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Determinants of Age at First Marriage of Rural Women in Bangladesh: A Cohort Analysis

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Abstract: This study examines the levels, trends and differentials of age at first marriage and also to identify the various demographic, social and economic factors influencing on age at first marriage of rural woman in Bangladesh. In this analysis, the overall mean age at first marriage of rural Bangladeshi woman is found to be only 14.76 years. Marriage cohort analysis of the respondents suggests that mean age at first marriage among most recent cohort is about 1.22 years higher compared to earlier cohort. Independence χ^2 -test statistic and logistic regression analysis reveal that respondent's education, access to mass media, religion, husband's education, childhood place of residence and region have highly significant impact on age at first marriage, whereas husband's occupation and respondent's working status have little bit significant effect. Path analysis technique also reveals that all of the direct effects are significantly influenced on age at marriage and the indirect effects are appreciably prejudiced in the same.

Key words: Age at first marriage, rural women in Bangladesh, logistic regression, path analysis, cohort analysis

INTRODUCTION

According to Central Intelligence Agency (2007) the total population of Bangladesh is 150 millions whereas the area is only 1,44,000 km², which represents that Bangladesh is one of the most densely populated countries in the world. The population of a country is increased by birth. Since the social customs and traditions are diverse in different countries of the world so somewhere births are legitimate before marriage and elsewhere it's unlawful. In Bangladesh, where marriage is nearly universal and conceptions are considered as legal only after marriage hence there has a direct effect of marriage to increase the fertility. In the 1989 BFS, respondents were asked whether they had been married before or after their first menstrual period. In response, 18.1% of the respondents who were married before age 20 reported that their marriage took place before their menarche, while 63.9% reported that they were married after menarche and the remaining 18.0% mentioned that their marriage and first menstruation occurred at the same time. Almost all the respondents who were married after age 20 reported that their marriage had taken place after the onset of menstruation. The results indicate that, on average, the girls attained menarche at the age of 13.4 years (Islam and Mahmud, 1996). As explained by Begum (2003), in Bangladeshi society a teenage daughter reaching menstruation becomes a burden for many parents because preservation of her virginity is the greatest concern for a bride. As a result parents like to get their daughter marry as early as possible. Early marriage rapidly increases the fertility so population increases likely. According to Bangladesh population census 1981 and 1991 the growth rates of population were 2.35 and 2.17%, respectively whereas in 2001 has been 1.48%. Though the low ebb trend of population growth rate is superior for us, the total populations are increasing in the geometric rate. The main cause of this phenomenon is that majority of the populations

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live in rural areas and the rate of growth of rural women is considerably higher than urban counterparts. Although the average age at first marriage has gradually increased during the last two decades, adolescent marriages are still prevalent in rural areas of Bangladesh (Karim, 2002). That's why any kind of change and development of the country is totally impossible excluding the rural people. Thus in the study only rural respondents are considered and since marriage is the vital event to maximize the population, we are agreed to perform this work on age at first marriage. All of the respondents are taken apart into two cohorts of approximately equal size according to their years of marriage say, Marriage Cohort-I (respondents who are married between the years 1965-1990) and Marriage Cohort-II (respondents who are married between the years 1991-2004). The aim of this partition is to discover the remarkable variation of age at first marriage between the cohorts and also to identify the variables, which have more contribution to rise the age at marriage of rural females in Bangladesh.

MATERIALS AND METHODS

This study utilizes data extracted from the 2004 Bangladesh Demographic and Health Survey (BDHS) which was conducted during the period from 1 January to 25 May 2004, on behalf of the Government of Bangladesh by National Institute for Population Research and Training (NIPORT), with funding from the United States Agency for International Development (USAID)/Dhaka. The description of the survey can be found elsewhere (Sabir *et al.*, 2005). The sampling frame for the survey considered all households in Bangladesh from which a nationally representative sample of 10,811 households was selected; 10,523 were occupied. Of the households occupied, 10,500 (99.8%) were successfully interviewed. In these households, a total of 11,601 ever-married females aged less than 50 years were identified as eligible for individual interview. Of them, 11,440 females (or 98%) were successfully interviewed. Among the 11,440 ever-married females, the numbers of urban and rural respondents are 2904 (34.13%) and 7536 (65.87%), respectively. All ever-married rural respondents were considered for the purpose of our study. To determine the association between age at first marriage and selected explanatory variables, χ^2 -test for independence, to identify the relative importance of categories of each variable, logistic regression analysis and to verify the direct and indirect effects on dependent variable, path analysis technique were used for the analysis of variables.

