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When marriage is the best available option: Perceptions of opportunity and risk in female adolescence in Tanzania

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ABSTRACT

Global health studies typically characterise adolescent marriage as a fundamental risk to female wellbeing. In contrast, ethnographic research among communities 'at risk' identifies that early marriage is often viewed as an opportunity weighed against locally feasible alternatives. Addressing this contradiction, we document perceived risks and opportunities of marriage, positioning them among wider concerns facing female adolescents in north-western Tanzania. On the basis of these data, we then provide recommendations for global efforts to end the marriage of minors. Thirteen focus groups and 26 in-depth interviews were conducted in 2019 with female adolescents, young women and men, and parents of female adolescents from a semi-urban community where adolescent marriage is normative. Data were compiled to synthesise narratives of adolescent risk and opportunity. Marriage was viewed as an opportunity for adolescent girls, bringing benefits such as increased social status. Risks sometimes outweighed benefits of marriage, but marriage remained desirable when structural constraints, like poverty, limited feasible alternatives and when adolescents faced similar risks, like pregnancy, outside of marriage. We conclude that remaining unmarried does not shield adolescents from adversity, and campaigns targeting adolescent marriage via criminalisation, *without diminishing other risks of adolescence*, may further limit rather than expand options for adolescent girls.

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Introduction

Adolescence is a period of increasing capacities, responsibilities, and opportunities in the transition from childhood to adulthood (Dixon-Mueller, 2008). Adolescence also comes with increasing risks and risk-taking behaviours which threaten to encumber opportunities (Kipke, 1999). In global health research and policy, marriage is widely presented as a key risk of female adolescents, particularly in sub-Saharan Africa where 37% of girls marry before their 18th birthday (UN Women, 2019; UNICEF, 2018). Adolescent marriage is said to truncate educational and employment opportunities, perpetuate cycles of poverty, increase risk of intimate partner violence, and worsen health for girls and their children (Field & Ambrus, 2008; Hodgkinson, 2016; Kidman, 2016). There is now an international push by development and health organisations to delay marriages beyond

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legal thresholds for childhood (i.e. 18 years), with the elimination of ‘child marriage’ by 2030 included in the Sustainable Development Goals (General Assembly, 2015). Here, we adopt the term ‘adolescent marriage’ as this term correctly characterises the marriages discussed in this research (Schaffnit, Hassan, et al., 2019) and most marriages of minors worldwide; 76% of ‘child’ marriages take place over age 15-years globally (UNICEF, 2018). The term ‘child marriage’, on the other hand, primarily conjures images of pre-pubescent brides, perpetuating misunderstanding about the behaviour under study (Lawson et al., 2020).

In contrast to global health discourse, ethnographic research from multiple cultural settings identifies that communities most at risk of adolescent marriage frequently view it as an opportunity for girls to be weighed against locally feasible alternatives. For example, marrying in adolescence can be a pathway to improve girls’ social status, bring on adult privileges, and improve access to financial resources (Schaffnit, Urassa, et al., 2019; Stark, 2017, 2018; Syrett, 2016). Marriage is also sometimes viewed as a means of alleviating risks associated with adolescence, rather than acting as a risk itself (Archambault, 2011; Clark et al., 2009; Schaffnit, Urassa, et al., 2019; Stark, 2017). For example, marrying early is viewed by some young people as protection against exposure to sexually transmitted infections (Clark et al., 2009) or against violence at home (Schaffnit, Urassa, et al., 2019). Finally, some parents see marriage as an alternative means of ensuring security for daughters when unable to support their education (Archambault, 2011).

That marriage is sometimes viewed as the best available option, including by adolescents themselves, helps explain why early marriages remain common despite intensifying externally driven efforts to delay marriage. It also complicates the view that marriage in adolescence is inherently risky. Opportunity and risk are relative and can only be assessed in the context of locally available alternatives; in Bangladesh for example, girls may view education as more attractive than marriage all else equal, but local risks of remaining unmarried can alter the education/marriage trade-off in favour of marriage (Rashid, 2011). Structural constraints like poverty and policies specific to a given environment further determine the relative desirability of marriage at any given age (Stark, 2018). For example, though nominally free, hidden costs of school attendance in Tanzania (e.g. uniforms and transportation) can make continued education less obtainable for girls from poor families. The relativity of risk and opportunity makes one-size-fits-all development solutions unlikely to be effective. While this is acknowledged by those seeking to abolish adolescent marriage, it is also side-lined by common presentations of adolescent marriage as a fundamental root cause of poor wellbeing, and widespread misconceptions that adolescents only marry when forced by parents or husbands (Lawson et al., 2020; Schaffnit, Hassan, et al., 2019). A more accurate perspective can only be gained by recognising that young people in low-income nations are rarely afforded a romanticised sanctuary-like childhood, free from risk and responsibility (Hart, 2006). Indeed female agency in transitions to first sex, childbearing and marriage can and frequently do precede international legal definitions of adulthood (Dixon-Mueller, 2008).

