; Chant & Evans 2010: 354).

While most men still seek to be providers, this providership tends to take the form of more precarious short-term sexual relations with women (Hunter 2010: 190). Even chronically poor Tanzanian men have better access to informal wage labour than do women in transportation, wholesale vending or construction, and are therefore perceived to be able to support themselves, whereas women can find it difficult to subsist on the basis of small-scale neighborhood vending alone (Plummer & Wight 2011: 378).

If a family finds a husband who can earn income for their daughter, therefore, early marriage may represent the best possibility she has for future subsistence. Girls themselves were also said to agree with this assessment:

Girls are not so often taken out of school and forced to marry, because there are not many girls in [this neighborhood] who are in school. The girls like to get married at age 15–16 but there are no men to marry here in [in this neighborhood]. Men in [this neighborhood] are jobless, alcoholics, drug users. Marriages happen in [this neighborhood] with men from outside the sub-ward, men who have a little more money. The reason why girls marry at a young age is because of poverty. After she finishes primary school, she stays at home thinks of marriage only (Tanzania, female, 38 years).

The financial difficulties involved in marriage in Tanzania mean that heterosexual relationships between adolescents are no longer necessarily oriented toward future marriage. Transactional sex, in which girls and young women engage in sexual relations in return for money and material gifts from boys and men, has been documented as a widespread phenomenon throughout Sub-Saharan Africa (Hunter 2002: 2010; Luke 2003; Swidler & Watkins 2007; Maganja et al. 2007; Chant & Evans 2010; Wamoyi et al. 2010). In The Gambia, unmarried young women often have relationships with older men, 'sugar daddies'. As Chant and Evans (2010: 354–355) explain, since intimacy is negotiated in the context of widespread poverty, '[t]he terms of courtship with such men may be considerably more favourable than often turns out to be the case in practice within marriage.'

According to a survey published in 2013 in The Gambia, 16% of women (aged 20–49) had married by the age of 15, and 41% had married by the age of 18. The

median age of first marriage seemed to be rising: in 2013 it was 19.6 years for women aged 25–29 years and 17.3 years for women aged 45–49 years. For men of aged 30–49, the median age for marriage was 28.4. (GBOS 2014, 49–52.) At the time of Hough's (2006, 44) study, it was not uncommon for women of the older generation to have been married quite early, at even 13 years of age (see also Chant & Evans 2010, 357). According to UNICEF (2016b: 159), 19% of women have given birth to a child by the time they turn 18. According to Nyanzi et al. (2007), almost half of Gambian marriages were polygynous. According to data collected in 2013 (GBOS 2014, 50) 39 % of married women lived in polygynous marriages. Basse has the highest proportion of women (53 %) in polygynous marriages in the country. There is a strong negative correlation between education and wealth and polygyny (*ibid.*). Although polygyny is a culturally-accepted possibility, it became evident during fieldwork in Basse that most women feel frustration over it and would prefer to be the sole wife of their husband (see also Saine 2012, 118).

Early marriages are more common in rural areas in The Gambia, and correlate with low level of education and the poverty of the girl's family. For example, the median age of women to get married in the capital city is 21.0 years when it is 17.6 years in Basse. The median age for women who have secondary or higher education to marry is 22.2 whereas it is 17.3 for women who have no education. Likewise, the median ages for women in the highest and lowest quintiles in terms of the wealth of their family are 20.8 and 17.2 years respectively (GBOS 2014: 52–53). Half of girls marry a man who is at least ten years older than she is, and often the spouses are related (cross-cousins or more remote relations) to each other, even if exact genealogical relations might not always be clear to both parties (UNICEF 2017; UNDP 2010: vii, 158, 161; Hough 2006: 47–48). This is due partly to men needing to be financially stable to marry, and when stable income is hard to find, men often have to delay marriage until they are in their 40s (Chant & Evans 2010: 357). Men therefore practically never marry when they are under-aged (UNICEF 2016b: 159).