RESULTS AND DISCUSSION

Among all the independent characteristics education plays a fundamental role on age at first marriage. Table 1 represents that only 40 and 30% of the secondary and higher educated respondents are married before 15 years of age of Marriage Cohort-I and II, respectively and also their mean age at marriage are 15.39 and 16.27 years, which are considerably higher for the respective cohorts of illiterate respondents. There have no significant difference between illiterate and primary educated respondents because from the data it is seen that most of the respondents have not completed primary education. Like respondent's education all of the categories of husband's education have almost similar effect on age at marriage. Hence education is regarded as being the prime catalyst in this process because increases in educational attainment is likely to significantly affect age at first marriage.

Mass media has highly significant effect on age at first marriage. In Marriage Cohort-I, respondents who have no access to any of the media, their mean age at marriage is about 14 years, which is so early and majority (71.1%) of the respondents are married before 15 years of age, whereas in Marriage Cohort-II, the mean age at marriage is above 15 years and 51.1% of the respondents are married before 15 years of age, which explains that people are going conscious in advance of time. Within all of the ever-married rural women who have any access to the mass media, the mean age at marriage is about 15 years which imitates the more awareness of women to their no access

Table 1: Percentage distribution of ever married rural women by age at marriage and selected background characteristics along with the corresponding mean age at marriage, Bangladesh

