

**Shattered Dreams Of The Girl-Child: Exploring The Root Causes And
Consequences Of Girl-Child Marriage In Ghana With A Special Focus On The
Implications For Regional And National Development**

By

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ABSTRACT

Child marriage (CM) is understood to indicate marriages under the age of 18. Although it affects both boys and girls, it is predominantly girls that are married off at a young age and suffer more serious consequences. According to the UN, 37,000 girls under the age of 18 are married each day. This thesis is solely focused on the girl-child marriage, which is a global phenomenon.

Child marriage ends a girl's childhood dreams of becoming a doctor or any other profession, it curtails her education, minimizes her economic opportunities and increases the risk of domestic violence. On the national level, it hinders the accomplishment of Millennium Development Goals (MDGs).

The objective of this thesis is to examine the causes of child marriage and its effects on the regional and national development of Ghana. The main causes of this practice are poverty and inequality or patriarchal norms and the consequences are that the dreams of girls come to an abrupt end due to CM and this, in turn, perpetuates the cycle of poverty and underdevelopment of Ghana on regional as well as national levels, as it impacts the country socially and financially in a negative way and derails its social and economic growth. As a result, the government of Ghana has taken a stand in ending child marriages even though it means interfering with tribal laws of societies. At the same time, a great deal of educational and policy work remains to be done to address this problem.

Keywords: Child Marriage; Development; Ghana; Women; Girl-Child; Poverty; Patriarchal Norms; Gender Inequality; Violence

April 30, 2018

ACRONYMS & ABBREVIATIONS

A/RES.....	Assembly/Resolutions
CM.....	Child Marriage
GAD.....	Gender and Development
GDHS.....	Ghana Demographic and Health Survey
HACEP.....	Hats Community Empowerment Programme
HDI.....	Human Development Index
HIV/AIDS.....	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
ILO.....	International Labour Organization
MDG.....	Millennium Development Goal
NGO.....	Non-governmental Organization
OECD.....	Organisation for Economic Co-operation and Development
OHCHR.....	Office of the High Commissioner for Human Rights
UNDP.....	United Nations Development Programme
UNESCO.....	United Nations Educational Scientific and Cultural Organisation
UNFPA.....	United Nations Fund for Population Activities
UNGA.....	United Nations General Assembly
UNHRC.....	United Nations Human Rights Council
UNICEF.....	United Nations International Children's Fund

USAID.....United States Agency for International Development

UN.....United Nations

Picture 1



Girl protesting against child marriage

Source: Picture reproduced from "A Vicious Cycle", 2017 by Plan Canada.
<https://plancanada.ca/child-marriage>

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CHAPTER 1: INTRODUCTION

Child marriage is defined by UNICEF as a "formal marriage or informal union before age 18" (UNICEF 2017: para.1). Child marriage is a common practice in developing countries and it has long-lasting negative effects on the livelihoods of girls especially. My study of child marriage seeks to analyze the violation of human rights, and the gender-based violence against the girl-child which undermine the economic well-being, respect and dignity of women in the family, threatening thereby the stability and economic development of a country. It is therefore important to note that, in the creation of foundations for a more secure and fulfilling life to occur, there is the need to ensure the informed and mature consent to marriage and respect of young girls in the family and community. Girls under the age of eighteen are not mature enough to make choices about marriage. It is critical then to understand the emotional, physical and psychological trauma that early marriage exposes the young girls to.

Child marriage is a widespread institution implying that both boys and girls are seen as the victims of such a practice. My development focus derives from Gender and Development (GAD) which looks at the social relationship between men and women and how they are differently affected by development (Karl 1995:102). The youth population seems to be expanding within developing countries. While girl-child marriage is a practice based on patriarchal norms and unequal gender relations, it reinforces in turn gender inequality and other patriarchal practices as girls married young are more vulnerable to violence and sexual abuse than boys.

Finally, child marriage perpetuates poverty within communities in developing countries which further inhibits progress toward national and global development goals. Child

marriage undermines policies for poverty alleviation as the community is further deteriorating due to low incomes generated by the citizens. At the root of the practice are poverty and underdevelopment in rural areas where most of the child brides come from.

This thesis focuses on Ghana. The empirical data utilized to support the main argument derives from existing (secondary) research and includes population of the country, proportion of boys and girls that are affected by child marriage, regional and tribal statistics about child marriage in Ghana, perceptions of the practice from parents or guardians and participants, information on the financial status, looking at the changes child marriage has had on both participants and parents (before versus after), information on the educational background of participants and consequences of child marriage.

In particular, NGO (UN Women, UNICEF Ghana, World Vision Ghana) and government reports, documents, people's comments from YouTube videos, journal and newspaper articles, and case studies were utilized. This data has enabled me to explore and assess the problems in the country that I focus my thesis on.

My research question states "how and to what extent does girl-child marriage impact regional and national development in Ghana?" I will therefore be arguing that girl-child marriages are rooted in poverty, underdevelopment and patriarchal rule in rural Ghana and have multiple negative consequences not only for the individuals affected but through them for the regional and national development of the country.

My motivation for writing this thesis is that I have developed a real gut affection towards any gender and development issue, as I am in support of gender equality. I once watched a movie in a plane titled "Wives on strike", a Nigerian movie which focused on a

group of market women campaigning to end the practice of child marriage. This movie fuelled my passion (gender and development issues) and I took upon myself to do more research on the topic for Ghana and write about it in my Honours thesis.

Furthermore, I would like to bring the topic upfront to international organizations and NGOs in order to work toward ending girl-child marriage in Ghana and other developing countries that engage in this practice. Young girls should be given a primary role in marriage decisions.