The legal context of marriage

In Tanzania there exist several forms of legally recognized marriage: customary marriage (which is still practiced only by a few rural ethnic groups), marriages registered in the courts, and those recorded by religious authorities (Islamic or Christian). In practice, this means that relationships defined as 'marriage' in the neighborhoods studied were legitimated by the court, a Christian church, or most often, the local imam who presides over the marriage rite, records the marriage and provides the marriage certificate signed by both bride and groom. Court-recorded marriages were reported to occur primarily between interfaith couples. For Islamic and Christian marriages, the responsibility for recording them is

given to the church or the local imam, which means that marriages are not recorded by local government officials. Due to the high volume of out- and in-migration as girls move away to marry and tenants move away due to rising rents and flooding, even local imams do not have the marriage records for all Muslim residents in their area. From discussions, it was clear that marriages to older, more prosperous men are not the only form of early marriage in the Tanzanian neighborhoods studied: girls also often marry young men with whom they are already in a relationship.

Until 2016, the legal situation in Tanzania was that marriage for girls under 18 was not opposed by Tanzanian law. The Law of Marriage Act (1971) stated that girls could marry at age 15 with parental consent and even at 14 with permission of the court. One paradox of recent Tanzanian law was that it was legal for a girl at age 14 to be married, but illegal for her to sleep with a man outside of marriage before she was 18, which would have constituted statutory rape. Marriage thus conferred upon Tanzanian girls the status of adulthood years before they would otherwise be considered to reach the legal age of majority at 18 (Ezer et. al. 2006: 362–363). Although Tanzania's High Court ruled in July 2016 that the sections of the 1971 Marriage Act allowing girls to marry at 14 and 15 are unconstitutional, the ruling was made without participation from local communities. The ruling appears to overlook the fact that the Law of Marriage Act is based on customary and religious laws still practiced by many groups in Tanzania.

In The Gambia, prior to the 2016 legal reform, it was prohibited for girls to withdraw from schools due to early marriage or pregnancy.¹ The Children's Act prohibited child marriage but the law was subject to provisions of any customary law (UNDP 2014). In practice, this meant that an underaged boy or a girl could marry in case if it could be argued that the marriage was based on custom. In 2016, the amendment of the Children's Act 2005 made 'the marriage of any child below the age of 18 years illegal in the country with a penalty of up to 20 years imprisonment for both the parents and husband of the child' (UNICEF 2016a).

As marriages in the upper river area of The Gambia are rarely registered to authorities but only symbolically formalized by an imam in a marriage ceremony (see also Hough 2006, 49), it is difficult to enforce the new law. Moreover, it seemed that there were people who did not know about the new law, or, as a woman in her sixties stated, many were of the opinion that it is not the government's job to 'meddle with the families and the way they handle their children'. However, she explained that a girl can report to the police if she is feels she is married against her will.

In Tanzania, the decentralized system of local government means that the government is involved in the everyday lives of slum dwellers and, since secular

¹ However, according to our fieldwork in The Gambia, pregnant girls usually quit school when their pregnancy starts to show.

local government authorities live in the same area as the residents they serve, they are more aware of plans to marry girls early. Residents told that girls can report forced early marriages to the local government, and the local government authorities confirmed this. Residents also reported that the incidence of forced early marriage has decreased in their neighborhoods due to government intervention. Police have been sent to try to stop the marriage from taking place in such cases, although early marriages still occur in which the girl is pressured to give her consent, or the family quietly marries her off elsewhere.

Objections to early marriage

In both countries, a primary concern was abandonment by the husband later. In The Gambia this abandonment was seen to most often take the form of divorce: even if a sexual relationship led to an early marriage, the husbands might mistreat their young wives and even divorce them when they became bored with them (cf. Hough 2006, 45). In practice, a husband can easily demand a divorce based on negligence of the wife, for example, in household management or child rearing, or in cases of infertility. Many marriages also gradually evolve to a stage that in practice means separation or divorce. This happens more often if the man has several wives and starts to live with one of them in a separate compound or if he works in another town or country, and gradually is alienated from his wife. Gambian informants also mentioned girls being lured by 'sweet words' into relationships or even elopements after which they were abandoned:

Sometimes the girl faces harassment, some at the age of twelve, ten, fifteen years. They might get married without their parents even knowing about it. A girl might just go to the boy, and he will be telling her 'I will marry you, I will do this and that for you, and I will take you to Europe.' So when the girl is from a poor family, she will believe him. He will be telling the girl that he will take her to *kombo* [an urban area], and take you away from this area. 'I will do this and that for you.' And she will believe what the man tells her. He will impregnate the girl until the parents force her to marry him. He will just fool her (The Gambia, female, late 20s).