| Background characteristics | Marriage | | Marriage | | Mean age at first marriage (years) | | |
|--|-------------------------|--------|-------------------------|--------|------------------------------------|-----------|--------|
| | Cohort-I (1965-'90) | | Cohort-II (1991-'04) | | Cohort-I | Cohort-II | Total |
| | <15 | 15-39 | <15 | 15-39 | | | |
| Respondent's education | | | | | | | |
| No education | 71.8 | 28.2 | 55.5 | 44.5 | 13.98 | 14.91 | 14.26 |
| Primary | 67.1 | 32.9 | 55.1 | 44.9 | 14.15 | 14.82 | 14.50 |
| Secondary and higher | 39.7 | 60.3 | 27.9 | 72.1 | 15.39 | 16.27 | 16.07 |
| | $\chi^2 = 159.66^{***}$ | | $\chi^2 = 259.04^{***}$ | | | | |
| Access to mass media | | | | | | | |
| No access | 71.1 | 28.3 | 51.3 | 48.7 | 13.99 | 15.07 | 14.40 |
| Have access | 63.5 | 36.5 | 42.2 | 57.8 | 14.32 | 15.53 | 14.98 |
| | $\chi^2 = 29.66^{***}$ | | $\chi^2 = 25.31^{***}$ | | | | |
| Religion | | | | | | | |
| Muslim | 69.1 | 30.9 | 46.2 | 53.8 | 14.08 | 15.26 | 14.65 |
| Others | 52.7 | 47.3 | 33.0 | 67.0 | 14.92 | 16.57 | 15.66 |
| | $\chi^2 = 49.38^{***}$ | | $\chi^2 = 23.83^{***}$ | | | | |
| Husband's education | | | | | | | |
| No education | 73.1 | 26.9 | 58.1 | 41.9 | 13.94 | 14.69 | 14.25 |
| Primary | 65.1 | 34.9 | 47.1 | 52.9 | 14.20 | 15.16 | 14.69 |
| Secondary and higher | 58.7 | 41.3 | 29.4 | 70.6 | 14.56 | 16.31 | 15.52 |
| | $\chi^2 = 66.23^{***}$ | | $\chi^2 = 217.75^{***}$ | | | | |
| Childhood place of residence | | | | | | | |
| Countryside | 67.8 | 32.2 | 45.6 | 54.4 | 14.15 | 15.35 | 14.72 |
| Urban | 47.8 | 52.2 | 30.8 | 69.2 | 14.86 | 16.34 | 15.77 |
| | $\chi^2 = 20.16^{***}$ | | $\chi^2 = 15.32^{***}$ | | | | |
| Respondent's working status | | | | | | | |
| Not working | 66.5 | 33.5 | 44.2 | 55.8 | 14.18 | 15.38 | 14.80 |
| Working | 69.2 | 30.8 | 48.5 | 51.5 | 14.15 | 15.48 | 14.63 |
| | $\chi^2 = 2.32$ | | $\chi^2 = 3.49^*$ | | | | |
| Division (Region of respondent's) | | | | | | | |
| Rajshahi | 75.2 | 24.8 | 53.0 | 47.0 | 13.89 | 14.83 | 14.32 |
| Khulna | 73.9 | 26.1 | 53.5 | 46.5 | 13.83 | 14.95 | 14.36 |
| Dhaka | 71.2 | 28.8 | 46.9 | 53.1 | 13.98 | 15.27 | 14.59 |
| Barisal | 61.8 | 38.2 | 42.1 | 57.9 | 14.34 | 15.54 | 14.90 |
| Chittagong | 58.1 | 41.9 | 37.1 | 62.9 | 14.50 | 15.89 | 15.22 |
| Sylhet | 67.2 | 32.8 | 29.6 | 70.4 | 15.01 | 16.34 | 15.68 |
| | $\chi^2 = 119.89^{***}$ | | $\chi^2 = 96.64^{***}$ | | | | |
| Husband's occupation | | | | | | | |
| Agriculture | 70.9 | 29.1 | 51.0 | 49.0 | 13.97 | 14.97 | 14.37 |
| Business | 62.6 | 37.4 | 40.4 | 59.6 | 14.28 | 15.56 | 14.92 |
| Service | 59.1 | 40.9 | 36.1 | 63.9 | 14.59 | 16.04 | 15.39 |
| Others | 71.7 | 28.3 | 50.5 | 49.5 | 14.10 | 15.10 | 14.61 |
| | $\chi^2 = 47.58^{***}$ | | $\chi^2 = 62.79^{***}$ | | | | |
| Total | 67.2 | 32.8 | 44.8 | 55.2 | 14.18 | 15.40 | 14.76 |
| | (2634) | (1286) | (1621) | (1995) | (3920) | (3616) | (7536) |

Values in the parentheses indicate number of respondents. *p<0.10; **p<0.05; ***p<0.01, Total No. of respondents' = 11440

counterparts. Religion has positive effect on early age at marriage. Table 1 shows that overall mean age at marriage of non-Muslim respondents is later than the respondents who are Muslim and the similar statement for both the cohorts. In Marriage Cohort-I, about 70% of the Muslim people are married before 15 years of age but for the same time 52.7% of non-Muslims are married and in Marriage Cohort-II, only 33% non-Muslims are married in that time period while for the matching part it's about 46%. Respondents who are currently married their mean age at first marriage is 1.18 and 1.65 years higher than the older cohort of Muslim and non-Muslim respondents respectively. Here it is remarkable that the consciousness is growing up more rapidly within non-Muslim women than their Muslim matching parts.

Respondents childhood place of residence has also significant effect on age at first marriage. It is apparent that at the onset of life respondents who were lived in rural areas, the mean age at first marriage is lower than their urban counterparts. In both cohorts above 50% women of urban childhood residence are married after age 15 years whereas for rural counterparts it is only 32.2% of Cohort-I and 54.4% of Cohort-II, which shows an increasing trend for both the cohorts in rural and urban childhood residence categories. The change in age at marriage has been faster in urban areas, as the socio-economic determinants are more manifest than the rural areas. Working status of the respondents has no significant effect on age at first marriage. Here it is appeared that for all categories the mean age at marriage of workingwomen is earlier than the women who have no work except Cohort-II but it's almost identical and before 15 years of age at marriage, the percentage of working women is greater than their opposite parts. One of the imperative causes for such situation is that most of the services of the respondents are below standard and their economic status is very low.

