

Growing Up Safe and Healthy (SAFE)

Baseline Survey Report on Sexual and Reproductive Health and Rights and Violence Against Women and Girls in Dhaka Slums

MARRIAGE AND DOWRY

2

2012



Kingdom of the Netherlands



Population Council



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INTRODUCTION

In Bangladesh marriage for women is early, universal and usually arranged. According to the Demographic and Health Surveys (National Institute of Population Research and Training [NIPORT], Mitra and Associates, & Macro International, 2009) two-thirds of women 20-24 were married early before age 18, and one-third among them were married very early at or before age 15. The objective of the SAFE project is to identify strategies of women's empowerment to promote their ability to exercise choice in multiple dimensions of their lives. The ability of women and girls to have a voice in decisions about their own marriage is viewed as an important component of their empowerment. At very early ages girls may not have the ability to make informed choices. Early marriage is highly correlated with large age differences in marriage and consequently with unequal spousal relationships. Early marriage and larger age differences in marriage also lead to higher chances of women spending a substantial portion of their lives as widows with implications for their economic well-being (Cain, Khanam, & Nahar, 1979). In Bangladesh, the moment of marriage is an important transition time. Girls are socialised from a young age for this important transition in a variety of ways, and many consequential decisions about their education, their career options and their lifestyle are made with marriage implications in mind. Although traditionally women were expected to accept marriages arranged for them by their guardians, often without informing them or taking their explicit consent, marriage customs are beginning to change. Several factors have contributed to such change: as has been noted the world over, rising education is an important precursor to changing patterns of marriage. As women gain education and are able to assert their own voice the nature of their marriage may also change (Amin & Huq, 2008; Mahmud & Amin, 2006; Lindenbaum, 1981).

Urbanisation may be another force of change because there are greater opportunities for schooling and work. While women in urban areas in general have later marriage there is considerable heterogeneity within urban populations. Women living in slums are among the most recent

migrants to urban areas (National Institute of Population Research and Training [NIPORT], MEASURE Evaluation, International Centre for Diarrhoeal Disease Research, Bangladesh, & Associates for Community and Population Research, 2008) and may follow the pattern and custom of the region of their families' rural origin. Relatively little is known about characteristics about marriage patterns among the urban poor. Rashid's (2011) qualitative data from an urban slum in Dhaka suggests that marriage is early and unstable and motivated by concerns of sexual security of girls and the predatory behaviour of young men. Two studies in India report marriage is significantly earlier among urban slum-dwellers relative to women living in non-slum communities (Patel & Yadav, 2006; Hazarika, 2009). Patel and Yadav (2006) also report marriage in urban slums occurs at an earlier age compared to rural areas.

Data from the SAFE baseline survey conducted in 2011-2012 can fill the lack of information about patterns and characteristics of marriage in urban slums of Dhaka. This report explores patterns and variations in marriage among ever married adolescent girls and women living in slum areas in Dhaka city. Specifically, we explore variations in the survey sample in the following outcomes: early marriage, multiple marriages, registration of marriage, voice in marriage, and dowry demanded.

Early marriage

According to the most recent DHS report, among ever married women surveyed the percentage married was 47.2 percent in the 15-19 age groups and 85.7 percent in the 20-24 age groups. Comparisons of proportions married across surveys over the years show that these numbers have been fairly stable over time (NIPORT et al., 2009; Amin, Selim, & Waiz, 2006). Median age at marriage in urban areas is about one year higher than in rural areas for women. The age difference in median age at marriage between urban and rural areas within divisions is fairly constant at a little over a one year difference in median age (NIPORT et al., 2009).

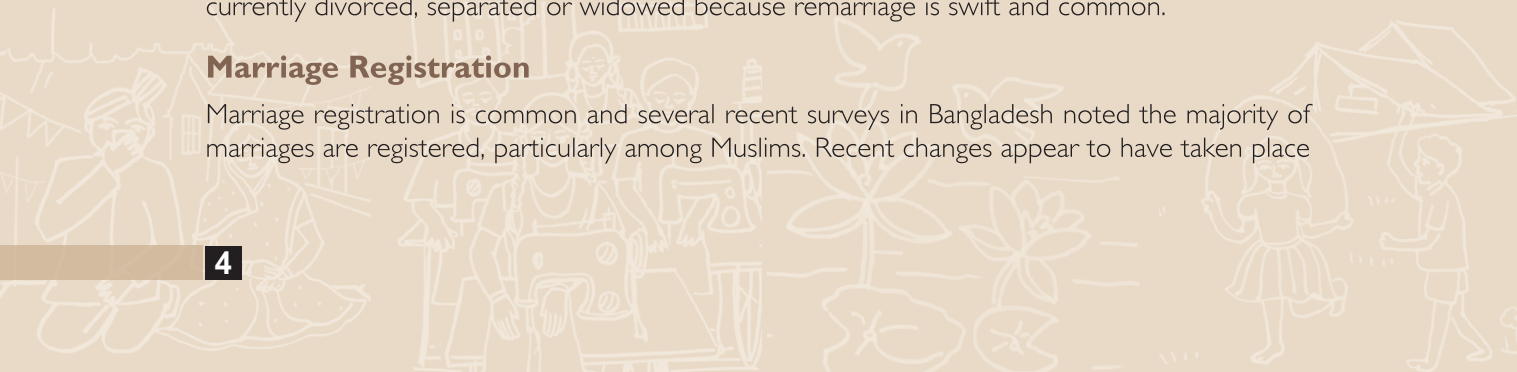
Contrasting slum and non-slum population within urban areas, the Bangladesh Urban Health Survey (NIPORT et al., 2008) shows that female marriage is earlier in slum populations. Forty percent of women age 15-19 living in slums are married compared to 24.9 percent in non-slum urban areas. The percentage in the 20-24 age groups is 83.3 versus 69.4 respectively. Thus, marriage age in slums is comparable to the national average and considerably lower than non-slum populations.