Men will take advantage of her weakness to exploit her because men are faster than women. Whenever she is approached with sweet words, she can't resist but would just pay attention to the sweet words. Before long she would be dumped for another which can lead her to stress (The Gambia, male, late 50s).

Some Gambian men, particularly so-called 'semesters' working in Europe and coming back to The Gambia for occasional holidays, were blamed for seducing young women with their relative wealth but not supporting them when they return to Europe and leave their wives in The Gambia:

Sometimes it happens that a rich man will come from Europe and marry a young girl, and after two months with her in the compound [household], he will go back

to Europe and leave the girl there suffering. When the money he left is finished, the girl will be calling, and there will be no response from the husband, and the girl will do all sort of domestic labor to survive. That also happens. They will end up doing horticultural farming to get food to live on. So at the end of the day, the girl will be frustrated, before the husband will get back to her. Most African men living in Europe have wives here and do not do anything for them. Nowadays this is the main issue, most women are feeling it. [...] The girl will be living with the husband's parents, and the parents will also think that the girl is sitting on all the money their son is making in Europe. So in this way, they will start creating problems for her, and the end she will run away, or else if the husband comes, she will solicit a divorce. And if the divorce is granted, she will end up being prostituted in the streets. Because she has been used [by] men, so there is no other way out (The Gambia, male, early 30s).

In urban Tanzania, abandonment of young brides by husbands was seen to take the form of the husband either simply leaving or having 'outside' women on the side, thereby not giving sufficient economic support to the wife and children. One woman in her late 30s, herself married at age 15, explained:

[A] man can find a poor young girl, but after 3–4 years he can divorce her and she has nothing, his treatment of her is like 'racial discrimination'. Parents put their daughters into danger by pushing them into early marriage.

Informants in both countries also felt that a girl might be too young and inexperienced for the responsibilities of marriage, defined as both taking care of her husband (especially cooking for him every day) and being able to handle marital problems that could arise, such as lack of money, the husband's abuse of alcohol, and marital violence (cf. Hough 2006, 49–51). A young wife was seen to be too socially immature and thus insufficiently equipped for functioning in a marriage as a competent wife. Some interviewed men stressed that a teenage wife would not be mentally mature enough to be a companion:

[Early marriage] is not a good practice. They [girls] should be given the chance to mature and attain the age set for mature marriage relationship. They should be mentally and physically fit and to know what is right or wrong for themselves then they can get into marriage life (The Gambia, female, mid 20s).

She is too young and does not understand her responsibility to the husband, she might forget to cook or take care of the husband (Tanzania, female, late teens).

Because the girls are less than 18 years old, so sometimes the man can come back home drunk, and the girls might not know how to handle that situation. There are a lot of responsibilities which the young girls cannot handle (Tanzania, male, early 20s).

One Gambian man told in an interview that he had married an older woman because he wanted someone mature enough to take care of his elderly mother:

If I married a young girl, the burden will still be on me because she may not be able to do it all by herself alone, I must join hands to support her as well, so this was my reason (The Gambia, male, early 50s).

In The Gambia, another common reason that people gave for being skeptical towards early marriage was their awareness of the health problems it could bring, particularly concerning pregnancy and childbirth. Many interviewees, particularly women, were worried that a young girl's pregnancy might be more likely to lead to physical problems during pregnancy, miscarriage, premature birth or even the death of the mother. Some said that an adolescent girl giving birth would be too weak to 'push out the baby', or to make the fetus grow properly, and would have 'weak hips' after delivery which would make household work more difficult. Many were also concerned that a young mother would not be skilled enough to take care of the baby and the household at the same time, particularly if she was weak from the delivery and the baby was prematurely born as was often believed to be the case, and that this would lead to problems in the marriage.

In Tanzania, by contrast, informants did not bring up health issues related to childbirth but instead emphasized how early marriage could lead to dysfunctional families and perpetuate their poverty. Tanzanian informants reported that many people felt that girls should have their own source of income, even if it was relationships with another man, because a husband might not have enough money to provide for a wife, or he might use the little money he had on sexual relationships with 'outside' women. Women in particular emphasized that ideally, a woman should learn to stand on her own financially, through being educated if possible. In this way, she would not have to stay in a violent or humiliating relationship and she could provide for her children. Early marriage, even love marriages and elopements with boys or men of a similar age, were seen to make it harder for girls to do this:

[Early marriage] is not good. Everything will fall down. You are growing up in a poor family, your husband grows up in a poor family. Your children will be raised in a poor family. The grandparents have nothing, so there is no one to raise up the family. [...] 90% of early marriages end badly – there is not enough food or clothing, and men are beating their wives. Perhaps 3% of these early marriages end well (Tanzania, female, late 30s).

