

GIRL-CHILD MARRIAGE AND ITS CONSEQUENCES OF GIRLS IN ASSIN SOUTH DISTRICT IN THE CENTRAL REGION OF GHANA

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ABSTRACT

This paper investigated girl-child marriage and its consequences in Assin South District in the Central Region of Ghana. It examined the causes of early marriage of girls, consequences faced as a result of early marriage and ways of eliminating girl-child marriage. The design used for the study was cross sectional survey. Multi-stage sampling procedure was used to select 171 girls for the study. Questionnaire was used to collect data, which were analyzed and summarized using descriptive statistics. A little below half of the respondents (45.6%) were between the age ranges of 10–13years, 56.7% had primary education. The study revealed that teenage pregnancy (78.4%), financial hardship (66.1%), protection of family name (62.6%) among others were the causes of girl-child marriage always. Again, the respondents strongly agreed that low education (74.9%), low self -confidence and sense of security (71.3%), social misfit (68.4%), school dropout and poverty (64.9%) etc were the consequences of girl-child marriage. In eliminating girl-child marriages, measures such as discouragement of sex before marriage ($m=4.78$, $std=0.41$), provision of needs by parents ($m=4.64$, 0.69), scholarships and sponsorships for girl-child education ($m=4.67$, $std=0.62$) among others were very effective. Girl-child marriage has been a major factor preventing young girls in the study area from being able to pursue their academic and future aspirations. The Ghana Education Service and other stakeholders should adopt counseling strategies that will appeal to the conscience of the girl-child in barring this early marriage.

Keywords: assess, teenage pregnancy, early/child marriage, causes, consequences

INTRODUCTION

Marriage is a social institution that unites people in a special form of mutual dependence for the purpose of founding and maintaining a family (Olson & Defrain, 2002). According to Walker, (2015), early marriage is also referred to as child marriage and defined it as any marriage carried out below the age of 18 years, before the girl is physiologically and psychologically ready to shoulder the responsibilities of marriage and childbearing. Early marriage, according to Ango (1991) cited in Kolie (2019) said early marriage of an adolescent girl to an adolescent boy or marriage of an adolescent girl to a matured man or vice-versa happens at puberty when the individual is getting matured. As a social practice, it has entered into through a public act, religious or traditional ceremony, it reflects the purposes, character, and customs of the society in which it is found. Many societies have norms that limit the age of young girls to enter into marriage, but in some cases the age limit does not take into consideration their physiological readiness for child bearing. Marriage often takes place at ages much earlier than the legally ratified minimum age.

The practice of girl-child marriage is most common in sub-Saharan Africa and South Asia. Walker (2015) stated that while more women are marrying in their thirties in developed countries, overall, 20 to 50 percent of women are married by the age of 18 in the developing world with the highest percentages in West African within Sub-Saharan Africa and South Asia. He added that approximately 40% of women aged 20-24 worldwide who were married before the age of 18 live in Sub Saharan Africa, thus resulting in early marriage being largely sub Saharan African. The economic context in which girl-child marriage exist in Africa is one of household poverty, vulnerability, uncertainty, seasonality of labor, labor surplus economies in a low productive rural setting. In this context, poverty is a significant risk factor as marrying girls off before the age of 18 is experienced positively for poor families who are relieved of the responsibility of feeding, clothing and protecting the girl child in an uncertain and insecure society. Also, UNICEF (2019) revealed that six of the world's 10 countries with the highest rates of child marriage are in West and Central Africa. Average prevalence across the region remains high: about 41 per cent of girls marry before reaching the age of 18. Yaha, Odusina and Bishwajit (2019) added that in a resource constrained settings, the prevalence of child marriage is alarming. More than 67 million women aged 20–24 years were married as adolescents by 2010, with 20% of them from Africa. The indication was that 14.2 million adolescents, who are less than 18 years had been married off annually; making almost 39,000 young women married on a daily basis. This will increase to about 15.1 million girls per year, beginning from 2021 to 2030, should the current trend be allowed to persist. In West Africa, the Middle East, and other parts of Africa, marriage shortly after puberty is common among those living traditional lifestyles. Among those marrying early, some are forced into this union. Others, who may not necessarily be forced, enter into marriage because they are too young to make informed decisions or due to reasons such as teenage pregnancy, poverty, school dropouts etc. Because the girl-child does not have the opportunity to exercise her right to choose, early marriages are also

referred to as forced marriages. In its most extreme form, forced marriages are the result of abductions.