Multiple Marriages

A 2006 nationally representative survey estimated only 4 percent of all women surveyed (ever married) have been married more than once. In contrast, 13 percent of women said their husbands were married more than once, suggesting that men are more likely to be married multiple times than women (Amin & Das, 2012). Indeed, ever-married men are considerably less likely to be currently divorced, separated or widowed because remarriage is swift and common.

Marriage Registration

Marriage registration is common and several recent surveys in Bangladesh noted the majority of marriages are registered, particularly among Muslims. Recent changes appear to have taken place



in marriage and birth registration with potentially important consequences for marriage age. The Gender Norms Survey (Amin & Das, 2012) reports that 65 percent of marriages are registered. Comparing older and younger cohorts suggest that while not uncommon in the past, there has been a rising trend in registered marriages. The proportions are 44 percent among older women and 85 percent among younger women.¹

Voice in Marriage: Choice and Consent

Most reports suggest that arranged marriages are the norm (White, 1992; Lindenbaum, 1981; Cain, Khanam, & Nahar, 1979; Jansen, 1986). A survey among rural adolescents in three districts found that while 45 percent of married female respondents said they had no say in their marriage, 30 percent reported that they were consulted and 21 percent reported they chose their spouse. Only 2.6 percent reported deciding on their own without endorsement from their families (Amin, Mahmud, & Huq, 2002). Gender norms survey of 2006 reported that one third (35 percent) of all the women interviewed said they had “some say” in the choice of a husband. There were important variations by cohort and region—the proportion was 20 percent among the older cohort and rose to 52 percent for younger women. However this report of “some say” has to be put in context; 79 percent of the same respondents said they met their husband for the first time on their wedding night. This pattern did not change much over time – 82 percent for the older cohort and 76 percent for the younger cohort (Amin, & Das, 2012). It is likely that when women report being consulted, they simply mean they were asked if they agreed to be married, more often than not without much knowledge about or actually meeting the groom.

Dowry

Dowry trends are alarming because demands of large sums of money and expensive gifts by the groom at the time of marriage can often exceed the entire household’s annual household income (Amin, & Cain, 1997). Expectation of escalating dowry demands for older girls may motivate parents to marry their daughters early (Amin, & Huq, 2008). These concerns about escalating dowry demands are not limited to Bangladesh and mimic patterns observed across South Asia (Rao, 1993; Caldwell, Reddy, & Caldwell, 1983). A nationally representative survey on gender norms documented cohort differences that suggest a rising trend in dowry. Whereas, the proportion paying dowry was only 8 percent among the women who were 35-49 years of age it was 48 percent among women under age 25.

Correlates of Marriage

A number of studies have documented a positive association between higher education and later marriage. Amin, Mahmud and Huq (2002) found such an association in rural Bangladesh. Malhotra and Tsui (1996) explored determinants of early marriage in Sri Lanka, a traditionally late marrying society, and found school attendance and economic dependence were related to later marriage. Bajracharya

¹A 1974 Muslim Marriage and Divorce Act provides for penal sanctions against unregistered marriages. A series of related acts enacted subsequently in 1980, 1984, 1985 and 2000 to prevent cruelty against women, child marriage and dowry, together with the provision of a local registrar (“Kazi”), and extensive promotion of the registration of marriages, may explain the growing trend in marriage registration. <http://www.law.emory.edu/ifl/legal/bangladesh.htm>

and Amin (2012) found poverty to be a significant predictor of marriage timing in Nepal and found later marriage to be associated with increased schooling. Santhya (2011) found strong evidence of association between early marriage, educational attainment, economic participation and social status. Jejeebhoy (1995), Mathur, Greene, and Malhotra (2003) and Singh and Samara (1996) argued that girls' ability to earn before marriage helped to delay marriage. Several authors have suggested that poverty is associated with early marriage because dowry demands rise with age of the girl at marriage, and poor families are more strongly motivated by their financial circumstances to marry their daughter off early to avoid paying large dowry (Dyson, & Moore, 1983; Mathur, Greene, & Malhotra, 2003; Mensch, Singh, & Casterline, 2005). Studies of girl's vulnerability to coercive sexual initiation within and outside marriage have shown that characteristics such as servitude in domestic work, a common profession in the study population, and orphanhood are associated with greater vulnerability to early and coercive sexual activity (Erulkar, & Ferede, 2009).

Guided by the evidence on covariates and correlates of early marriage and the dowry literature, the current paper explores variation in early marriage and marriage characteristics with women's own education and that of their husband, survival status of parents at the time of survey, and household wealth. In addition, given the focus on urban households, we have included indicators of rural to urban migration status.