[G]irls want to get married after primary school [at age 15 or 16]. Maybe she thinks her husband will take care of everything, she will be free to stay at home waiting for the husband. The girls are afraid of life, so they think that the husband will take care of all my basic needs and I can stay at home. Many of these marriages end badly, with fighting and bad words to each other. [...] Many girls think they must depend on others, on boys, they cannot stand on their own (Tanzania, female, early 20s).

The focus by Gambian informants on health problems associated with early marriage and early pregnancy may be explainable by the fact that these issues were brought to people's attention by international NGOs such as Tostan (www.tostan.org) working in the area, which have sensitized people to the well-being of young women and girls and have worked toward the abolishment of the early marriage. No such development work had taken place in the neighborhoods studied in Tanzania. In both countries, the right for the girl to decide on her life was hardly ever brought up as an issue when discussing early marriage. In Tanzania, this may be because many persons, adolescent girls included, assumed that girls themselves wanted to marry early. Only those few young women who had finished secondary education or received higher education brought up the issue of women's options and free choice.

Premarital sexual activity as an important motivation

In both countries, a primary reason for parents to want their daughters to marry early was their belief that she was socializing with or sexually active with men. Parents feared the possibility that she would become pregnant, creating additional financial burdens on poor families and giving the family a shameful reputation:

Some girls when they are not enrolled in school are will only be following boys, they would go to a stage that they become impregnated by boys they follow. The parents would not also like to see that situation happening to their children and to avoid that, for their children to have a child at teenage, so if they observe such attitude in their children then they push her into marriage. Once she given a husband then she can start bearing children in her husband's house. This is one reason for some people to send [a girl] into early marriage. It is just to prevent them from bearing illegitimate child before marriage (The Gambia, male, early 20s).

Most Muslim parents force their daughters to marry early because they don't want them to have sex out of marriage because they will get pregnant (Tanzania, female, 37 years).

[A] girl might start to 'prostitute' herself. So the parents think that before she gets pregnant, we must marry her to someone, otherwise it is shameful to our family (Tanzania, male, early 30s).

In both countries, it was felt that the biological father of a child born out of wedlock would most likely not agree that the child was his and not marry the girl. In Tanzania, however, some men who refused to acknowledge paternity openly or refused to marry due to lack of income were nonetheless said to support the child on an informal and irregular basis after the birth. They were said to do this because they wanted to unofficially claim the child for their kin group, even though the child continued to live with its mother.

In Tanzania, premarital sexual relations were always understood to be transactional, meaning that girls engage in them in the hope of receiving food, money or material gifts from boys and men.² According to Tanzanian interviewees, a man who is not a relative would never give money to a woman without the expectation of sex in return, and a woman who gives sex for free would be laughed at by other women (Deane & Wamoyi 2015: 444). In the Gambia, by contrast, such relationships were not always transactional.

As defined here, transactional sex is different from prostitution and can be better viewed as a continuum with sex work at one extreme and provision from a primary male partner (permanent boyfriend, husband) at the other. In between are a variety of intimate relationships of shorter or longer duration. Based on their fieldwork in Tanzania, Kevin Deane and Joyce Wamoyi (2015: 443) define transactional sex as 'an established and accepted social norm, with broad agreement within the community that there is an expectation of some form of exchange or transfer when extra- or non-marital sex takes place.'

According to the interviews conducted by Chant and Evans (2010: 357) in urban Gambia, many girls nowadays think it is more beneficial to be a girlfriend than a wife because men, even already married ones, tend to show greater appreciation to their girlfriends. Unlike wives, girlfriends are not taken for granted and can leave their boyfriends for a 'better catch' which means that the boyfriend must make an effort to keep his girlfriend happy. Also, as a girlfriend one does not have the household duties of a wife, and men tend to control their girlfriends less. The freer role of girlfriend as contrasted with wife who needs to cook and clean for her male partner was also mentioned by interviewees in Tanzania, as was the possibility for unmarried young women to benefit from multiple boyfriends:

After completion of primary school she does not return to school, she may have freedom to come and go as she pleases, she thinks, I go to one boyfriend, he gives me 20,000 Tzs [= 7.5 euros], and I go to another, he gives me 8,000 Tzs, so if I married, I would not have this freedom (Tanzania, male, early 30s).