UNICEF (2019) asserts that girl-child marriage is a human rights violation taking place on a vast scale in West and Central Africa which disproportionately affect girls. Girls who marry young often drop out of school and face physical risks, especially during pregnancy. Due to the social, health and economic impacts of child marriage, the practice is a major obstacle to sustainable development. Yaya et al (2019) stated that elsewhere, the practice of girl-child marriage was found to be most prevalent among young women who live in disadvantaged households, lack school education, and dwell in rural residence. Emerging evidence also reveals that drivers of girl-child marriage are complex especially if it is viewed from the perception of those impacted.

Not all girl-child marriages are arranged; many girl brides may be interested in the relationship. Also, low investment in girls' education, social norms, sexual relations, unplanned pregnancy, incomplete education, poverty and unemployment among girls have been identified as factors promoting child marriage. Ahonsi, et al (2019) stressed that while girl-child marriage is usually used to ensure that sex and child bearing occur within marriage, it effectively brings a girl's childhood and adolescence to a premature end and imposes adult roles and responsibilities on young girls before they are physically, psychologically and emotionally prepared to handle them.

Sexual intercourse and child bearing among girls can lead to various health complications; however, the practice of girl-child marriage worsens these health challenges. For instance, early sexual debut goes hand in hand with girl-child marriage, which increases a girl's health risks, because an adolescent's vaginal mucosa is not yet fully matured, exposing them to increased risk of sexually infected diseases including HIV. In addition, 29 countries including Ghana, it was found that female adolescents were more vulnerable to HIV infection than older women. Girls who marry young often tend to have much older husbands, in polygamous unions and are frequently junior wives that increases young girls' probability of HIV infection.

According to Ahonsi *et al* (2019), the 1998 Children's Act of Ghana and the 1992 Constitution of Ghana define a child as a person below the age of 18. By age 18, young persons are expected to have developed enough intellectual, emotional and physical skills, and resources to fend for themselves as well as to successfully transition into adulthood. Until then they require care from adults, support, guidance and protection. The 1998 Children's Act of Ghana (Act 560), indicates that no person shall force a child: (1) (a) to be betrothed; (b) to be the subject of a dowry transaction; or (c) to be married; and (2) the minimum age of marriage of whatever kind shall be eighteen years (18 years). Furthermore, they revealed that in Ghana, there is commitment towards curbing child marriage. The Ministry of Gender, Children and Social Protection established a Child Marriage Unit in 2014 to promote and coordinate national initiatives aimed at ending girl-child marriage in Ghana. In 2016, the unit in partnership with the United Nations Children's Fund (UNICEF) and other key stakeholders developed a National Strategic

Framework on Ending Child Marriage in Ghana. The framework is to ensure effective, well-structured and well-guided collaboration between state and non-state institutions.

History in Assin South District, Central Region, Ghana brings to bare that girl-child marriage is very common and over the years the rate consistently continues to increase. Also, the enrollment of girls in this district is very low because most of the girls marry early which interrupts or put an end to their education. An observation in the Assin South District of the Central Region revealed that many girls of school going age are either pregnant, school dropouts or married instead of being in school. The inhabitants of these towns are mostly peasant farmers, with low literacy rate, thus there is high level of poverty which leads to girl-child early marriage. Documentations of girl-child marriage in Assin South District mostly dwelt on the causes of girl-child marriage, again a lot of works has been done on girl-child marriages in other places but interestingly little has been done in Assin South District for them to realize the extent of the impact of girl-child marriage on the girls, society, the district and even the region. This backdrop necessitate this research. The study is generally aimed at investigating girl-child marriage and its consequences on the girls in Assin South District, Central Region, Ghana. Specifically, this work assessed the causes of girl-child marriage in Assin South District, investigated the consequences of girl-child marriage on the girls and examined measures to eliminate girl-child marriage in Assin South District, Central Region, Ghana

METHODOLOGY

Design of the study: Cross-Sectional survey was used for this study. It is a design where investigator measures the outcome and the exposures in the study participants at the same time. Unlike in case-control studies (participants selected based on the outcome status) or cohort studies (participants selected based on the exposure status), the participants in a cross-sectional study are just selected based on the inclusion and exclusion criteria set for the study. Once the participants have been selected for the study, the investigator follows the study to assess the exposure and the outcomes (Setia, 2016). This design used because one can collect data from many different individuals at a single point in time and observe [variables](#) without influencing them.