There are six different divisions (region of respondent's) in Bangladesh. The behaviors, manners and cultures are more or less dissimilar in the divisions and hence age at first marriage is unlike. From Table 1, it is evident that among all the divisions the earliest mean age at first marriage is in Rajshahi division and the closely later location is Khulna division but in Cohort-I, the reverse situation exists and which is not remarkable difference. One of the important reasons for lower mean age at first marriage in Rajshahi and Khulna is that the literacy rate in both regions is relatively lower (Mitra *et al.*, 2001). On the other hand, the highest mean age at first marriage is in Sylhet division and the second highest position is in Chittagong division. Here it is concluded that the economic status of the populations of these two divisions is comparatively high than the other divisions and most of them are migrate abroad and so they are more cognizant than other divisions people. Most of the tribal populations live in Sylhet and Chittagong divisions. On an average, the mean age at first marriage (18.5 years) of tribal women is higher by about 4 years than the age at marriage of Bangladeshi girl in general (Rahman and Hussain, 1997), which significantly effects to increase the age a marriage of women in both above mentioned divisions.

Barisal and Dhaka divisions overall mean age at marriage is 14.90 and 14.59 years, respectively and the same sequence is continuing within the cohorts. Although Dhaka is a capital of Bangladesh, the mean age at marriage is lower than Barisal, Chittagong and Sylhet divisions. One of the vital points for this situation that there are many slum areas in Dhaka city, teenage marriage is much more higher within the slum females, which severely affects the age at marriage of the women of Dhaka division. Husband's occupation has highly significant effect on age at first marriage. Husbands who are serving are also well educated and so the age at marriage of women with their husbands is higher than any other categories of occupation. In Marriage Cohort-I and II, above 70 and 50% of agriculture and others categories occupation of husbands are married before 15 years of age of their wives. These findings explain that the occupations of husband's, which are financially sound and socially evaluated, are insisted to increase age at marriage. Hence it is necessary to amplify the opportunity of high status occupation and it is compulsory to maximize the higher level of education.

Logistic regression analysis technique is used in this study to identify the significant relationships of the independent variables on age at first marriage when the variables are taken together. For this purpose, the dependent variable, age at first marriage is dichotomized by assigning the value of 0 for age at first marriage being less than 15 years and the value of 1 for age being 15 years and above, as the mean age at marriage of all ever-married rural females for this data is about 15 years. The logistic regression estimates of this analysis show that education is a key determinant for the variation in the age at first marriage. The odds ratio indicate that age at first marriage of the secondary and higher educated respondents from 15 and above years are 3.07 and 2.45 times more likely than their illiterate counterparts of Marriage Cohort-I and II, respectively. Logistic findings also indicate that female education was closely associated with an increased chance of adolescent marriage. Though husband's

Table 2: Logistic regression coefficients and odds ratios of age at first marriage among all ever married woman and two marriage cohorts in the rural areas of Bangladesh