METHODS

A total of 4,458 respondents were successfully interviewed in the survey with a 64 percent response rate. Details of the sampling strategy and sample characteristics are given in Chapter I. This chapter is based on data from 2,989 ever-married women in the sample. Variables used in the analysis are described in Table I. This chapter explores the data on covariates and associations between marriage outcomes and respondent's background characteristics using multivariate analysis.

Table I. Variables included in the models and factors associated with marriage outcomes

| Variable | Type | Code/Range |
|--|-------------|---|
| Outcome variables | | |
| Model 1. Marriage timing | Dichotomous | Married at 15 years and above=0 (r) Early marriage at less than 15 years=1 |
| Model 2. Multiple marriages | Dichotomous | Married once=0 (r) Married more than once=1 |
| Model 3. Un-registered marriage | Dichotomous | Marriage registered=0 (r) Marriage not registered=1 |
| Model 4. Love marriage | Dichotomous | Family/self arranged and others=0 (r) Choose each other or one person chose and the other agreed=1 |
| Model 5. Obtained girl's consent in marriage | Dichotomous | Obtained consent=0 (r) Did not obtain consent=1 |

| Variable | Type | Code/Range |
|--------------------------------|-------------|---|
| Model 6. Marriage wish | Dichotomous | Wanted to marry=0 (r) Did not want to marry=1 |
| Model 7. Dowry demanded | Dichotomous | No dowry demanded=0 (r) Dowry demanded=1 |
| Independent variables | | |
| Age | Categorical | 15-19=0 (r), 20-24=1 & 25-29=2 |
| Education | Categorical | No education=0(r), Primary incomplete=1, Primary complete=2, Secondary incomplete=3 and Secondary and above=4 |
| Marital status | Categorical | Divorced/separated/widowed=0 (r) & Currently married=1 |
| Work status | Categorical | Currently not working=0 (r) & Currently working=1 |
| Migration status | Categorical | Migrated to Dhaka=0 (r) & Born in Dhaka=1 |
| Both parents alive | Categorical | Only one parent/none alive=0 (r) & Both parents alive=1 |
| Husband's education | Categorical | No education=0 (r), Primary incomplete=1, Primary complete=2, Secondary incomplete=3 & Secondary and above=4 |
| Home division (area of origin) | Categorical | Dhaka=0 (r), Barisal=1, Chittagong=2, Rangpur=3, Khulna=4, Rajshahi=5 & Sylhet=6 |
| Wealth quintile | Categorical | Lowest=0 (r), Second=1, Middle=2, Fourth=3 & Highest=4 |

(r) = Reference category

RESULTS

In this section, we first present the background characteristics of the sample, which are considered as correlates of early marriage and dowry. The study explores patterns of association of marriage outcomes with age, education, marital status, working status, migration, orphan hood, timing of marriage, home division, husband's education and wealth status. The marriage outcomes explored in this paper include early age, multiple and unregistered marriages, marriage without love, consent, against the wish, and marriage with dowry demand.

Background characteristics are explored with univariate analysis (Table 2); then we present the findings of the association between each outcome and independent variables explored with

bivariate procedures (Table 3). Finally, binary logistic regression analyses are carried out for each outcome variable controlling for selected independent variables (Table 4).

Background characteristics

Almost one-third of the female sample had no education and only 6 percent had education beyond the secondary level. Approximately 15 percent had completed primary education. Over half of the women's husbands are either uneducated or have primary and below level of education.

One-third of the women were employed and a similar proportion of women had only one parent or has neither parent alive. The majority of the women were currently married (95 percent) and migrated from outside (82 percent). Almost the entire sample was Muslim (99 percent) and not currently in school (98 percent).

Table 2. Distribution of the female respondents according to marriage correlates (n=2989)

| Variable | Weighted percentage |
|--|---------------------|
| Age | |
| 15-19 | 16.9 |
| 20-24 | 41.1 |
| 25-29 | 42.0 |
| Education | |
| No education | 28.0 |
| Primary incomplete | 26.8 |
| Primary complete | 15.3 |
| Secondary incomplete | 24.3 |
| Secondary and above | 5.7 |
| Currently married | 95.0 |
| Currently working | 28.7 |
| Migration: Migrated to Dhaka | 81.8 |
| Orphan hood: Only one parent/neither parent alive | 32.7 |
| Timing of marriage: Before 15 years of age | 35.2 |
| Husband's education | |
| No education | 27.2 |
| Primary incomplete | 11.0 |
| Primary complete | 15.2 |
| Secondary incomplete | 22.8 |
| Secondary and above | 11.1 |
| Do not know | 12.7 |
| Home division | |
| Dhaka | 49.0 |
| Barisal | 25.1 |
| Chittagong | 13.3 |

Table 2 continue

| Variable | Weighted percentage |
|------------------------|---------------------|
| Rangpur | 4.4 |
| Khulna | 4.1 |
| Rajshahi | 2.8 |
| Sylhet | 1.3 |
| Wealth quintile | |
| Lowest | 29.6 |
| Second | 8.5 |
| Middle | 21.6 |
| Fourth | 18.7 |
| Highest | 21.6 |
| n | 2,989 |