My goals for each chapter will comprise of a topic on its own which includes, Chapter two of this thesis provides reviews of related literature on CM with a focus on the developing world and Ghana, Chapter three presents data gathered from NGO reports, UNESCO reports, Government of Ghana reports, journal articles and case studies, Chapter four analyses data in the context of theory, Chapter five includes the conclusion and recommendations for policy directions.

My key findings are:

1. The main reason for child marriage is poverty. Parents are not able to afford the means of taking their girl-children to school so they seek older men who have the money to give their girls in marriage to. Most of the mothers of the girls are not happy to see their girls getting married at an early age and they had themselves also experienced it when they were young. They have no other choice however but to accept this practice.
2. The second most important reason for child marriage is patriarchal rule. In rural Ghana, girls and women are not given equal attention in areas such as

education, employment as compared to boys and men. Women and girls are considered inferior and, in many ways, "property" of men that the latter can dispose of.

3. Girl-child marriage more often than not ends up in violence against girls and women. Girls marry as young as 13 years to men that are three times their age. These men assault them, beat them, do not provide for them etc.
4. The consequences of girl-child marriage are perpetuation of poverty and patriarchal rule. Girls do not have a say in meetings or they are not able to express their opinions openly; they drop out of school and cannot earn a decent living. They are vulnerable to violence and abuse with all kinds of health consequences and costs. This generates and feeds into a cycle of underdevelopment and poverty, while patriarchal practices go unabated. Entire communities suffer because more than half of their population is economically inactive and socially suppressed. It is imperative that women be given a voice, an equal say and equal participation in personal life as well as economic decisions to enhance their development.

CHAPTER 2: LITERATURE REVIEW

2.1: Gender and Development

The Development Focus of my thesis pertains to Gender and Development(GAD), an approach within development studies which considers gender as a socially constructed basis of difference and inequality between men and women (Karl 1995:102). Different gendered approaches to development are Women and Development, Women in Development and Gender in Development. Women and Development focuses on women in the development process (Karl 1995:94). Women in Development focuses on the inclusion of women into development projects and programmes (Karl 1995:97). Gender and Development however is the approach I follow in this thesis because starting from recognizing the status quo of gender inequality and unequal access to development, it is essential to advocate and argue for the equal participation and distribution of benefits from development for both women and men. In addition, the approach helps us to take a closer look at the realities men and women face in today's world of development.

One might wonder why development affects women differently than the men, so in this thesis, I analyze first how gender issues affect women's ability to take advantage of development opportunities in their countries. Women or young girls are affected differently than men based on their gender and age. It is worth noting that dealing with relations between men and women plays an integral role in getting development right through appropriate policies and measures for both gender.

Firstly, illiteracy or lack of formal education is very common among women. Even if both girls and boys attend school, girls tend to drop out more due to cultural biases,

related to patriarchy, economic necessity but also early marriage and pregnancy. These are unequal gender practices towards girls as they reflect the preference of sons than daughters in a family. Son preference is expressed in the increase in abortions and abandonment of female babies around the world. Preference is a matter of valuing one gender more than the other. Men are seen as more worthy of advancement in life and this attitude is a long-standing practice in cultures and societies around the world. Parents play a major role in reducing the educational level of girls than boys as they deem it more necessary for girls to stay at home and do domestic chores than going to school (Adepoju 1997:165). As a result of this attitude and practice, poverty is perpetuated. Patriarchal practices like withdrawing girls from school has profound economic consequences on the girls especially in terms of their human development and their development of marketable skills that lead to economic independence for women.

In addition, in many countries, women lack ownership of land, housing, and property than men. This occurs as a result of patriarchal cultures reasons or laws, it is men—father, husband or brother who hold a title to the family land. In the course of a marriage, when there is a divorce or a separation, the man often retains ownership of the property of land whereas the woman becomes homeless, returns to her patriarchal home family, or might have to share the property with the in-laws with no possibility of solely owning it (UNHRC 2014: para.2). This, therefore, has a negative impact on the women's lives as owning property or land is deemed to indicate affluence in society and allows for participation in community decision making. Women, therefore, have a huge dependence on men which in turn leads to insecurity and a stunted growth in personal development.

Furthermore, promoting decent employment and income opportunities for both men and women is such an elusive goal to achieve in today's world (ILO:para.1). In the developing countries especially, women continue to form a large majority of the world's working poor, they earn less income and are more often affected by long-term unemployment than men. Women are seen less in the world's boardrooms. One of the reasons why women are underrepresented is because of the gender-based discrimination and women's socio-economic disadvantages. Within the division of labour, one can find a huge gap in income for both men and women. The modern industry entails women doing unskilled jobs while men do the skilled jobs (Boserup 1970:117).

In addition, women are not given the chance to progress in patriarchal societies. By contrast, men familiarise themselves with modern equipment and thus learn the modern ways of life. Women are involved more in subsistence economies. This inequality is manifested in the income gap as men are likely to be paid a higher wage with women having an unchanged or declining income (Boserup 1970:139). This affects the development possibilities of women in a negative way as it belittles their capabilities in the society.