| Background characteristics | Marriage | | Marriage | | Total | |
|--|---------------------|--------------|----------------------|--------------|------------------|--------------|
| | Cohort-I (1965-'90) | | Cohort-II (1991-'04) | | | |
| | B | Exp (B) | B | Exp (B) | B | Exp (B) |
| Respondent's education | | | | | | |
| No education (RC) | | | | | | |
| Primary | 0.109 | 1.115 | -0.063 | 0.939 | 0.171*** | 1.187 |
| Secondary and higher | 1.121*** | 3.069 | 0.897*** | 2.452 | 1.340*** | 3.820 |
| Access to mass media | | | | | | |
| No access (RC) | | | | | | |
| Have access | 0.174** | 1.190 | 0.044 | 1.044 | 0.147*** | 1.159 |
| Religion | | | | | | |
| Muslim (RC) | | | | | | |
| Others | 0.487*** | 1.628 | 0.359*** | 1.432 | 0.382*** | 1.466 |
| Husband's education | | | | | | |
| No education (RC) | | | | | | |
| Primary | 0.184** | 1.203 | 0.263*** | 1.301 | 0.189*** | 1.208 |
| Secondary and higher | 0.121 | 1.129 | 0.681*** | 1.976 | 0.293*** | 1.340 |
| Childhood place of residence | | | | | | |
| Countryside (RC) | | | | | | |
| Urban | 0.549*** | 1.732 | 0.386** | 1.470 | 0.468*** | 1.596 |
| Respondent's working status | | | | | | |
| Not working (RC) | | | | | | |
| Working | -0.006 | 0.994 | 0.033 | 1.034 | -0.057 | 0.945 |
| Division (Region of respondent's) | | | | | | |
| Rajshahi (RC) | | | | | | |
| Khulna | -0.041 | 0.960 | -0.220* | 0.803 | -0.151* | 0.860 |
| Dhaka | 0.165 | 1.180 | 0.252** | 1.287 | 0.219*** | 1.245 |
| Barisal | 0.457*** | 1.579 | 0.240* | 1.271 | 0.319*** | 1.368 |
| Chittagong | 0.730*** | 2.027 | 0.556*** | 1.744 | 0.649*** | 1.913 |
| Sylhet | 1.027*** | 2.792 | 1.195*** | 3.304 | 1.123*** | 3.073 |
| Husband's occupation | | | | | | |
| Agriculture (RC) | | | | | | |
| Business | 0.130 | 1.139 | 0.110 | 1.117 | 0.161** | 1.174 |
| Service | 0.156 | 1.168 | 0.191* | 1.210 | 0.200*** | 1.221 |
| Others | -0.101 | 0.904 | -0.007 | 0.994 | 0.029 | 1.029 |
| Constant | -1.507*** | 0.221 | -0.840*** | 0.432 | -1.308*** | 0.270 |

*p<0.10; **p<0.05; ***p<0.01; N = 7536; RC: Reference Category

education is not a strong determinant like respondent's education in this analysis and in Marriage Cohort-I, their have some irrelevant figures but in Cohort-II, it is clear that the age at first marriage of women with their husbands from 15 years and above is about 2 times higher as compared to their illiterate counterparts, which implies that education made the awareness about the bad effects of early age at marriage. There has no physically powerful distinction between the no access and have any access to mass media of the respondents, one of the important reason for this situation is that the rural environment is not so pronounced in favor of the mass media. Religion is the most essential determinant to influence the age at first marriage. Table 2 indicates that teenage marriage practice within Muslim respondents is more high than non-Muslim respondents and age at first marriage of non-Muslim women are 1.63 and 1.43 times more likely than their Muslim counterparts for both Cohort-I and II, respectively and for all ever-married non-Muslim rural respondents it is about 1.50 times higher as compared to their Muslim rural opposite parts. Superstitious on religion influences to get early marriage and it is available in Muslim society. Urban people are more conscious as compared with the people in rural residence from their childhood. So childhood place of residence is an important factor to affect the age at first marriage. Urbanization is increasing day by day and that's why Cohort-II is considerably less significant than Cohort-I, since the respondents of Cohort-II are younger than the

other cohort. All of the regression coefficients of respondent's working status are insignificant, which indicates that there is no remarkable variation on age at marriage between working and not working women. After marriage, females are going outside of the residence to do job, as it is crying need to run her husband's family and most of the services standing beneath normal and hence it has no contribution to increase age at first marriage. The effect of different socio-economic and demographic characteristics are unlike in different divisions, as a result the age at first marriage of the divisions are fluctuated. Female marriage in Rajshahi and Khulna divisions are closely alike and which implies low age at first marriage compared to any other divisions. One of the important causes for this situation is that most of the respondents are based on rural background. Dhaka, Barisal, Chittagong and Sylhet divisions female age at marriage from 15 and above years of age are respectively 1.25, 1.37, 1.91 and 3.07 times more likely than the women of Rajshahi division. It is obvious that Sylhet and Chittagong divisions respondents age at first marriage are more closed to legal age at marriage. Only 33.8 and 34% of the people are in poverty line both in Sylhet and Chittagong divisions respectively whereas about 52% people are living of that line in Rajshahi region (Zaman, 2006). Here it is concluded that poverty insists teenage marriage, because to poor people marriage is the premier entertainment of life. Besides this, Sylhet and Chittagong divisions respondents are more or less familiarized with foreign culture, since most of them are emigrate to other countries. Age at first marriage beyond 14 years in Dhaka and Barisal divisions are less likely than Sylhet and Chittagong divisions. One of the causes of early marriage of Barisal division is that above 50% people live in the poverty line while in Dhaka division the corresponding figure is 32%. Here it is added that rural poor migrate to Dhaka division for their better livelihood and probably residing in the slum areas and that's why the mean age at marriage in Dhaka division is lower contrast to some other divisions.