Area of study: Assin South which was carved out of the former Assin District and established by Legislative Instrument 1760 of 2004 is one of the 13 Administrative Districts in the Central Region. It lies within longitudes 1.05 West and 1.25 West and latitudes 6.05 North and 6.40 North. It is situated within the middle portion of the Central Region. It shares political and administrative boundaries with Assin North in the North, Abura Asebu Kwamankese and Mfantseman in the South, Asikuma-Odoben-Brakwa and Ajumako-Enyan-Essiam in the East and Twifo Heman-Lower Denkyira in the West. The District covers a total land area of 1187 sq. km. which is about 12% of the total land area of the Central Region (9,826). The residents of Assin South District are basically religious with 73.6% being Christians, 18.9% being Moslems,

0.9% being traditionalist and 6.0% with no specific religious affiliations. There are 56 JHS in the District with a total enrolment of 5,781. Girl Child enrolment rate is about 5.8% which might be due to teenage pregnancy, early marriage and poor accessibility.

Population for the study: The population for the study comprised all girls in the Assin South District who married early. There was no data on married girls from Assin South District office because most of them are forced and they do not register their marriages.

Sample for the study: The purposive sampling technique was used to identify girls who are married for the study. Adansi (2018) said this sampling method requires researchers to have prior knowledge about the purpose of their studies so that they can properly choose and approach eligible participants for surveys conducted. Only respondents who married at the teen age qualified to participate and provide the needed information related to the objective of the study. The respondents were purposively identified using the snow-ball approach where a respondent through networking directed the researcher to other young girls married within the study area. The total number of girls involved girl-child marriage after snowballing was 219. Then simple systematic random sampling technique was used to select respondents for the study till a sample size of hundred and seventy-one (171) was reached because the rest were unwilling to participate due to fear of being exposed to the world.

Instrument for the study: Questionnaire was used to collect data from respondents. The questionnaire was used as interview guide where respondents had difficulty in reading and writing. The questionnaire had items on close-ended, open-ended and multiple-choice questions. The close-ended questions were mainly in the form of Likert scale type of question. They were measured on a four-point scale and five-point scale. To ensure high degree of validity of the research instrument the researcher sought for expertise in this area for content and construct validity. The scrutiny of the questionnaire helped to reshape the items to cover the objectives prior to data collection.

Data collection method: The questionnaire was administered by the researchers. The instrument was completed by respondents who could read and write while the instrument was used as interview guide for respondents who cannot read and write in English and their responses were recorded by the researcher. Data was collected within a period of four (4) months. The questionnaires were collected immediately upon finishing. The return rate of the instrument was 100%.

Data analysis technique: Data was analysed quantitatively and Statistical Package for Social Science (SPSS) version 22 software was used to generate frequency, percentage, means and standard deviations. Descriptive statistics (frequency, percentages, mean and standard deviations) were used to interpret results on research questions.

FINDINGS AND DISCUSSIONS**Table I: Demographic Characteristics of Respondents**

N = 171

Ages	Frequency	Percentage
10 -13years	78	45.6
14 – 17years	37	21.6
18 - 21 years	21	12.3
22 -25 years	27	15.8
26 years and above	8	4.7
Educational level		
Primary School	29	17.0
Junior High School	97	56.7
Senior High School	28	16.4
Technical/Vocational	17	9.9
Number of Children		
1	9	5.3
2	25	14.6
3	39	22.8
4	67	39.5
5	19	11.1
6	12	7.0
Occupation		
Farming	17	9.9
Trading in farm produce	25	14.6
Hairdressing	38	22.2
Petty trading	46	26.9
Food vendors	23	13.5
Seamstress	8	4.7
Apprenticeship	14	8.2
Type of marriage		
Cohabiting	103	60.2
Married	68	39.8
Nature of marriage		
Forced	126	73.7
Not forced	45	26.3