Marriage related outcomes and correlates

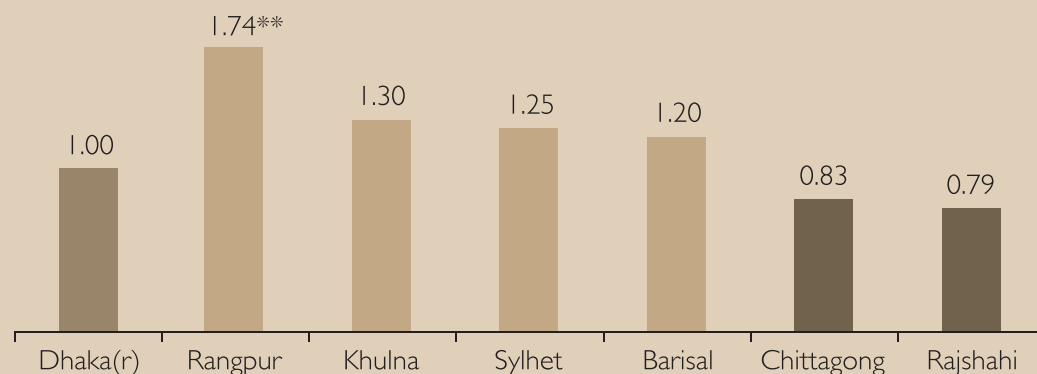
The baseline data confirm that although an overwhelming proportion of marriages are registered, the majority are under the legal age at marriage and a significant portion are very early marriages. Over one-third of the women married before the age of 15 years and three-fifths of them had an arranged marriage. A relatively low proportion (1 in 14) reports multiple marriages, although they are allowed by their religion. Only one in every 10 marriages was not registered. Over 30 percent of the respondents report that their guardians did not seek their consent about the marriage and ten percent reported they did not want to marry the person chosen for them. One in every three women reported that dowry was demanded in their marriage. The results of these marriage outcomes with their social and demographic characteristics are shown in Table 3 and Table 4.

Married Early

Bivariate analysis indicated that early age of marriage, measured as women marrying before age 15, is associated with women's age at time of survey, her own education, husband's education, division of origin, orphan hood, and marital and current work status (Table 3). There is no significant difference by current wealth quintile and migration status.

Multivariate analysis confirmed that age has expected variation with older women more likely to be married early and there is no significant variation by wealth quintile (Table 4). Current work status was found to be non-significant. Relative to women who are married later, those who married early are more likely to have only one parent or neither parent alive, are more likely to have become widowed, separated or divorced, are born in Dhaka and less educated. Women whose husbands have completed primary or higher education tend to be protected from early marriage. There is a pattern associated with place of origin – relative to the reference category (Dhaka) women from Rangpur are significantly more likely to marry early while the other divisions are not statistically different from Dhaka.

Figure 1. Factors Associated with Marriage before 15 years (Odds Ratios from Multivariate Analysis)



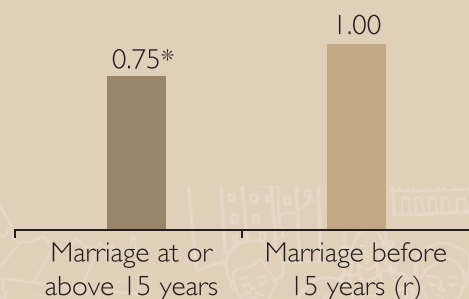
** Significant at $p \leq .01$; (r) Reference category.

Marriage not registered

Bivariate analyses show that women whose marriage was not registered are older, both they and their spouses have less education, are more likely to be divorced/widowed, more likely to be migrated from Barisal and Rangpur and less from Dhaka. They are also more likely to have been married before age 15 (Table 3).

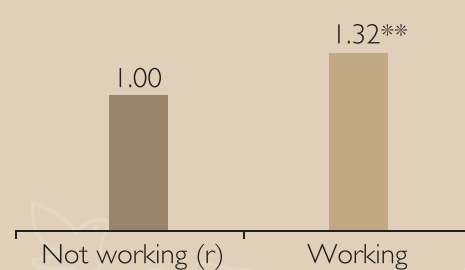
In multivariate analysis, the age effect remains significant – older women are more likely to report non-registration of marriages. The education effect remains significant – unregistered marriages are highest among women with the least education and the chances of marriage registration increases with increasing education. Women who are currently married also report fewer instances of marriages being non-registered. The estimate for influence of early marriage on non-registration is as expected – very early marriages are less likely to be registered (Figure 2).

Figure 2. Odds ratios of having an un-registered marriage by timing of marriage



* Significant at $p \leq .05$; (r) Reference category.