The logistic regression coefficient indicates that husband's occupation of the respondents are insignificant in most of the categories like business, service and others as compared to the reference category (agriculture) for both Cohort-I and II, whereas for overall of the respondents it is explained that the husbands who are related with the profession of business and service, the age at first marriage of women with their husbands from 15 and above years are 1.18 and 1.22 times more likely than their agriculture matching parts.

Path analysis was also employed in this work to identify the direct and indirect effects of independent variables, on age at first marriage of the rural females in Bangladesh. In this context the variables were considered only which have significant effect in both the independence test of χ^2 and logistic regression analysis. Though husband's education is significant but it's excluded in path analysis as it arises multi-co-linearity with respondent's education. It is possible to represent the cause and effect of the variables in the form of a path diagram.

The independent variables are differentiated into two categories. In prior category, the variables are region of respondent's, religion and childhood place of residence and the variables, respondent's education and access to mass media are considered in posterior category. The categories are regarded as according to the sequence of achievement of the characteristics of a respondents and also the significant effects of the prior variables on the posterior one's. The prior-posterior relation of the variables, the model (Fig. 1) synthesizes the major sources of variation in the mean age at first marriage. The path diagram indicates that out of twelve hypothesized path coefficients, eleven are found to be significant. The broken line in the model shows the insignificant path coefficient.

The prior independent variables, viz, region, religion and childhood place of residence have direct positive effect on age at first marriage. This indicates that women of Sylhet division, non-Muslim women and urban childhood residence women have higher mean age at marriage as compared to their counterparts, also the posterior variables, like respondent's education and access to mass media have direct positive effect on age at first marriage and indicates that women of high level of education and

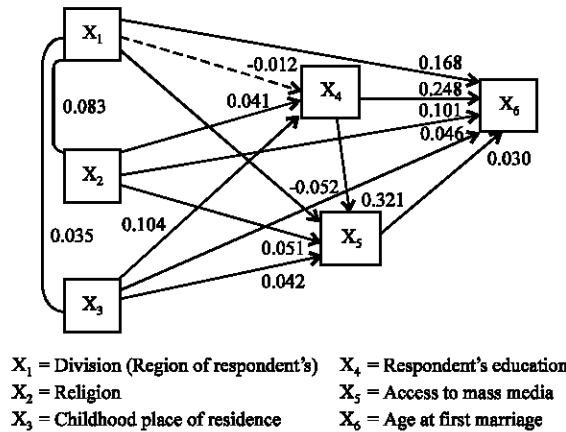


Fig. 1: Path diagram of age at first marriage and socio-economic variables for all ever-married rural women, Bangladesh

Table 3: Analysis of the effects of the variables used in the path model for explaining the females age at first marriage in rural Bangladesh

| Dependent variable | Independent variable | Total effect | Indirect effect through | | | Total effect | Zero-order correlation coefficient |
|--------------------|----------------------|--------------|-------------------------|--------|----------|--------------|------------------------------------|
| | | | X_4 | X_5 | X_4X_5 | | |
| X_6 | X_1 | 0.168 | -0.003 | -0.002 | 0.000 | 0.163 | 0.175 |
| | X_2 | 0.101 | 0.010 | 0.002 | 0.000 | 0.113 | 0.127 |
| | X_3 | 0.046 | 0.026 | 0.001 | 0.001 | 0.074 | 0.081 |
| | X_4 | 0.248 | | 0.010 | | 0.258 | 0.266 |
| | X_5 | 0.030 | | | | 0.030 | 0.112 |

women have any access to the media have longer time of unmarried period than the women of less education and the women who have no access to the mass media. The relation between region and religion (0.083) designates that a major portion of non-Muslims live in Sylhet and Chittagong divisions. Therefore, region affects mean age at marriage through religion (indirect effect = 0.022). Similarly, the association between childhood place of residence and region (0.035) reflects that most of the populations in Rajshahi and Khulna divisions are rural oriented. Hence, region also influences mean age at marriage through childhood place of residence (indirect effect = 0.008).