Also, violence against women is more prevalent than violence against men. Violence against women is locked to cultural and structural factors that undermine women (Abraham & Tastsoglou 2016:568). Women and young girls especially are denied protection from violence, excluded from decision making and even they do not have full control of their bodies. (Abraham & Tastsoglou 2016:569). Gender-based violence is commonly inflicted by men on women and young girls and it has been recorded that violence disables a woman more than what cancer does(Medica Mondiale:9). Bride

price, also known as dowry is one of the leading roles in perpetuating violence. It is known that harassment and violence come from the girl's husband and his family. In Tanzania and Uganda, for instance, bride price was seen as a medium to relieve families from poverty but in reality, it did not achieve this. Hence, after the bride price is paid to the girl's family and even though she faces violent attacks from the husband, she would still have to stay with her husband because her family would not be able to give back the bride price (Women Win Org:para.1).

The consequences of violence against women and girls are manifold as the practice has a negative effect on development as a whole. It leads to poor reproductive health, emotional distress and it places a burden on the society as the society will lose women and girls at a young age or have to spend money in helping them recover, instead of money spent on building schools, providing electricity, water, and other developmental projects.

Finally, there is gender inequality between men and women when it comes to their access to economic and financial resources. Institutions where people can go for loans show a preferential bias towards men and women and are not given the chance to own resources because of socio-cultural barriers that limit their access to services such as "savings, insurance, remittance transfers and credit" (Women Watch 2009:viii). The economic growth, and women's participation in decision-making are affected as a result of this, as lack of credit and savings places women at the bottom line of development.

Furthermore, of interest to this researcher are the outcomes of strong patriarchal socio-cultural traditions of early marriage and having children. In many countries of the world,

especially in the developing South, girl-child marriages are a patriarchal socio-cultural tradition; yet, this same long tradition has now become a significant barrier to the advancement of women in many developing societies.

2.2 Girl-Child Marriage and Development at the International Level

Girl-child marriage and development in developing countries will be discussed in this section. Child marriage is rooted in poverty, gender inequality and the patriarchal belief system that girls and women are inferior to boys and men.

The center of the thesis is child marriage, which is also known as early marriage. It is therefore important to define who a child is. I will define a child as any human being under the age of 18 and this definition is based on the UN's Convention on the Rights of the Child, Article 1 (OHCHR 1989: para.15). Child marriage, on the other hand, is defined by UNICEF as a "formal marriage or informal union before age 18"(UNICEF 2017: para.1). The Convention on the Rights of the Child Convention does not condone child marriage because once young girls are married, they are not served by the protection of the rights embodied in the Convention which includes the privilege in enrolling in school and many more(Alwis-de-Silva 2008:6). For the purposes of this thesis, I will use these definitions (UNICEF and UN Convention on the Rights of the Child).

While the root causes of child marriage are poverty and patriarchal cultures, the detailed causes of child marriage vary from one community to the next and the practice may look different across countries. In many countries, girls are not valued as much as boys. Boys do not have to go through a pregnancy stage and as a result, they will suffer fewer impacts health wise. The numbers of girls affected by child marriage are much higher

than those of boys as well. I argue in this thesis that girl-child marriage constitutes a significant threat to young girls' lives, health, well-being and future prospects. The issues that arise when it comes to girl-child marriage are analyzed below.

Firstly, child marriage becomes a barrier to the girl's education. The United Nations General Assembly's resolution (UNGA) notes that "child, early and forced marriage disproportionately affects girls who have received little or no formal education and is itself a significant obstacle to educational opportunities for girls and young women" (A/RES/71/175). An interview centered in Cameroon emphasizes this problem. A woman who was a victim of girl-child marriage said that in her grandfather's eye, he saw no point in wasting money for a girl to attend school (Fevelyn 2013:para.3). Child marriage is an outcome and a manifestation of gender inequality and oppression. As already discussed, a majority of parents in the developing countries disregard the importance of a girl attending school and so when it comes to child marriage, they see it as a positive practice to allow the girls to marry at an early age. This undermines the growth of girls and the young girls are not able to finish school or climb high on the educational ladder and thus they are not able to contribute to the development of their communities. Also, traditional patriarchal norms can be identified within the culture of the Ethiopian society. Girls who pass the age of 15 unmarried are socially degraded and named as "KOMO KER", which means, "a person who is unwanted by anyone and hopeless". Therefore, for fear of this social stigma, parents often decide to give their children for marriage at an early age (UN Women 2012:para.6).

Also, many poor families allow their girls to marry with the intention of receiving an economic gain given by relatives, neighbors, and friends at the marriage ceremony and to also strengthen ties with other families (UN Women 2012:para.8).

Finally, sexual violence is an issue in girl-child marriages. This form of violence affects the lives of girls in their first sexual experience which is often forced and traumatic, resulting in short-term harmful effects on their health (personal communication). Child marriage is often described as a forced marriage and a violation of women's human rights which is detrimental to their development and growth. This is based on the age in which they marry and data from many sources suggest that girls in social groups in which child marriage is traditional have little or no say in the arrangements of their marriages, neither with respect to the partner or their age (UNFPA 2012:11). Also, the UNGA Resolution recognizes that child marriage is a serious threat to the health of girls and women as it increases frequent and unplanned pregnancy and sexually transmitted diseases such as HIV/AIDS. It also increases the vulnerability of diverse violence (A/RES/71/75). Being given in marriage without having the legal ability to consent is considered by modern legislators as equivalent to rape. This is clearly portrayed in Yemen as the girls are forced by their families to marry, in instances where they are 8 years old. A 2013 Human Rights Watch report showed that the Yemeni girls were subjected to marital rape and domestic abuse before their first menstrual period (para.8).

In Ethiopia and Somaliland, female genital mutilation is a pre-requisite for child marriage and the main purpose is to enhance feminine virtues as well as safeguard virginity (Williams 2013). The young girls go through traumatic pain and this has serious

consequences for development. Girls are denied full participation and decision-making in societies, hence they are not fully empowered to live a better life.