Figure 3. Odds ratios of having a love marriage by work status



** Significant at $p \leq .01$; (r) Reference category.

Love marriage

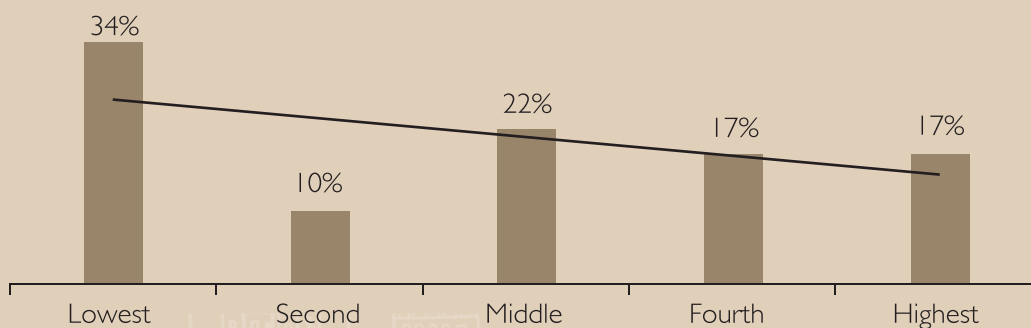
For the probability of own choice or love marriages there are some unexpected findings in terms of education. The model includes own education and husband's education and finds that while husband's education increases the probability of love marriages, own education (at higher levels) decreases the probability (Table 4). Older women are less likely to report a love marriage. Currently working women are more likely to have love marriage (Figure 3); and those who are born in Dhaka are significantly more likely to report a love marriage. There is no significant association of love marriages with wealth and marital stability.

There are regional differences – love marriage is significantly higher among those who are from Khulna and lower for Barisal relative to Dhaka division.

Obtaining girl's consent to marry

The survey sought to explore factors associated with women's consent in marriage. The survey asked women to report whether their consent was sought and whether they gave their consent in arranged or own choice marriages. The older cohort of women of 25-29 years and women from Rajshahi were more likely to report that they did not consent to marriage (Table 4). Women born in Dhaka, those whose husbands have more than primary education and women who were married relatively late and who belonged to the higher wealth quintiles were less likely to report that they did not consent or that their consent was not sought at marriage. Association of women's own education with their consent to marriage diminished after adjusting for other factors (Tables 3 and Table 4).

Figure 4. Distribution of ever married women whose consent was not obtained by wealth quintiles



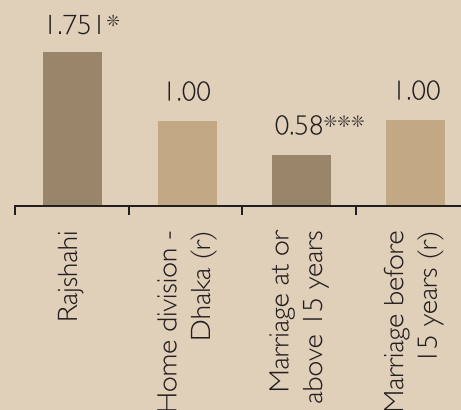
Did not want to marry

A separate question sought to gauge whether women wanted to marry the person that they were married to. Currently married women were significantly less likely to say they did not want to be married to their current husband relative to women who were not currently married. Women from Rajshahi were significantly more likely to report that they did not want to marry. Women who were married late and women with higher educated husbands were less likely to report that they did not want to marry (Figure 5).

Dowry demanded

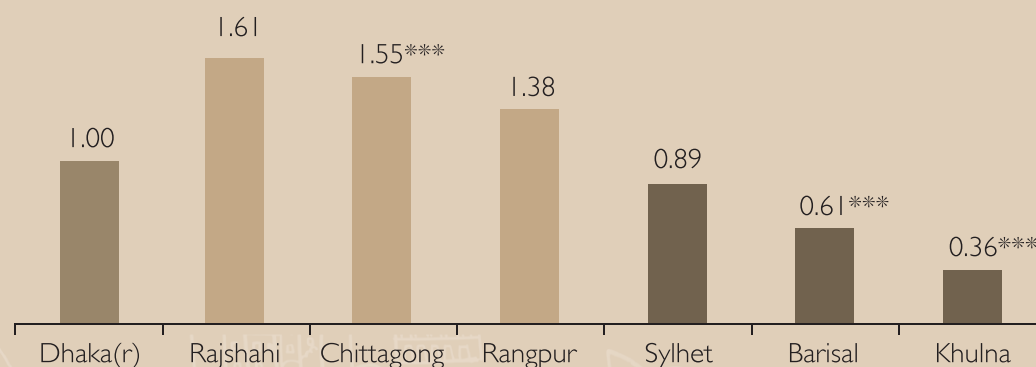
Women who were married later are less likely to have faced demands for dowry. While women's own education does not appear to significantly impact dowry, more educated husbands are less likely to demand dowry. The analysis did not detect any influence of household wealth on dowry demand. This is not unexpected since household wealth is measured for the marital household, whereas to the extent that wealth influences dowry demands it is likely

Figure 5. Factors Associated with not wanting to marry (Odds Ratios from Multivariate Models)



* Significant at $p \leq .05$; (r) Reference category.
 *** Significant at $p \leq .001$

Figure 6. Odds ratios of dowry demanded by divisions



*** Significant at $p \leq .001$; (r) Reference category.

to be the woman's natal household's wealth status. Women who had one parent dead were more likely to face dowry demands and women who are born in Dhaka were less likely to face dowry demands. Large regional differences between Dhaka with Barisal and Khulna divisions reporting less dowry demand while Chittagong division reported more dowry demand (Figure 6).