A lot of girls when they are in [fifth year of primary school, at 12-13 years] they want good clothes, shoes, cosmetics, some decide to marry at the end of primary school [at age 14-16], others don't really want marriage, but want their freedom after primary school, to go to clubs, etc., and then they get pregnant (Tanzania, female, late 20s).

In Gambia there was found to be social and religious disapproval of premarital dating, so relationships are usually kept more or less secret. In Tanzania, dating and going to clubs to meet men was highly disapproved of, but some girls had

² It is possible that 'premarital sex' meant also 'transactional sex' in The Gambia, although the interviews did not lead to such definite conclusion.

long-term boyfriends they called 'fiances', which was a more socially acceptable arrangement. At the same time, it was often said in Tanzania that a girls' parents could be concerned about her possible sexual activity and 'felt pain' (often on their daughter's behalf) if they discovered that she had a boyfriend who was not immediately prepared to marry her. Such relationships were therefore kept secret by couples, often by calling and texting through mobile phones. In The Gambia, it was often seen that their older male companions were to blame for a morally objectionable relationship with an adolescent girl. In Tanzania, girls in the neighborhoods studied were reported to usually have either relationships with boys of similar ages or went to 'clubs' in city centers where they met men for casual intimate encounters in order to obtain money.

In both countries, some families have been reported to appreciate the economic benefits of their girl dating a man who gives her money (Chant & Evans 2010: 357). For instance in Tanzania, a woman described how even if some parents 'hear that a daughter has four boyfriends, they don't care, because they think that if they take back responsibility for that girl, it will be heavy for them.' When asked what she meant by 'heavy', she elaborated:

These parents are poor, so when the daughters go out and come back and bring 10,000 or 20,000 Tzs to the parents, so the parents are happy. So the mother might say to her daughter, 'be careful not to lose him' (Tanzania, female, mid 20s).

As suggested in these examples, transactional sex in our fieldsites was largely motivated by poverty. Although according to Islamic teachings any sexual activity occurring between persons not married to each other is seen to be unlawful, some interviewees in Tanzania described premarital sexual activity as both 'normal' and 'everywhere' in their neighborhoods, due to the 'hard life' (*maisha magumu*) of residents. Most interviewees felt that nearly all unmarried girls had begun to engage in transactional sexual relationships by age sixteen, for the simple reason that transactional sex is seen as the easiest way for girls and women to obtain money. Interviewees described how a man might first offer a girl 2000 Tzs [= 1 euro], and if rejected, 5000 Tzs the next time, and finally 10,000 Tzs, nearly enough for a girl to buy sufficient food to feed herself for a week.

[*grid] Primary school was also seen to be a place where some girls found sexual partners, often pressured by other girls who were in 'bad groups' (*vikundi mbaya*):

You can find a lot of young girls wearing short clothes in year five of primary school [= roughly age 12] trying to sell themselves, because they discuss it [with other girls] in primary school (Tanzania, females, late 20s).

A fifteen-year-old girl, who had been abandoned by the 25-year-old father of her baby when she told him she was pregnant at 14 years of age, described how she became involved sexually with him in primary school:

When I was at school, there was a group of men hanging around the school and he approached me [...] He gave me money, 2000 or 3000 Tzs [= 1 or 1.5 €] when we met. We were together only a short time. Afterward, he refused to help me [...] Before I met that man, I was talking about men with my friends instead of studying. We were talking during class time, during break, the other girls talked about their boyfriends and said: 'you are stupid that you don't have a boyfriend'.

In a context of widespread premarital sexual activity, early marriage is considered a morally and economically desirable strategy to pre-empt possible pregnancies. Daughters themselves fear social condemnation and worry that they will be viewed as prostitutes and unmarriageable if they wait too late to marry:

Here in [this neighborhood] there is a lot of gossip about girls who continue to sell their bodies until they are older and men won't marry them, so the girls are scared that they won't be marriageable, so they want to marry young (Tanzania, female, late 20s).

Most girls lack the 'freedom' of having an education, so they get married early. If they are staying at home, they find they have nothing to do, they are scared that they will become prostitutes. I know some girls who have become prostitutes. So they want to marry (Tanzania, male, early 20s).