Results in Table I show the demographic characteristics of girls who are involved in early marriage. It revealed that 45.6% of the girls aged between 10 – 13 years while 4.7% aged between 26 years and above. The mean age of girls into early marriage for this study was the age

16years. This is an indication of the high number of girls who got married within the school going age. Owiredu (2019) in his work on teenage pregnancy revealed that most girls get pregnant from ages 14 to 17 which forces them into marriage. However, this is quite striking considering the fact that girls as young as 10 to 13 years can be given into marriage. This is in line with Sampare (2017) who said that presently the age at first marriage is going down from 15 to 9 years which he made specific reference to the rural areas in the Central and Eastern regions of Ghana. UNICEF (2005) cited Abansah (2017) attested to this fact that in many traditional settings, poor families use the early marriage of their daughters as a strategy for reducing their own economic vulnerability, shifting the economic burden related to a daughter's care to the husband's family, and also to settle debts. This is unacceptable in the Ghanaian traditional set up. Girls at this age should be undergoing some training to prepare them for the future.

Again, the results shows that majority (73.7) of the girls were primary and Junior High School leavers. It means that the highest educational level attained by the majority of the respondents was Basic and Junior High School education. It can be inferred that most of them dropped out of school either as a result of pregnancy or early marriage. It also indicates a decline in the number of respondents in school as they climbed the educational ladder. Ansah (2018), stated that early marriage of the girl-child prevents the girls from furthering their education most especially when the marriage was contracted based on teenage pregnancy and financial hardships of the family. He further expressed his concern that the low level of education of these girl-child is the genesis of their uncountable problems in marriage.

In addition, a little above one third (39.5%) of the respondents had 4 children and each girl-child will averagely give birth to 4 children. It can be deduced that there is a great likelihood that these girls can have more children since they are still in their youthful age leading to large family size. Yamoah (2016) in her submission said girls who start giving birth will build a large family size especially when her fertility level is high but this comes with implications on the family. She explained that in situations where the economic status of the couple is low it affects the provision of basic needs and other essential needs of the family which can cause early marriage and might become a repetitive cycle for girls in such families. According to Kolie (2019), larger families are commonly associated with early marriage and perinatal morbidity and mortality rates are higher in large families as birth weights decrease. Mothers of large families are at higher risk of several physical diseases.

In addition, 26.9% of the respondents were engaged in petty trading as an income generating activity. The occupation of the respondents is the reflection of their educational level. Due to the low level of education, these girls are not able to get good employment which will earn them adequate income to take care of the family. Abbiw (2016) asserted that most girls who marry early because of teenage pregnancy have the tendency of not engaging in any proper income generating activities. He explained that this is due to the lack of skills and training of these girls

which make them become less self-independence and self-reliant. Very brilliant and great girls have lost their identity as a result of early marriage thus the cycle of poverty continues in the family.

Moreover, more than half (60.2%) of the girls were cohabiting with their concubines and 39.8% of the girls were married and have gone through all the necessary rites of the family. This finding confirms the results that the girl-child were forced into marriage without the performance of marital rites.

Last but not the least, on the issue of the nature of their marriage, majority (73.7%) of them indicated that they were forced to marry their husbands while 26.3% of them said they married on their own free will and marital rites were performed. UNFPA-UNICEF Global (2020) revealed that, in some contexts, the practice of child, early and forced marriage may include arrangements that are not formalized, registered or recognized by a religious or State authority. Yamoah (2016) states poverty, debts, traditions and culture of families, child betrothal, teenage pregnancy, child birth outside marriage and other practices of families influence parents to force their innocent girl-child into marriages without performance of the necessary marital rites of the family.

Table II: Respondents Responses on the Causes of Girl-child Marriage.