Summary of the impact of covariates on marriage outcomes

Relative to women 15-19 in the sample, women who were between 25-29 years of age were more likely to be married before age 15 and more likely to have an unregistered marriage, and more often reported that they were married against their wishes.

Women's own education had somewhat unexpected effects. While more educated women are less likely to marry early, they were also less likely to report that theirs was love marriage. This may be a product of including both own education and husband's education in the model along with other covariates such as early marriage, wealth and migration status.

Relative to women whose marriage has been dissolved because of divorce or widowhood, women who were married at the time of the survey are more likely to have been married at a later age and were also more likely to report that they had wanted the marriage.

Women who are working are significantly more likely to report that their marriage was a love marriage compared to those who are not. This is the only marriage outcome indicator that is significant by work status.

Table 3. Distribution of respondents by selected independent variables and marriage outcomes

| Variable | Marriage before 15 years of age | Married more than once | Marriage not registered | Love marriage | Did not obtain consent to marry | Did not want to marry | Dowry demanded |
|-----------------------------------|---------------------------------|------------------------|-------------------------|---------------|---------------------------------|-----------------------|----------------|
| Total respondents | 2,987 | 2,989 | 2,938 | 2,988 | 2,989 | 2,989 | 2,989 |
| Age | | | | | | | |
| 15-19 | 14.2%*** | 8.7%*** | 13.2%** | 19.1%*** | 13.1%*** | 16.5%* | 17.4% |
| 20-24 | 35.1% | 33.0% | 38.2% | 43.3% | 35.4% | 37.5% | 41.2% |
| 25-29 | 50.7% | 58.3% | 48.6% | 37.7% | 51.5% | 46.0% | 41.4% |
| Education | | | | | | | |
| No education | 35.7%*** | 39.7%*** | 43.4%*** | 29.8%* | 31.4%*** | 29.2% | 28.0%* |
| Primary incomplete | 30.7% | 29.2% | 24.9% | 28.8% | 25.8% | 27.0% | 27.3% |
| Primary complete | 15.8% | 14.2% | 11.7% | 14.3% | 16.4% | 16.5% | 15.0% |
| Secondary incomplete | 16.8% | 13.7% | 16.6% | 22.3% | 23.1% | 23.4% | 26.2% |
| Secondary and above | 1.0% | 3.2% | 3.4% | 4.7% | 3.3% | 3.9% | 3.5% |
| Marital status | | | | | | | |
| Divorced/separated/widowed | 6.2%* | 6.0% | 7.4%* | 5.0% | 4.0% | 4.9% | 7.5%*** |
| Currently married | 93.8% | 94.0% | 92.6% | 95.0% | 96.0% | 95.1% | 92.5% |

Table 3 continue

| Variable | Marriage before 15 years of age | Married more than once | Marriage not registered | Love marriage | Did not obtain consent to marry | Did not want to marry | Dowry demanded |
|----------------------------|---------------------------------|------------------------|-------------------------|---------------|---------------------------------|-----------------------|----------------|
| Current work status | | | | | | | |
| Not working | 68.0%** | 65.8%** | 68.3% | 70.3% | 67.8%** | 68.4%* | 67.1%** |
| Working | 32.0% | 34.2% | 31.7% | 29.7% | 32.2% | 31.6% | 32.9% |
| Home division | | | | | | | |
| Dhaka | 49.9%** | 50.0% | 42.0%* | 53.1%** | 43.9%*** | 46.1%*** | 48.9%*** |
| Barisal | 27.1% | 24.3% | 31.8% | 22.0% | 28.1% | 28.9% | 18.6% |
| Chittagong | 10.1% | 11.9% | 14.8% | 12.2% | 13.4% | 12.0% | 18.5% |
| Rangpur | 5.6% | 5.0% | 5.9% | 4.7% | 4.7% | 4.7% | 5.9% |
| Khulna | 3.9% | 6.0% | 2.2% | 4.7% | 3.6% | 2.8% | 2.1% |
| Rajshahi | 2.1% | 0.9% | 2.2% | 2.2% | 4.7% | 4.0% | 4.7% |
| Sylhet | 1.2% | 1.8% | 1.2% | 1.2% | 1.6% | 1.3% | 1.3% |
| Migration status | | | | | | | |
| Migrated to Dhaka | 81.3% | 81.2% | 85.8%* | 77.0%*** | 89.0%*** | 86.0%*** | 85.5%*** |
| Born in Dhaka | 18.7% | 18.8% | 14.2% | 23.0% | 11.0% | 14.0% | 14.5% |
| Both parents alive | | | | | | | |
| Only one parent/none alive | 39.9%*** | 50.7%*** | 36.0% | 34.1% | 33.2% | 31.4% | 28.1%*** |
| Both parents alive | 60.1% | 49.3% | 64.0% | 65.9% | 66.8% | 68.6% | 71.9% |
| Wealth quintile | | | | | | | |
| Lowest | 29.2% | 42.7%*** | 33.4% | 28.8% | 34.4%*** | 33.0%*** | 32.1%** |
| Second | 9.4% | 10.1% | 9.2% | 8.0% | 10.2% | 9.6% | 8.8% |
| Middle | 22.1% | 20.2% | 23.0% | 21.8% | 21.7% | 21.9% | 22.8% |
| Fourth | 19.5% | 13.8% | 18.4% | 19.8% | 17.1% | 18.7% | 17.9% |
| Highest | 19.7% | 13.3% | 16.0% | 21.6% | 16.6% | 16.7% | 18.4% |
| Husband's education | | | | | | | |
| No education | 36.0%*** | 41.0%*** | 33.5%*** | 21.8%*** | 35.1%*** | 34.0%*** | 32.7%*** |
| Primary incomplete | 12.9% | 12.0% | 16.3% | 10.9% | 11.6% | 11.0% | 13.1% |
| Primary complete | 12.3% | 5.1% | 9.2% | 16.0% | 13.4% | 14.6% | 15.0% |
| Secondary incomplete | 19.4% | 17.1% | 19.4% | 26.3% | 16.2% | 20.2% | 18.9% |
| Secondary and above | 6.9% | 6.0% | 6.2% | 12.0% | 9.0% | 8.0% | 7.3% |
| Do not know | 12.6% | 18.9% | 15.4% | 13.0% | 14.6% | 12.2% | 13.1% |
| Timing of marriage | | | | | | | |
| Before 15 years of age | | 65.1%*** | 44.6%*** | 32.3%** | 46.8%*** | 45.7%*** | 37.2% |
| At 15 years and above | | 34.9% | 55.4% | 67.7% | 53.2% | 54.3% | 62.8% |
| Overall proportion | | | | | | | |
| Count | 35.2% | 7.3% | 11.1% | 38.8% | 30.4% | 28.2% | 31.2% |
| | 1050 | 218 | 325 | 1158 | 910 | 842 | 932 |