I will be looking at all the above issues surrounding the social, economic and cultural outcomes of girl-child marriages by using my case study of the African country of Ghana.

2.3 Girl-Child Marriage and Development in Ghana

Picture 2



Source: Reproduced from "Ghana Map", 2016 by toursmaps.com

The population of the country, regional and tribal statistics of Ghana, human development index, financial status, educational background, and perceptions of parents

and victims will be analyzed in greater detail in the data section of my thesis. The practice of girl-child marriage is present in all ten regions that make up the West African country of Ghana. This section will summarize the gender and development and girl child marriage issues as these appear in Ghana, and affect its development. The practice is more prevalent in the rural areas than the urban areas. The legal age of marriage in Ghana is 18 for both girls and boys. However, they can marry as young as 16 with the consent of their parent (World Vision 2017:19).

Firstly, in the Brong Ahafo region of Ghana, the main marital practice is monogamy and child marriage occurs in that region because girls are not in school. It is perceived by the community that it is better for girls to marry if they are not in school in order to prevent bad practices that will bring shame to the family (World Vision 2017:20). The effect it has on Ghana is that it reduces the human development of the girls. If only boys are allowed to attend school, then what happens to the other half of the population of girls who are not attending school? It seems that the greater the gender inequality, the higher the likelihood of child marriage. Both girls and boys are needed to develop the country forward.

In addition, poverty is one of the main causes of girl-child marriage in Ghana. Studies reveal that current girl-child brides were forced to marry at an early age because their parents disregarded girls and they saw it fit to rather let the girls marry so that the little money that they have will be used in caring for the other children (World Vision 2017:25). Also, it was a practice that occurred in every generation, hence it was promoted as their forefathers did that. There is stagnation in the development of Ghana as past traditional norms are still played out.

Furthermore, girl-child brides are not able to engage in well-paid jobs because since the time of withdrawal from school, they were not able to cultivate any skill, hence they are not able to engage in any economic activity (World Vision 2017:34). The future prospects of girls are cut short and they are not able to impact their community.

Domestic violence is one of the consequences of girl-child marriages. The girls are overworked in their marital homes and they are forced to have sex against their will. The girls do not have any power in decision-making areas, such as when to have sex, when to have children and when to stop having children(World Vision 2017:37).

CHAPTER 3: DATA

In this section, I present my data with regards to issues in Gender and Development. I then proceed to present data on Child Marriage at the international level and finally I present data on Girl-Child Marriage based on my specified country, Ghana.

3.1: Gender & Development Issues Globally

Gender differences in poverty

There is enormous literature from all over the world that examines gender differences. Research on gender differences in poverty argues that women spend more time doing household chores, that they do not even have time for leisure (Fodor 2006:18). The question then is, why are women more likely to be poor? The answer to this question is that of people living in poor households, women and girls represent 50% in developing countries and 53% in European countries. It is also stated that lone mothers with children are more likely to be poor than lone fathers with children (Wiepking & Maas 2005:188).

Illiteracy and lack of formal education

Education is an important tool for the advancement of sustainable development. This section presents an evidence-based analysis in the educational rate of girls and boys as well as women and men. From research, it can be noted that women are underrepresented in the fields of science and engineering in developing countries and the reason behind this is explained throughout the thesis.

Below is a table of the latest illiteracy figures as of 2016.

Table 1

Source: Reproduced from "Literacy rates continue to rise from one generation to the next", 2017 by UNESCO Institute for Statistics

Global illiterate population(millions)	Adults (aged 15 years and older)	Youth (aged 15-24 years)	Population aged 25-64 years	Elderly (aged 65 years and older)
Both sexes	750	102	507	141
Men	277	44	186	47
Women	473	58	321	94
Share of women (%)	63	57	63	67

Table 1 clearly shows a huge gap with regard to education for women. UNESCO also shows that Southern Asia is home to almost one-half of the global illiterate population, with an illiteracy rate of 49%. In addition, 27% of illiterate adults live in Sub-Saharan Africa, 10% live in Eastern and South-Eastern Asia, 9% in Northern Africa and Western Asia and about 4% in Latin America and Caribbean. It is however startling to note that, youth literacy rates remain low in Sub-Saharan Africa due to a poor quality of education, inadequate access to schooling and an early school leaving (UNESCO Fact Sheet 2017:3).

Also, the barriers to school attendance at the secondary level is due to the cost and difficulty for parents to afford. It is noted that the number of children out of school globally is more than 120 million and about half of them (51%) are girls (UNICEF 2016).

Land ownership

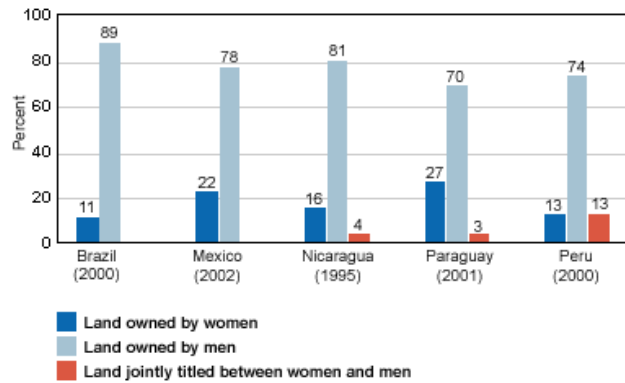
Ownership of land is very critical for social and economic development. Despite one of the UN's Sustainable Development Goals which reveals the necessity of women's rights to land and property, women are still staggering behind. Land and property form up to 75% of a nation's wealth, yet three-quarters of the world's population cannot clearly state that they own land. Research reveals that 90% of all Africa's land is undocumented, but it is well known that women are the most affected when it comes to ownership of land. It is clearly seen in South Asia and the Middle East/ North Africa region. For example, in Uganda, the proportion of men owning land is 21% higher than the proportion of women (Villa 2017:para.4).