Many of the interviewees in Tanzania blamed the rise of transactional sex on the spread of 'globalization' (*utandawazi*), meaning new ideas and images linked especially to sex and pornography and conveyed through television, videos, and more recently, mobile telephones and the Internet (see also Stark 2013). These new sources of information and imagery have shaped Tanzanian young people's expectations regarding physical intimacy, and for female partners, also the kinds of material aspirations that motivate the exchange. Changing expectations and images of middle-class consumer lifestyles conveyed by the media have been understood to actually increase girls' desires to marry early. As a young man (early 20s) put it, poor girls 'see on television the good life, and they think, "if I marry, maybe I can live like that".'

In The Gambia, *Tupaps* (Western people) were seen to be a source of liberal ideas, but the reason for the perceived change in the sexual behavior of the youth was more commonly mentioned as just 'these times', or that education that might give young people the wrong kind of self-esteem. Somewhat surprisingly, Western sexuality was viewed as something positive: Westerners might be seen liberal in their sexuality but, in the opinion of interviewees, at least they were controlling the number of unwanted children born of such relationships. Some interviewees blamed the former president of The Gambia for encouraging youth to be sexually active by financing student organizations to arrange parties and beauty pageants.

Early marriage according to our tradition is not a problem. The reason it is done is to prevent our girls from unwanted pregnancies. As virginity is given a very high

regard in our culture, girls are given out in marriage early. If a girl becomes pregnant out of wedlock, the family of such a girl is put to great shame so much so that they can't have a say in any societal issue. This is why we respect early marriage. Besides that, there some families that married of their daughters due to poverty (The Gambia, female, early 30s).

In Tanzania, marriage is the only way to ensure that the man's family will recognize the woman's children as belonging to their kin group. A union recognized by both families as a marriage makes it more likely that in the event of the wife being divorced, abandoned or widowed, the husband's extended kin group will help provide for any children from the marriage. Children's school-related fees and expenses in particular are seen to pose a heavy financial burden on single mothers, and are often paid by the husband's parents or siblings even if the husband is unable or unwilling to do so. A mere relationship of sexual intimacy, by contrast, did not carry such guarantee of support from the male partner's extended family.

Education and early marriage: a complex causal relationship

For the majority of families in in both The Gambia and Tanzania, early marriage is not caused by parents' failure to appreciate the value of education. On the contrary, most parents (and even husbands) emphasized repeatedly that attitudes towards education had changed dramatically in the last few decades and that their daughters' educational achievement was an ideal to which most parents aspired:

You cannot marry a thirteen- or fourteen-year old girl. It is not good for her, and she is not matured, to have good ideas. And she would not be educated by that age. That's not right. [Interviewer: So you want to have an educated wife?] I need that. Because I am a school dropout, so to have a wife who is educated will help me a lot because we can share and exchange ideas about life and business to do and support our family (The Gambia, male, mid 30s).

As an increasing number of children can now go to school in The Gambia, the child marriage practice has changed accordingly. As an elderly lady said in an interview, in the old days the girls 'learned to take care of the household, cook and clean, and would be ready for marriage life at an early age. Now many girls go to schools and have their own ideas.'

Most interviewed Gambian parents and children value education to the extent that 18 years is considered the proper time to get married for a woman, when she has completed her compulsory schooling, or has finished vocational training or even college education. Many Gambians also think that a woman is ready for marriage only when she has secured some form of employment or working life

skills. Moreover, although women and girls might have rebelled against arranged marriage in earlier decades (see e.g. Hough 2006, 46–47), interview data indicates an increasing amount of women who have started to think that they should play a larger role in deciding the timing of their marriage, not to mention choosing their own spouse:

You see in the olden times, all decisions rested entirely under the household head, and no one dared to disobey his orders. Whenever one's child reached the age of 14 or 15, they would just inform you that by so-and-so date, the daughter shall be given a husband. But that's all over now. Now children can go to whatever level of education they wish as a result of people's awareness in line with modernity (The Gambia, male, early 50s).

When I graduated from grade twelve [17 yrs], immediately my parents wanted to give me a husband. But I told them that it is too early for me to marry. Let them give me the chance to do further studies. [...] They wanted to force me but when I went into further explanation they were able to understand (The Gambia, female, early 20s).