* significant at $p \leq .05$; ** $p \leq .01$; *** $p \leq .001$

Table 4. Odds ratios for factors associated with marriage related outcomes

| Variable | Marriage before 15 years | Married more than once | Marriage not registered | Love marriage | Did not obtain girl's consent | Did not want to marry | Dowry demanded |
|--------------------------------|--------------------------|------------------------|-------------------------|---------------|-------------------------------|-----------------------|----------------|
| Age | | | | | | | |
| 15-19 (r) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 20-24 | 0.960 | 1.575* | 1.156 | 0.919 | 1.125 | 0.910 | 0.992 |
| 25-29 | 1.426*** | 2.272*** | 1.471* | 0.721** | 1.772*** | 1.105 | 0.922 |
| Education | | | | | | | |
| No education (r) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Primary incomplete | 0.804 | 0.870 | 0.678* | 0.900 | 0.952 | 1.034 | 1.052 |
| Primary complete | 0.706** | 0.784 | 0.612* | 0.808 | 1.018 | 1.046 | 1.017 |
| Secondary incomplete | 0.474*** | 0.807 | 0.732 | 0.720** | 1.071 | 1.094 | 1.073 |
| Secondary and above | 0.116*** | 0.796 | 0.647 | 0.526** | 0.783 | 1.027 | 0.630 |
| Marital status | | | | | | | |
| Divorced/separated/widowed (r) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Currently married | 0.641** | 1.280 | 0.502** | 1.228 | 1.068 | 0.695* | 0.497*** |
| Current work status | | | | | | | |
| Not working (r) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Working | 1.102 | 1.004 | 0.903 | 1.317** | 0.963 | 0.910 | 1.054 |
| Home division | | | | | | | |
| Dhaka (r) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Barisal | 1.204 | 0.913 | 1.231 | 0.821* | 1.111 | 1.209 | 0.605*** |
| Chittagong | 0.830 | 1.223 | 1.220 | 0.840 | 1.118 | 0.972 | 1.549*** |
| Rangpur | 1.737** | 1.049 | 1.253 | 1.281 | 0.804 | 0.781 | 1.381 |
| Khulna | 1.303 | 1.521 | 0.662 | 1.518* | 0.772 | 0.651 | 0.357*** |
| Rajshahi | 0.799 | 0.164 | 0.887 | 0.686 | 1.738* | 1.751* | 1.581 |
| Sylhet | 1.248 | 1.324 | 1.097 | 1.254 | 1.290 | 0.908 | 0.892 |
| Migration status | | | | | | | |
| Migrated to Dhaka (r) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Born in Dhaka | 1.308** | 1.207 | 0.855 | 1.487*** | 0.575*** | 0.839 | 0.681** |
| Both parents alive | | | | | | | |
| Only one parent/none alive (r) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Both parents alive | 0.798** | 0.557*** | 0.954 | 0.870 | 1.095 | 1.236 | 1.373*** |
| Wealth quintile | | | | | | | |
| Lowest (r) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Second | 1.130 | 0.884 | 1.120 | 0.901 | 1.045 | 0.968 | 0.895 |
| Middle | 1.092 | 0.490** | 0.990 | 1.068 | 0.790 | 0.880 | 0.875 |
| Fourth | 1.237 | 0.445*** | 0.931 | 1.056 | 0.800 | 0.886 | 0.821 |
| Highest | 1.181 | 0.417*** | 0.692 | 0.846 | 0.740* | 0.896 | 0.974 |