Women own less than 20% of the world's land and that is a startling figure considering that women are half of the world's population. More than 400 million of women work in farms and are the major contributing factor of the food supply in the developing countries. Yet, female farmers do not have equal rights to own land in more than 90 countries (Villa 2017:para.7).

The data below comes from a study which covered five Latin American countries, indicating that women only own a fraction of the land compared to men.

Figure 1

Significant male-female gaps in land ownership in Latin America



Source: Grown, Caren, Geeta Rao Gupta and Aslihan Kes, Taking Action: Achieving gender equality and empowering women, UN Millennium Project Taskforce on Education and Gender Equality, Earthscan, London/Virginia, 2005, page 78

Figure 1 clearly shows a huge gap in land ownership for women. Research also shows that, in Cameroon for instance, women work more than 75% of agricultural work but own less than 10% of the land (UNICEF 2006:42).

Violence against women

Violence against women is a global phenomenon and has adverse effects on women's health. It is recorded worldwide that, up to 50% of sexual assaults are committed against girls under 16. Also, in 2002 alone, about 150million girls under the age of 18 have suffered violence. The first sexual experience of some 30% of women was forced, but the percentage is even higher than those who were under 15 years at the period of their

sexual initiation and 45% have reported that the experience was forced (UN Women 2010: para.8).

Employment

Employment opportunities vary differently from the men and women with regard to development. OECD reports show that the employment rate for South Africa is 49.2% for men and 37.0% for women. Also, in the year 2016, Australia records 77.5% of men in employment and 67.4% for women (OECD.Stat 2016).

Women work as much as men and even longer hours than men. Only 50% of women of working age are in the labor force, and 77% of men in comparison. Women are also more likely to be unemployed than men. This then means that women will not have access to monetary income (World's Women 2015: para.2). So the question is why is there a huge gender gap for women in employment despite laws and legislature initiated?

Economic and financial resources

An unpleasant truth is that women still earn less than men for doing the same job. Financial inclusion is crucial for development. However, women face barriers to gaining access to financial institutions or loan granting institutions that hinder their participation in the society. Global Findex, which is a database that measures how people save, borrow and manage risk in 148 countries shows that women are less likely to own bank accounts when compared to men. In developing countries especially, women are 20% less likely than men to have an account at a financial institution and 17% less likely to borrow money in the previous year (Isaac 2014: para.3).

3.2: Gender and Development in Ghana Issues

Having examined gender differences in the world, it is important to also examine differentials of gender in Ghana in the area of education, employment and poverty rates to approach development well.

In the area of education, Ghana has increased steadily over time, although it has stagnated in recent years. The literacy rate in 2010 is shown below.

Table 2

Literacy rate	Total	Male	Female
15-24years	85.72	88.31	83.23
15 years and older	71.5	78.35	65.29
65 years and older	34.89	50.31	23.42

Source: Table reproduced from "Education and Literacy: Literacy Rate" 2010, by UNESCO Institute for Statistics, accessed from <http://uis.unesco.org/en/country/gh>

Another way of portraying gender disparity in the area of education in Ghana is shown below.

Table 3

Illiterate population (2010)	Total (male +female)	Male	Female
15-24 years	698,588	289,191	409,397
15 years and older	4,202,965	1,554,603	2,648,362

Source: Table reproduced from "Education and Literacy: Illiterate Population" 2010, by UNESCO Institute for Statistics, accessed from <http://uis.unesco.org/en/country/gh>

From tables 2 and 3, one can see that the literacy and illiteracy rate for females is low when compared to that of the males.

Also, women still face discrimination in rural areas in the Volta Region of Ghana. Girls have a higher school-drop-out rate. If girls were to be attending school every year, their income could increase by 15% to 25%. In Ghana, 50% of women are illiterate compared to 28% of men (Sasano 2015:para.2). In the area of employment, the labor force participation rate (15+) is 87% for women and 89.6% for men. In the area of formal employment, non-agricultural sector, formal private wage employees, men have an employment rate of 1.4% and 0.3% for women. In the formal public wage employees, men have 6.5% and women have 2.0%. In the area of formal employment, agricultural sector, men have 0.5% and women have <0.1%. These figures show that women have less access to employment (Chen et al. 2005:50).

3.3: Girl-Child Marriage and Development Globally

A UNICEF joint press release 2013 states that out of 140 million girls who marry before the age of 18, 50 million will be under the age of 15. Research shows that Estonia has the lowest marriage age in Europe with teenagers getting married at the age of 15 years with the consent of their parents. In the world, the average legal age of marriage for boys is 17 and 16 for girls.

Table 4 shows the legal marriage age(with parental consent).

Country	Boys	Girls
Algeria	19	19
Angola	16	15
Antigua and Barbuda	15	15
Botswana	18	18
Canada	16	16

Source: Table reproduced from "World Minimum Marriage Age", 2015 by Independent Newspaper, accessed from <https://www.independent.co.uk/news/world/the-lowest-age-you-can-legally-get-married-around-the-world-10415517.html>

Also, in developing countries, one in every four girls is married before reaching 18 and one in nine is married under age 15 (UNFPA 2017: para.1). Child marriage is a global phenomenon that commonly affects girls in many parts of the developing world, hence the top ten countries with the highest rates of child marriage are in the following table, along with data on their state of development.