In Table 3, according to the sequence of divisions, the literacy rates are not correspondingly increased or decreased, so the indirect effect of region on age at first marriage via respondent's education is negative (-0.003). Region has indirect negative effect on age at first marriage via access to the mass media (-0.002). The sequences of the number of respondents who have any access to the mass media are irrelevant with the number of respondents of different divisions and hence the situation arises. Childhood place of residence through respondent's education has strong indirect effect on age at first marriage (0.026), which implies that women of urban childhood residence with higher education has longer age at first marriage match up to the rural childhood residence of less educated women. Religion contributes to the variation in marriage age through respondent's education (0.010) and respondent's education contributes to the variation of age at first marriage through access to mass media (0.010) are alike. Here it is enlightened that adolescent marriage is higher in less educated Muslim society and same argument is assumed to the women who are less educated and have no access to the mass media. Moreover, the indirect effects of division, religion and childhood place of residence on age at first marriage through access to mass media also the indirect effects of religion and childhood place of residence via two posterior variables: respondent's education and access to the mass media are negligible.

CONCLUSIONS AND POLICY IMPLICATIONS

The cohort analysis of this study reflects that the mean age at marriage of currently married women is higher as compared to the earlier married women. But the difference is not so pronounced. The main reason of this situation is that Bangladesh is a rural based developing country and the mean age at marriage of rural females is only 14.76 years and for urban females it is 15.48 years. Within the independent variables considered in this study, some of the findings may help planners and policy makers to the appropriate measures to increase age at marriage of Bangladesh. It has been found that, woman's education makes by far the strongest involvement to the variability in age at marriage, although the literacy rate of Bangladesh is only 41.4% and too inferior situation in rural areas, which is equal to 37.2% (Ahmed *et al.*, 2003). By this time Government of Bangladesh has taken so many programs to increase the national literacy rate and mainly the rate of female education. If female education could be made universal up to higher secondary level, it will greatly help to increase the age at marriage. Education positively influences the socio-economic and demographic status and hence it may provide better labor force involvement and create perception about future and as a result it helps to rise the age at marriage. These findings suggest that there is a fundamental need for the expansion of education facilities up to higher secondary level, particularly for Muslim women in rural areas in order to rise the age at first marriage. Its further suggests that the greater investments in education and employment for rural women are some of the much-needed interferences to encourage later marriage. It was seen that access of the respondents to mass media increases age at marriage. The modern mass media such as radio, TV and newspaper provide information involving to marriage and other related issues and thus exposes women to modern ideas and views. So government should take proper care to increase the access of rural women to modern mass media. Bangladesh is one of the largest Muslim countries in the world. About 80% of Bangladeshis are Muslims. It has been found that in Muslim community early age at marriage practice is much higher than the non-Muslim counterparts. So it is impossible to increase the mean age at marriage without any personal and social change on the vast populated Muslim community. To ensure higher age at first marriage, particularly of rural Muslim respondents, learned spokesman emphasizing the bad effects of early marriage should properly motivate rural women through religious conferences so that their perceptions about marriage are changed (Mawla and Islam, 2004).

Urban civilization ensures up-to-date life of a person. It was seen that the respondents who were urban background at the onset of life, their unmarried period is longer than the respondents whose childhood place of residence were rural background. So Government should take initiatives to update the upazilla headquarters into Municipal Corporation as early as possible and also the socio-economic status of the residences should be increased in the union parishads like semi-urban areas, which will help to maximize the age at first marriage. Compulsory birth registration may help to abide by the Marriage Act 1976. In this Act it is said that the minimum legal age at first marriage for female is 18 years and for male is 21 years. If any male or female violates this law, the rural government should give him/her physical and financial punishment by the concerned authority and it also telecast to the mass medias.

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