N = 171

Causes	Always F %	Often F %	Seldom F %	Never F %	Mean	Std
Teenage pregnancy	134 (78.4)	28 (16.4)	9 (5.3)	-	3.73	0.55
Financial problems	113 (66.1)	58 (33.9)	-	-	3.66	0.48
Protection of family name	107 (62.6)	58 (32.7)	8 (4.7)	-	3.58	0.58
Prevent premarital sex	102 (59.6)	69 (40.4)	-	-	3.60	0.49
Avoidance of pregnancy outside marriage	100 (58.5)	60 (35.1)	11 (6.4)	-	3.52	0.62
Love	99 (57.9)	59 (34.5)	13 (7.6)	-	3.50	0.66
School dropout	99 (57.9)	49 (28.7)	22 (12.9)	1 (0.6)	3.44	0.74
Traditions and customary practices	95 (55.6)	38 (22.2)	38 (22.2)	-	3.33	0.82
Peer pressure	95 (55.6)	55 (32.2)	21 (12.3)	-	3.43	0.70
Care of male guidance	93 (54.4)	65 (38.0)	13 (7.6)	-	3.47	0.66
Poor parenting	89 (52.0)	56 (32.7)	26 (15.2)	-	3.37	0.74

Child betrothal	88 (51.5)	45 (26.3)	22 (12.9)	16 (9.4)	3.20	0.99
Weak in school	85 (49.7)	63 (36.8)	23 (13.5)	-	3.36	0.71

Table II shows result on the causes of early marriage of girl. A four-point Likert scale was used to determine the frequency of the causes of early marriage. A mean score range from 3.36, std 0.71 to 3.73, std 0.55 revealed that all these statements always cause early marriage of girls.

Most prominent of the causes were teenage pregnancy ($m = 3.73$, $std = 0.55$), financial problems ($m = 3.66$, $std = 0.48$), protection of family's name ($m = 3.58$, $std = 0.58$), prevent premarital sex ($m = 3.60$, $std = 0.49$), avoidance of pregnancy outside marriage ($m = 3.52$, $std = 0.62$), love ($m = 3.50$, $std = 0.66$) among others. Fordjour (2020) said there is a pyramid of interconnected reasons for why the practice of child marriage happens. These include gender inequality, poverty, traditional and customary practices, social norms, peer pressure and poor parenting. Ignorance, impunity and poor enforcement of the law also play a role. Malhotra (2010) cited in Yamoah (2016) asserts that for many poor families, marrying their daughter at an early age essentially is a strategy for economic survival; it means one less person to feed, clothe and educate. In Asia and Africa, the importance of financial transactions at the time of marriage also tends to push families to marry their daughters early. Malhotra (2010) added that little or no schooling strongly correlates with being married at a young age. Conversely, attending school and having higher levels of education protect girls from the possibility of early marriage. In many countries, educating girls often is less of a priority than educating boys. When a woman's most important role is considered to be that of a wife, mother and homemaker, schooling girls and preparing them for the jobs may be given short shrift. And even when poor families want to send their daughters to school, they often lack access to nearby, quality schools and the ability to pay school fees. Also, in many societies traditions and religion bring parents under pressure to marry off their daughters as early as possible in an effort to prevent her from becoming sexually active before marriage; a woman who does so brings dishonor to her family and community. Because marriage often determines a woman's status in many societies, parents also worry that if they don't marry their daughters according to social expectations, they will not be able to marry them at all. Forced child marriage also is a route to cementing family, clan, and tribal connections or settling obligations. Ahonsi, et al. (2019) said child marriage is used as a mechanism to protect chastity as premarital sex and child bearing bring shame to the family. In traditional Ghanaian societies premarital sex and child bearing is frowned upon, hence early marriage is encouraged. For instance, betrothal is often early, sometimes before birth to ensure sex and child bearing occur within marriage. Also, the need to reinforce social ties or build alliances is another traditional factor that influences child marriage.