Table 5

Country	Percentage of child marriage	HDI	Inequality index	Maternal Mortality	Poverty
1) Niger	76%	0.353	0.253	203	0.584
2) Central African Republic	68%	0.352	0.199	382	0.424
3) Chad	68%	0.396	0.238	346	0.545
4) Mali	55%	0.442	0.293	263	0.456
5) Bangladesh	52%	0.579	0.412	107	0.188
6) Burkina Faso	52%	0.402	0.267	250	0.508
7) Guinea	52%	0.414	0.270	260	0.425
8) South Sudan	52%	0.418	n.a.	321	0.551
9) Mozambique	48%	0.418	0.280	382	0.390
10) India	47%	0.624	0.454	145	0.282

Source: Table reproduced from "Child marriage around the world", 2010-2016, Girls Not Brides Organization. <https://www.girlsnotbrides.org/where-does-it-happen/>

In Table 5, girl-child marriage is associated with human development indicators such as poverty, inequality rate etc, this explains the incidence of the practice to the countries.

It is very rare to hear news of boys getting married early, but that is not so for girls. It is estimated that between 2011 and 2020, 14.2 million girls will marry annually (UNICEF 2013:para.1). Girl-child marriages are so rampant these days, that you might wonder,

what is being done in this scenario. This thesis is solely focused on girls to delve and unravel hidden mysteries and increase development in the near future.

3.4: Causes and Consequences of Girl-Child Marriages Globally

Lack of or limited education

Lack of education contributes to higher rates of girl-child marriage and at the same time, child marriage contributes to girls not continuing with their education.

Traditional norms

The majority of societies in developing countries have child marriage as a generational practice, inspired by patriarchy and have therefore set aside names for it. As already mentioned, Ethiopians have given names for those who do not practice child marriage as "KOMO KER", which means "a person who is unwanted by anyone and hopeless".

Economic necessity (bride price)

Bride price is connected to unequal and patriarchal practices and women are considered as a form of property. Child brides are sold for cows in order to expand a family's herd and to buy wives for the girls' brothers. The bride price is usually 20 to 40 cows, each worth up to \$500 in South Sudan. Negotiation of the bride price is done between the father and the would-be husband. Parents prefer to see their children being married off to elderly suitors since it is believed that they have more money, hence they can afford to provide more cows (Dixon 2016:para.11). This is also evidence of how child marriage affects predominantly girls. It is the older men who can afford to pay the higher bride price.

Dependence on spouses and families as a consequence of child marriage

Child marriage puts them in tight positions where they cannot fend for themselves because the practice does not elevate their status quo. They become a burden for their husbands and family members who do not have money to support them. In the case where they are not able to solicit for money, they get into dubious acts in the society such as prostitution, armed robbery etc.

Sexual violence as a consequence of child marriage

The first sexual experience of child brides is described as forced and child brides often have emotional and psychological trauma after the experience. They also suffer emotional pressure from their families and husbands, hence they are unable to make decisions. Forced sexual initiation leads to early pregnancy and the risk of contracting HIV/Aids or other sexually transmittable diseases. For example, in Uganda, the HIV rate of adolescent girls between 15 and 19 was higher for married girls (89%) than for unmarried girls (66%). A recent study showed that girls who married before the age of 15 were almost 50% more likely to have experienced physical or sexual violence from their parents than for girls who were married after 18 (Girls Not Brides Organization 2014:para.10).

3.5:Girl-child marriage in Ghana

Statistics on population, human development index, region and tribal groups

Population and human development index

The population of Ghana is 28,882,964 and it ranks 48th in the world. The 2017 Growth rate is 2.24, density is 121,the area is 238,553km². The capital city of Ghana is

Accra. Ghana is found in the region of Africa, with its sub-region as Western Africa. Out of the population in Ghana, the male population is around 50.9%, and the population for female is around 49.1% (World Population Review 2017:para.1). The Human Development index is 0.579 and its rank is 139th (UNDP 2016).

Regional and tribal statistics of Ghana

Out of 28,882,964 people living in Ghana, below shows the number of people living in each region. The regions listed below are not all the regions found in Ghana, there are ten regions in Ghana, so a few are listed below.

1. Ashanti Region, which is known as the largest region in Ghana has 4.7 million people.
2. Greater Accra Region, which is the capital city of Ghana and is the second largest region of Ghana has 4 million people.
3. Eastern Region has 2.6 million people
4. Brong-Ahafo Region has 2.3 million people
5. Western Region has 2.3 million people
6. Central Region has 2.2 million people

The major ethnic groups in Ghana include Akan (47.5%), Dagbani (17%), Ewe (14%), Ga-Adangbe (7%), Gurma (6%), Guan (4%), Gurunsi (2.5%) and Bissa (1%). Research also shows that 71% of Ghanaians are Christians, 17% are Muslims and just a few are traditionalists. There are also 375,000 registered legal permanent residents in Ghana as well as foreign workers and students. The main language spoken in Ghana is English, the

currency used is Ghana Cedis (GHS) and official name is Republic of Ghana (World Population Review 2017:para.8-9).

Ghana was the first country to endorse the UN Convention on the rights of the child.

However, child marriage is very rampant in the country. Below is a compilation of rates of child marriage per region in Ghana.