Yet even when parents and children view education as a desirable goal, poverty can pose a barrier for the poor in both The Gambia and Tanzania. Although in these countries government primary education is nominally free, families are expected to pay for books, uniforms, transportation of their child to and from school (which may be distantly located), and various fees for exams, laboratory use, insurance, and so forth. The hidden costs of primary school, not to mention even more expensive secondary schooling, often demand great sacrifices from families which means they have to carefully consider the cost-benefit relationship of schooling versus other options for helping their daughter survive in the future.

Because of the high value placed by many families on education as an investment, in Tanzania the small percentage of primary school students who are accepted into more affordable government-run secondary schools on the basis of test scores are usually seen as being productive on behalf of their families, and are allowed to depend financially on them. For girls, this often means that they will not be pressured to marry early. As interviewees explained, parents 'won't force her to marry early if she is doing well in school' or 'if the family has the ability to send their children to school, then the girls will not marry young. She will continue her studies.' Such a student may be viewed by members of her extended family and extended kin group as a future source of financial support for the group as a whole. For example one female interviewee in her early 20s was the only one of two brothers and five sisters to pass the government examination after primary school, and her parents, siblings and cousins have been working to support her studies ever since, with the expectation that when she receives a good job, she will help them in turn. At the time of the interview, she was a student in college.

Whereas Tanzanian female students who do well in school are often allowed to remain dependent on their families and are under no pressure to get a job, start a business, or find a male provider, daughters of the same age who are not in school tend to be viewed as adults who should support themselves, with little or no intervening period of adolescence. If a girl is not in school and has no job or small-scale vending business, it is seen as natural for her parents to expect her to find a permanent boyfriend or preferably to marry, since only marriage brings both brideprice and greater financial security for her children. For example a woman in her late 30s told that in her youth, if there was no money for a daughter to continue to secondary school after finishing primary school, then 'the girl had to marry'. Others explained in a similar vein:

Interviewer: Do girls want to get married after primary school?

Yes, because of poverty. The girls go to school without the parents having given them anything to eat. So they think it is better to marry. And if she does not pass [primary school final examination], then what else should she do (Tanzania, male, early 20s)?

This is because of poverty. Most families are poor, even if she passes the [primary school] exams, they don't want to pay for the secondary school: 'why don't you stop your studies and get married to help us.' Parents convince her to get married. Some girls want to get married after seeing the situation at home, no food at home, they want to responsibly help their families, they feel otherwise a burden to their parents (Tanzania, male, early 30s).

In The Gambia as well, most interviewees felt it was permissible or at least understandable to arrange for an underaged girl to be married, if she was not going to school or work, or was not particularly helpful in household work (see also Hough 2006, 55).

In Tanzania, some parents want to remove their daughters from school because many pregnancies among adolescent girls are seen to result from sexual relations begun in school. A primary concern is that a daughter will eventually become pregnant and be expelled from school, thereby '*wasting*' the money that her parents have so far invested in her education, since she is unlikely to return to school after giving birth (also Setel 1999, 115; Haram 2000). Interviewees reported that if parents notice that their daughters are 'interested in boys', they may fear her becoming pregnant, whereupon she and her child will be a financial burden to her family. An interviewee explained this as follows:

Many girls are starting sexual relations already at 9, 10, 11 years old, with older men. The parents say it would be better for them to get married, school is a waste of money according to the parents [...]. In the parents' opinions, this early marriage is not bad because of the very early sexual activity of the girls (Tanzania, male, mid 20s).

At the same time, in both countries it was seen that many girls themselves drop out of school or simply do not attend, and it is these girls who, in the words of a Gambian informant, start 'following boys' or 'roam the street for boys'. In Tanzania, high unemployment has meant that even secondary school education does not guarantee girls a job or a better means of making an income. Young people see others in their neighborhood with secondary schooling and even vocational degrees who cannot find jobs, and conclude that schooling is not worth the sacrifices made by their families. Transactional sex, too, has created a climate in which girls often do not aspire toward an education, since under ideal circumstances, finding a male partner (or multiple partners) can provide a source of income that a secondary education cannot guarantee. Some girls, therefore, perceive the benefits of transactional sex to outweigh those of schooling:

A lot of girls here don't like to go to school. They might be hanging around with bad groups (*vikundi mbaya*), or have a bad home life, so the girls prefer to have a man and sex, he is everything for her. They see others who complete even the university and don't have jobs (Tanzania, female, early 20s).