Table III: Responses on the Effects of Early Marriage on Girls

N = 171

Effects	Strongly agree F %	Agree F %	Undecided F %	Disagree F %	Strongly Disagree F %	Mean	Std
Low education	128 (74.9)	43 (25.1)	-	-	-	4.75	0.44
Low self -confidence and sense of security	122 (71.3)	49 (28.7)	-	-	-	4.71	0.45
Social misfit	117(68.4)	54 (31.6)	-	-	-	4.67	0.51
School drop out	111 (64.9)	60 (35.1)	-	-	-	4.65	0.48
Poverty	111 (64.9)	60 (35.1)	-	-	-	4.65	0.48
Large family	110 (64.3)	61 (35.7)	-	-	-	4.64	0.48
Child and maternal mortality	110 (64.3)	43 (25.1)	7 (4.1)	11 (6.4)	-	4.47	0.85
Risk of domestic violence	107 (62.6)	64 (37.4)	-	-	-	4.63	0.49
No skill/profession	103 (60.2)	68 (39.8)	-	-	-	4.60	0.49
Frequent argument and disagreement	103 (60.2)	68 (39.8)	-	-	-	4.60	0.49
Miscarriages	102 (59.6)	69 (40.4)	-	-	-	4.61	0.50
Restricted personal freedom	102 (59.6)	60 (35.10)	9 (5.3)	-	-	4.54	0.59
Still births	101 (59.1)	70 (40.2)	-	-	-	4.49	0.49
Limited work and social life	99 (57.9)	72 (42.1)	-	-	-	4.58	0.49
Lack of adequate support	96 (56.1)	75 (43.9)	-	-	-	4.56	0.49
Injury during birth Caesarian surgery	94 (55.0)	61 (35.7)	9 (5.3)	7 (4.1)	-	4.42	0.77
Inability to support oneself	93 (54.4)	78 (45.6)	-	-	-	4.54	0.50
Not part of decision making	91 (53.2)	80 (46.8)	-	-	-	4.53	0.50
Lack of effective communication	87 (50.9)	80 (46.8)	4 (2.3)	-	-	4.49	0.55
	79 (46.2)	82 (48.0)	10 (5.8)	-	-	4.35	0.76

Results from Table III showed how respondents ranked the effects of early marriage on a five-point Likert scale from strongly agree to strongly disagree. All the responses depicted that they

either strongly agreed or agreed to the effects with a mean score ranging from 4.75 to 4.35. however, the respondents strongly agreed that these effects; low education (m = 4.75, std = 0.44), low self-confidence and sense of security (m = 4.71, std = 0.45), social misfit (m = 4.67, std = 0.51), school dropout and poverty (m = 4.65, std = 0.48), large family (m = 4.64, std 0.48), child and maternal mortality (m = 4.47, std = 0.85) and others. This finding supports United Nation Report (2019), that child, early and forced marriage is a major impediment to the achievement of the economic empowerment of women and their social and economic development, thereby hampering the ability of women to enter, advance and remain in the labour market, and that this harmful practice can impede economic independence and impose direct and indirect short- and long-term costs on society and the economic autonomy of women can expand their options for leaving abusive relationships. It also revealed that child, early and forced marriage undermines women's and girls' autonomy and decision-making in all aspects of their lives. Fordjour (2020) asserts that one of the reported effects of early marriage is that girls leave school. This means girls lose the opportunity to acquire knowledge and skills. Leaving school also takes them away from friends and spaces where they develop social skills and networks as well as support systems. She said there is loss of adolescence since most married individuals immediately take on adult roles and responsibilities. This can be very stressful. There are also severe reproductive and health risks, abuse of victims' human rights and a high risk of contracting sexually transmitted diseases. Some experts also report a relationship between child marriage and poor health, teenage pregnancy, high child mortality and low agency. Malhotra (2010) said girls who marry and give birth before their bodies are fully developed are more at risk of death or terrible injury and illness in childbirth. She added that in 2007, UNICEF (2005) reported that a girl under the age of 15 is five times more likely to die during pregnancy and childbirth than a woman in her 20's.¹¹ Risks extend to infants, too: if a mother is under age 18, her baby's chance of dying in the first year of life is 60 percent greater than that of a baby born to a mother older than 19. Again, child brides also are at far greater risk of contracting HIV than their counterparts who marry later. Often, they are married to older, more sexually experienced men with whom it is difficult to negotiate safe sexual behaviors, especially when under pressure to bear children. A study conducted in Kenya and Zambia in 2004 finds that married girls aged 15-19 were 75 percent more likely to contract HIV than sexually active, unmarried girls of the same age. Yaya et al (2019) discovered that child brides are prone to domestic violence and are less likely to participate in family decision making due to immaturity and lower socioeconomic status. One of the major problems with child marriage is the pressure to raise children while they are still children themselves and have limited knowledge about sexual and reproductive life. Research evidence indicates that child marriages are associated with many adverse reproductive outcomes such stillbirth, miscarriage, stunting, underweight, unwanted pregnancies, and abortion. Again, childhood pregnancy put both the mother and her baby at high risk of adverse reproductive outcomes. Ahonsi et al (2019) is of the view that a common belief is that child marriage is a coping strategy for poverty, accords girls and parents status and honor. However, evidence also show that child marriage is a