Table 6

Region	Rate of child marriage
Western region	31.2%
Central region	28.6%
Greater Accra region	17.8%
Volta region	25.3%
Eastern region	26.0%
Ashanti region	25.1%
Brong-Ahafo region	23.3%
Northern region	38.0%
Upper East region	34.1%
Upper West region	35.0%

Source: Table reproduced from "Demographic and Health Survey", 2014, UNDP.

From table 6, the three highest regions of child marriage are the Northern region, Upper West region and Upper East region.

3.6: Causes and Consequences of Girl-Child Marriage in Ghana

Most parents do not like the idea of child marriage, but limited economic choices leave the parents to just accept the idea. Child brides on the other hand, also do not like the idea but they are left with no choice other than accepting it. They often accept it because their friends who had lived in poverty and were now living a "lavish lifestyle" pushed them to accept the practice. This type of "lavish lifestyle" does not make them rich but just moves them a little higher than their former state. They still live in poverty after all and the monies they will accrue from such a union forces them to indulge in this practice (Tsekpo et al. 2014:18).

Data regarding this information is not available, however, an NGO based in Ghana stated that girl-child brides do not have an improved lifestyle after the marriage. This means, they do not have enough money and are seized of the opportunity to attend school (HACEP-Ghana 2016:para.19). The level of poverty for child brides and their families is low before and after the marriage. A young girl shared her story of how she moved in with her widowed grandmother after her mother passed away. Her family only had a small piece of land which produced maize, pumpkins, and soy but this was not enough. The money that was presented to her grandmother did not go in a long way as the money finished soon and they had to go back to square one (HACEP-Ghana 2016:para 10).

At the regional level, Northern, Upper West and Upper East regions have the highest poverty rates. As already outlined, these three regions have the highest rates of child

marriage and as poverty is associated with child marriage, this explains the rampant occurrences in these regions. Northern Region records a poverty rate generally as 50.4%, Upper East Region records a poverty rate of 44% and Upper West Region records a poverty rate of 70.7% (Cooke et al 2016:11).

Low-paid jobs

Child marriage robs girls of their potential; they do not obtain high earning jobs and this is a huge hindrance to improving development for Ghana. The forms of jobs these girls engage in are nothing to write home about. "Kayayei" which is carrying load or luggage in the market is one of the low-paid jobs, the girls engage in. Most of them are not privileged to even work. They rather stay at home and perform tedious household chores and do not receive money from their husbands (Documenta Audioviz 2016).

Domestic Violence in Spousal Family

Girls suffer from domestic violence by the older men they are married to. The forms of domestic violence include inserting pepper and ginger into the genitals of children, beatings, ranging from slapping, punching, kicking and burning, physical torture. 89% suffered bruises and body aches, 14% suffered open wounds, 5% suffered broken bones, 10% suffered swollen eyes, blood from ears and swollen face (Gender Studies and Human Rights Documentation Centre: para 5).

Below shows domestic violence in Ghana generally. There is no data concerning domestic violence with regards to child marriage. This table will provide a clear picture of what really happens on ground.

Table 7

Domestic Violence(%)	Not seeing friends or family	Not allowed to leave home	Required to report activities	Stalked	Abortion
Women	97.4%	98.5%	88.4%	62.5%	84.6%
Men	92.4%	95%	73.1%	41%	N/A

Source: Table reproduced from "Domestic Violence in Ghana", 2016 , Statistical Service Ghana.

http://www.statsghana.gov.gh/docfiles/publications/DV_Ghana_Report_FINAL.pdf

From table 7, we can identify women as having the highest risk in being stalked, having abortion, not seeing friends or family and not allowed to leave home. It is however interesting to note that with regard to "required to report activities", women have the highest rate. This could be due to security purposes and the role their gender plays. Girl brides undergo abortion when they realise that they are pregnant. Their young age and public disgrace forces them to commit this practice and this explains why the abortion rate is high.

CHAPTER 4: ANALYSIS & DISCUSSION

My research indicates that poverty, underdevelopment and girl-child marriage are intricately connected and part of the same cycle, with poverty, underdevelopment and patriarchal practices contributing to increased child marriage rates while the latter perpetuate the girl/women poverty, and the underdevelopment of their communities as well as maintaining and reinforcing patriarchy.

The Gender and Development approach has aided in the understanding of child marriage as child marriage is a practice that involves both men and women. Child marriage is a global development problem and as outlined in the literature review, most of the issues found globally are common issues in Ghana. I have argued that girl-child marriages have a negative impact in the regional and national development of Ghana. It is for this reason that the government of Ghana has taken a stand in ending child marriages even though it means interfering with tribal laws of societies.

Countries around the world have different approaches to development as well as to child marriage. With regards to girl-child marriage, the average legal age of marriage for boys is 17 and 16 for girls.

From the data of the top ten countries with the highest rates of child marriage, one can easily see that these countries are all in the developing world and thus have high poverty, maternal mortality, inequality index and HDI. It can also be shown that the indicators utilised are linked to the causes of child marriage. The causes of child marriage are poverty and inequality. Child marriage in turn reproduces inequality and poverty.

In the country of Ghana, the practice of girl-child marriage is more rampant in the rural and poorest areas. Girl-child marriage in Ghana is a cyclical process. It has been practiced by their forefathers as a patriarchal practice and as such, it is passed on from one generation to another.

One of the main reasons why parents marry off their daughters at an early age in Ghana is because of economic necessity, that is in order to acquire some assets. Financial assets come in the form of a bride price. Within poverty, there is a cycle of traditional norm that occurs. Poverty and patriarchy have been generational realities in many developing regions of Ghana. The three highest regions in Ghana with the highest rates of child marriage are denoted to be regions that have the highest poverty rate. With poverty as a cycle, each year, parents marry off their daughters in order to ease their burden and gain money. Poor families allow girls to marry at an early age via the notion of "selling" the girl as property (patriarchal practice) to a rich man.