Table 4 continue

| Variable | Marriage before 15 years | Married more than once | Marriage not registered | Love marriage | Did not obtain girl's consent | Did not want to marry | Dowry demanded |
|----------------------------|--------------------------|------------------------|-------------------------|---------------|-------------------------------|-----------------------|----------------|
| Husband's education | | | | | | | |
| No education (r) | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Primary incomplete | 0.976 | 0.856 | 1.429 | 1.355* | 0.853 | 0.752 | 1.018 |
| Primary complete | 0.658** | 0.526* | 0.784 | 1.541*** | 0.702** | 0.725* | 0.764* |
| Secondary incomplete | 0.719** | 0.718 | 0.851 | 1.760*** | 0.590*** | 0.691** | 0.622*** |
| Secondary and above | 0.530*** | 0.719 | 0.624 | 1.736*** | 0.712* | 0.616** | 0.516*** |
| Do not know | 0.596*** | 1.214 | 1.098 | 1.290 | 1.048 | 0.836 | 0.773 |
| Timing of marriage | | | | | | | |
| Before 15 years of age | - | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| At 15 years and above | - | 0.262*** | 0.751* | 1.226* | 0.547*** | 0.583*** | 0.804* |

(r) reference category

* Significant at $p \leq .05$; ** $p \leq .01$; *** $p \leq .001$.

Women who are orphaned (single or double) are more likely to be married early and to face dowry demands.

Relative to migrants, women who are born in Dhaka are more likely to marry early and describe their marriage as a love marriage. They are less likely to report they have been married without consent and that their husband demanded a dowry at the time of marriage.

Wealth Quintile – multiple marriages decline with wealth. Women in the highest quintile are less likely to say they were married against their wishes. Husband's education is strongly associated with a number of marriage indicators. Early marriage is less likely to happen as education increases. Multiple marriages are less common. Women with more educated husbands are more likely to report a “love” marriage, less likely to report being forced to marry, and less likely to say that dowry was demanded.

The timing of marriage has a strong correlation with a number of other marriage indicators. Later marriage is associated with considerably lower multiple marriages, are less likely to be unregistered, more likely to be a love marriage, less likely to be against the woman's wishes or without her consent and less likely to involve a dowry demand.



DISCUSSION

Women in urban slums have a high probability of marrying early. As recent migrants, some appear to follow the patterns observed in their district of origin; for example, migrant girls from Rangpur are more likely to get married early and that from Chittagong more likely to be exposed to dowry demanded. Women who live in slums and have been born in Dhaka have marriage experiences that reflect a combination of traditional and modern traits. While they are more likely to report having a love marriage and more likely to report that no dowry was demanded, they are also more likely to be married early relative to women who are migrants.

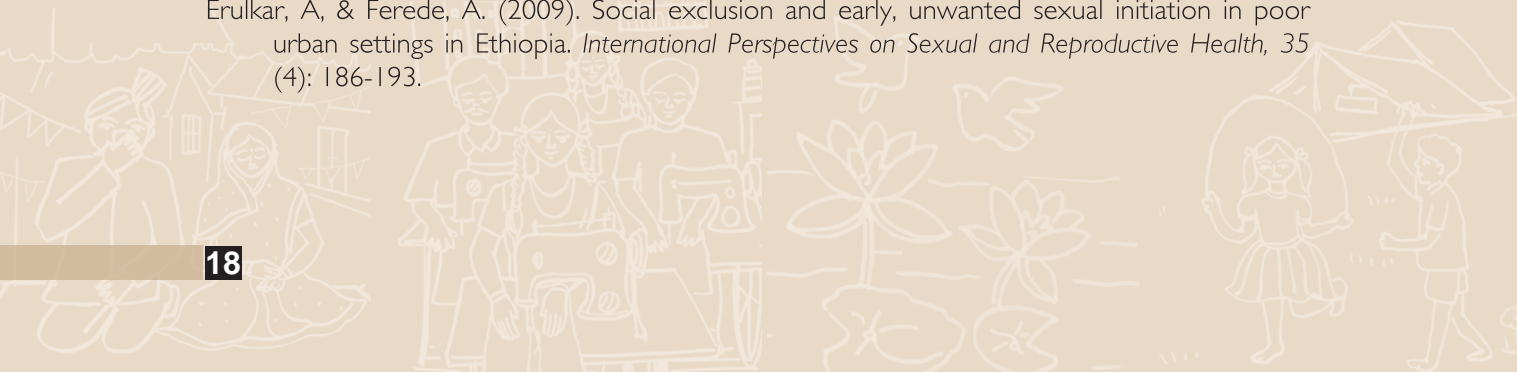
Correlates of marriage present the following picture: Consent and choice in marriage are strongly associated with marriage timing. Women who are married early are more likely to report they were married against their wishes and that their consent was not sought at the time of marriage. Women who marry later were more likely to have a love marriage, and to have their marriages registered. They are considerably less likely to be married more than once, as opposed to women first married at a young age who are at much higher risk of being married more than once.

Education of respondent and her husband are generally associated with more positive marriage outcomes in terms of later marriage, less coercion and greater likelihood of love marriage. Wealth is not strongly correlated with any of the marriage outcomes. This is perhaps explained by the fact that there is not much variation in wealth within the sample population as the study is limited to women living in slums.



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