catalyst for poverty which undermines status and honor in societies. In sub-Saharan Africa including Ghana, it was found that early marriage negatively influences education as it reduces the probability of literacy and completing secondary school. In Ghana, early marriage among girls has been found to be one of the important challenges facing effective enrolment and school attendance, which leads to school dropout. In essence, it ends a girl's opportunity to continue her education to acquire employable skills, which results in persistent poverty among girls and effectively undermines their status and honor as they are unable to meet their daily needs.

Table IV: Responses on Minimizing Early Marriage of Girls**N = 171**

Strategies	Very effective F %	Effective F %	Less effective F %	Not effective F %	Not very effective F %	Mean	Std
Discourage early sex before marriage	135 (78.9)	36 (21.1)	-	-	-	4.78	0.41
Provision of needs by parents	132 (77.2)	17 (9.9)	22 (12.9)	-	-	4.64	0.69
Scholarships and sponsorships for girl-child education	130 (76.0)	27 (15.8)	14 (8.2)	-	-	4.67	0.62
Enforcing laws and policies on girl-child marriage	128 (74.9)	43 (25.1)	-	-	-	4.75	0.44
Enforcing policies girl-child education	122 (71.3)	49 (28.9)	-	-	-	4.71	0.45
Guidance and counselling of girls	115 (67.3)	48 (28.1)	8 (4.7)	-	-	4.62	0.57
Training girls in skills acquisition	110 (64.3)	61 (35.7)	-	-	-	4.36	0.48
Proper parental care	101 (59.1)	70 (40.9)	-	-	-	4.59	0.76
Sex education	97 (56.7)	74 (43.3)	-	-	-	4.56	0.49
Abolish unhealthy tradition and culture	96 (56.1)	46 (26.9)	29 (17.0)	-	-	4.39	0.76
Established women serving as role models for girls	91 (53.2)	68 (39.8)	12 (7.0)	-	-	4.67	0.62
Family planning	87 (50.9)	80 (46.8)	4 (2.3)	-	-	4.49	0.55
Cordial relationship between parents and girls	84 (49.1)	87 (50.9)	-	-	-	4.49	0.60

Results in Table IV present the curbing strategies of early marriage and a Five Point Likert Scale was used to determine the very effective to the not very effective strategies to curb early marriage. The mean score ranging from 4.49 to 4.78 of all the items showed that they were either very effective or effective. Furthermore, majority of the respondents said the following were very effective strategies; discourage early sex ($m = 4.78$, $std = 0.41$), provision of needs by parents ($m = 4.64$, $std = 0.69$), scholarships and sponsorships for girl-child education ($m=4.67$, $std = 0.62$), enforcing laws on child marriage ($m= 4.75$, $std 0.44$) just to mention a few. This finding is in agreement with Yamoah (2016) that teenage pregnancy which is a major cause of early marriage could be avoided by discouraging the young girls from indulging sex and also creating awareness on sex education should be done early enough with much diligence. Olson (2014) indicated that supporting girls help to avoid child marriage, delay in having children and finishing school. This gives them opportunities to acquire skills and income to eradicate poverty for future generations. Also, promoting gender equality and the empowerment of women ensures girls get choices as to when they will marry and to whom as well as minimizing child/forced marriage will reduce child mortality and disability related to child/teen pregnancy or childbirth. Consequently, improve maternal health which will reduce vulnerability to HIV/AIDS, malaria and other diseases. He also added that empowerment programmes for young girls are key to preventing child or early marriage by improving both their sense of self and self-efficacy through informing girls of their basic human rights, their legal right to refuse a marriage, and education programmes on health and sex education. In addition, Matteaw (2019) in his submission said parents and caretaker of young girls should strive and provide their basic needs to stop them from being lured by grown up men or even young boys. Such act of kindness may not always end well for the young girl and sometimes teenage pregnancy, abortion with complications, school dropouts among others. He continued by saying parenting at the adolescent stage is difficult and it must be done with due diligence. Parents should be able to manage mother and child and father and child relationships very well in order to ensure cordial relationship and friendships with children, thus anything contrary to strong bond and friendships may make these girls look somewhere else. UNICEF (2005) recommended the idea of community-based mobilization programs which would seek to educate parents, young people and other community members that early marriage is a human right issue and that delayed marriage has economic, social and health benefits. Early marriage also entails many reproductive health risks and does not always protect girls or secure their future. USAID (2009) recommended that adolescent girls, married and unmarried should be given the opportunities to have seminars and conferences, where they would be educated on sex education, effects and consequences of early marriage, benefits of education to parents, guardians and the adolescent girl at large. In addition, financial literacy instructions, savings clubs, health services either directly or on referral, preventive measures for girls at risk of HIV, STIs or sexual violence could be offered. This is to empower them and to increase their safety which is not different from what. Atienga (2018) reiterated that the Government, Minister for Gender, Regional Ministers and Metropolitan, Municipal and