Child marriage puts poor families at a risk because they indulge in such a practice due to their current condition. But in the long run, girl-child marriage does not take them away from poverty, what takes place rather is perpetuation of the practice. When girls are married off at an early age, the girls are not seen as rich girls even though they had this perception that girl-child marriage would make them rich. The financial status of girls who marry young does not in any way change when they are married. What can be deduced from this is that girl-child marriage reinforces poverty in Ghana. Even though the intention of parents is to get them out of poverty, it rather perpetuates poverty in their communities.

In addition, the girls are made to do menial jobs with no contribution from their older husbands. This pushes the girls into further poverty. Low paid jobs such as "kayayei" is a popular job which involves girls as young as 8 years old carrying loads for people who come to the market. This is a demeaning form of work for girls as they are prone to men raping them at night. It does not contribute to growth in Ghana. Girl-child marriage cuts them off from achieving growth or progression. This is connected to the complications from child birth which leads to low-birth weight and deformed babies with developmental problems. Because girls are married off at an early age and they were not able to acquire any skill apart from doing household skills, they are limited to contributing meaningfully to the development of Ghana. For example, domestic or household chore skills cannot be utilised in the corporate world. Deformed babies that are brought forth from these girls do not receive opportunities and are not even given proper attention with regards to their deformity. When they grow up, they also do not get meaningful jobs. The cycle of underdevelopment continues and this has significant impacts on the economic development of Ghana.

Furthermore, another dimension of poverty is because the parents disregard the girl and sees her as useless, unimportant, and not worthy to attend school. As already outlined in the literature review, parents prefer sons than daughters. This is because they perceive that boys will head their family one day and the girl would stay at home and do household chores, so would be useless for the girls to attend school. Education is a stepping stone to success. Child marriage is a huge barrier to education. Girls who are forced into child marriage do not get to complete school. The end result of this is going to be underdevelopment and a perpetuation of gender inequality. Girl brides have had dreams

of becoming lawyers, doctors, nurses, professors etc, but their dreams have been cut short due to child marriage.

There is also a low rate of development in both regional and national level in Ghana. As already stated, the Northern region, Upper East region and Upper West region are noted as having high occurrences of child marriage due to traditional practices where young girls are forced to marry before they attain 18 years. This has reduced the rate of female education in the country and it also explains why senior high and tertiary institutions have low enrollment rates for women. Overall, girl-child marriage has a huge impact on the national level of Ghana as low enrollment of girls in school leads to low representation of women in Ghana's parliament and board rooms, fewer women in the fields of science and technology and fewer women supporting their families in monetary terms. Finally, development is going to be lop-sided with women's voices being absent.

Sexual violence is a big issue in girl-child marriage and this has negative consequences on the girls. The girls are belittled in their capabilities. For example, when girls contract HIV/AIDS, they shy away from the public and this reduces their self-esteem and confidence. The loss of confidence makes them feel less worthy. Thus, they are not able to fully participate in society and become further isolated. This is first important because it impacts women's health, and places a greater health cost on society. The outcome of girl-child marriage goes well beyond the regional and national development of Ghana, to the quality of life and human rights of girls and women in the country.

CHAPTER 5: CONCLUDING REMARKS AND POLICY RECOMMENDATIONS

In conclusion, I have been able to outline how and to what extent girl-child marriages impact regional and national development in Ghana and as such this thesis has proven that girl-child marriage is a stumbling block to both regional and national development in Ghana. This is because young girl-children are the future generation and if they are made to go through this practice, their personal human development and ability to contribute to the socio-economic development of their country are derailed.

Poverty, patriarchal rule and gender inequality are the main determinants of child marriage and they lead to further underdevelopment and gender inequality in Ghana. Child marriage is an ongoing development challenge in Ghana despite the state having endorsed the UN Convention on the rights of the child. The practice is present in all ten regions, however the regions with the highest rate of child marriage are the Northern region, Upper East region and Upper West region which are the poorest regions as well. It is clear that child brides tend to suffer negative consequences and the practice is more prevalent in the rural areas. Child marriage constitutes a significant threat to young girls' lives, health and future prospects. The girl brides' dreams are cut short due to the practice and this reduces economic development and progress in the country. For Ghana to achieve socio-economic development in a modern era, the archaic patriarchal practice of girl-child marriage needs to be terminated.

Ghana's efforts to eradicate child marriage need to be acknowledged. Firstly, an ending child marriage unit was established in 2014 by the Ministry of Gender, Children and Social Protection and in the subsequent year, the Ministry started an advisory board

which comprised of civil society and government officials who are working in alleviating the practice performed in Ghana. Local NGOs have also started a project that takes former child brides to rural areas to talk to the villagers and share their experience. This goes a long way in eradicating child marriage (Girls Not Brides Organization 2016:para.9).

As poverty is one of the main determinants of the practice, providing opportunities such as microfinance to boost economic growth for the parents or guardians of child brides will be essential. Bilateral or multilateral organizations such as World Bank, USAID or local NGOs can provide cash incentives which will help ease parents' financial needs and stop them from marrying off their young girls. Similarly, organising skills development programs in rural areas will work toward the same purpose.

Finally, gender inequality and patriarchal practices behind child marriage need to be challenged. Toward that purpose, it is important to organise talk sessions and educational tours on the value of girl-child education.

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