In school, there are different kinds of groups, also bad groups (*vikundi mbaya*), a girl sees that some have a lot of money, and she sees another who has dropped out because of pregnancy. So she thinks that money is more important than education – she may be selling herself even while her parents think she is attending school. Because she is already making money in this way, school seems like a waste of time (Tanzania, female, teenager).

Parents want to give education to both girls and boys. But for the time being, the girls may not actually go to school even though she says she is attending. So the parents think that the money is a wasted investment. She might refuse to go to school, and just want to stay home. So the parents can do nothing. [Interviewer: Why don't the girls want to go to school?] The girls don't want to go to school because they convince each other because they talk about boys. They are with older boys instead of at school. The girls want to compete with each other for nice clothes and nice shoes, which they get from the boys (Tanzania, male, early 30s).

In The Gambia, by contrast, although unemployment was seen as a major problem, all interviewees considered education was an investment that would eventually pay off – if the family could afford the schooling expenses. The situation in Gambia differed from that in Tanzania in that migration abroad increased the perceived opportunities for employment. Unlike in Tanzania, where the official language is Swahili and persons without higher education are usually not fluent in English, in The Gambia the official language is English, and most Gambians speak it relatively well. Migration to Europe is therefore seen as a viable opportunity.

Concluding discussion and implications

In The Gambia and Tanzania, most parents are aware of dangers of early marriage for their daughters, although the dangers mentioned tended to be more often health-related in the Gambian data, and poverty-related in the Tanzanian data, possibly due to the efforts of development organizations in The Gambian context.

Our research in both countries indicates that not all girls have equal access to schooling due to hidden costs in children's education such as extra fees, transportation costs, uniforms and books. For those girls whose parents can afford to send them to school and in some cases for girls who do well in school, education is perceived among interviewees to delay marriage. However, the hidden costs of schooling are understood to be an indirect cause of early marriage when poor families cannot pay for a daughter's continued education and see no other alternatives for her subsistence.

Additionally, some girls drop out of school because they see that a secondary school degree increases their chances of employment and they do not want to be a burden to their parents financially. Marrying early can alleviate this burden, especially if the husband has resources that can benefit the bride's family.

Another major conclusion we draw is that adolescent girls in the areas we studied are increasingly sexually active which is a new problem: what can parents do with this cohort of girls whom the law says cannot be married but who risk pregnancy outside marriage, causing increased financial burdens for parents in poverty? As Muslims, parents are seen to be responsible for their children's behavior in the eyes of God and therefore may feel that a girl engaging in premarital sex should be wed. In both Tanzania and The Gambia, going back to school later after childbirth is difficult because of childcare responsibilities and/the need to earn income.

In the view of informants themselves, the three contributing factors of poverty, cost of education and prevalence of premarital sexual activity are closely linked. Girls who have no access to education or themselves have lost the motivation to attend school often engage in intimate relationships either to obtain financial support from boyfriends or because without school or an opportunity to earn income, there are no other life goals on the horizon. Girls were said to long for a boyfriend, child, or family to fill the empty time with a loving or stimulating relationship. Gendered economic inequalities make possible and motivate transactional intimacy, and the money that can be obtained from male partners leads some girls to either weight the costs of schooling against the benefits of sexual relationships and early marriage, and drop out of school altogether. This in turn can motivate

parents to arrange marriages for daughters while they are still in school, out of fears they will become pregnant.

The way in which marriages are registered poses huge challenges for measuring the impact, much less enforcing, the tighter recent marriage laws in The Gambia and Tanzania. In any case, our findings indicate that legislation in itself will not be enough to dramatically reduce rates of early marriage for girls under 18 (Wodon et. al. 2017). The underlying factors of poverty, lack of school attendance and premarital sexual relationships must be addressed first.

The policy implications of our study are two: first, education is an important factor in delaying first marriage among adolescent girls in the areas studied. However, parental attitudes towards school attendance are not the only factors in girls' access to education. Important barriers to access are girls' own perception that the costs of schooling outweigh the benefits, and the hidden costs of attendance that place a burden on poor families. Truly equal access to education, employment-oriented education policies and more gender equality in labour markets will be of vital importance to motivate girls and their families to invest in daughters' studies and delay marriage for them. As long as girls and their families see the most available option for a girl's economic support to be early marriage with boys or men whose earning opportunities are greater than women's, the practice of early marriage is unlikely to decline among the urban poor.

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