District Assemblies should provide economic incentives such as scholarships, funding and other motivations that will motivate girls to climb the academic ladder for delayed marriages.

CONCLUSIONS

From the findings of this research, the following conclusions have been drawn; Majority of these girls enter into early marriage not out of their own personal decisions but mostly from external pressures. Early marriage of girls in the Assin South District is caused by teenage pregnancy, financial problems, protection of family's name, prevent premarital sex, avoidance of pregnancy outside marriage, school dropout. These causes prevent the girls from being able to pursue their academic and future aspirations. The Girl-child marriage militates against their personal and family growth and development.

The findings indicated that there is a strong and great effect of early marriage on these girls, not only short-term effect but long-term ones which might affects their entire lives if the situation is managed well. Some of the consequences of early marriage on the girls includes; low education, low self-confidence and sense of insecurity, social misfit, school dropout, poverty, large family size, child and maternal mortality, risk of domestic violence, no skill/profession etc.

Major findings depicted that discouraging early sex before marriage, provision of basic needs by parents, scholarships and sponsorships for girl-child education, enforcing the existing laws and policies on early marriage, enforcing policies on girl-education, guidance and counselling of girls among others were some of the ways through which early marriage of girls in the Assin South District. Adopting to these strategies will in the long term reduce the prevalence of early marriage of girls and the consequences on the girls.

RECOMMENDATIONS.

Considering the findings and conclusions drawn from the study, the following recommendations are made.

Parents, guardians and caretakers should make frantic effort to engage in an income generating activities to enable them to provide the basic needs of these girls to prevent men luring them with money which may later lead to pregnancy. The Ghana Education Service and other stakeholders should adopt counseling strategies that will appeal to the conscience of the girl-child not to engage in premarital sex which will force them into marriage. The guidance and counseling will open the minds of these girls to know the prospects of equipping and developing oneself and this will make them shun early marriage and even in situation where they get pregnant whiles in school they should be encouraged to return to school after delivery.

The National Commission on Civic Education in collaboration with the Commission on Human Rights and Administrative Justice should sensitize the church, societies, schools, community groups, families, parents, guardians, caretakers and girls to create awareness that early marriage

is an infringement on the rights of the child and is punishable by law. Sensitization should also expose the adverse effects of early marriage on the lives these girls to make them aware and make conscious decisions about their lives.

Parents, guardians, caretakers should take up their parenting roles with all seriousness. They should provide needs of the girls and must create and establish a cordial and friendly relationship with them which will pave way for the girl-child to discuss issues bothering them and also confide in them other than relying on peers for inexperience advice and information. Also, Skills acquiring sessions can be made available to these girls so that they can learn a trade to support themselves and their families instead of just being involved in petty trading. In addition, law makers, stakeholders should enforce the laws and policies on early marriage and girl-child education. Last but the least, chiefs, community leaders, the church, parents, guardians and caretakers should be sensitized on the need to allow the girl-child pursue higher education which will prevent early for the benefit of the family, community, society and the nation at large.

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