Taking as a starting point the expectation that remaining unmarried may not always shield female adolescents from risk, this study reports the results of qualitative research on perceptions of risk and opportunity across female adolescence. Adolescence is approached holistically, embedding adolescent marriage in the context and feasibility of local alternatives and within local structures like poverty and policy. Emphasis is placed on documenting ways in which seemingly desirable outcomes for adolescents, like education or entering employment prior to marriage, also entail risk. Data come from a semi-urban town in north-western Tanzania, where adolescent marriage is commonplace and girls and women report autonomy in the marital process (Schaffnit, Urassa, et al., 2019). Like many sub-Saharan African contexts, marriage is often preceded by sexual activity and childbearing in adolescence (Boerma et al., 2002; Marston et al., 2009; Wamoyi et al., 2010), behaviours which likely impact perceptions of marriage and its anticipated costs and benefits.

We emphasise that the objective of this research is not to reframe adolescent marriage as a ‘good’ option for girls, nor to deny the clear potential for adolescent marriage to involve coercion or have

negative consequences. Rather, we argue that more precise understandings of the motivations for adolescent marriage, *amongst realistic alternatives and within structural constraints* (e.g. poverty, policies, and family structures), will lead to more effective policy and programmes aimed at improving the lives and wellbeing of adolescent girls and young women.

Materials and methods

Study site

Data were collected in a semi-urban town in Mwanza Region located within a Health and Demographic Surveillance Site run by the Tanzanian National Institute for Medical Research (NIMR; Kishamawe et al., 2015). In this town, education is valued by young people and parents, and enrolment rates are similar for girls and boys (Hedges et al., 2018). Education is free through secondary school, but associated costs of school attendance (e.g. uniforms, transportation, etc.) mean that there are still barriers to education for some families (HRW, 2017). Most residents are Sukuma, the largest ethnic group in Tanzania (Garenne, 2004). Traditionally agropastoralists, today Sukuma in urban areas have diverse livelihoods; men and women work as petty traders, labourers, or skilled workers, or participate in small business. Adolescent girls commonly conduct domestic work even if enrolled in education, particularly in later adolescence when time spent on chores increases substantially (Hedges et al., 2018).

Marriage is an important institution and happens early for women. A 2017 survey found that 24% of women married before age 18 years (with higher rates in surrounding rural villages). Such marriages are concentrated in later adolescence. Less than 2% of women married before age 15-years and puberty marked the lower bound of acceptable marriage ages (Schaffnit, Urassa, et al., 2019; Schaffnit, Hassan, et al., 2019). In 2016, the legal age of marriage for girls increased from 16- to 18-years and sexual relationships and marriage with girls attending primary or secondary school became illegal under any circumstance, with harsh jail punishments for violations (Makoye, 2016). A year later, a legal challenge against the increased minimum age at marriage was raised ultimately stalling the implementation of this law. At the time of data collection marriages under age 18 years were still legal for girls in Tanzania, but became illegal in October 2019, two months after the data collection completed when a court ruled against the 2016 legal challenge of the marriage law (Odhiambo, 2019). Regardless of age at marriage, girls and women have reported autonomy in deciding when and who to marry (Schaffnit, Urassa, et al., 2019). Marriages vary in formality and usually do not have legal documentation. When formal marriages occur a bridewealth payment is typically transferred from a man to his parents-in-law; such payments are not more or less likely when brides are young, but given a payment is received the value is higher for younger brides (Schaffnit, Hassan, et al., 2019). Childbearing before or outside of marriage is common (Boerma et al., 2002), as is transactional sex (Wamoyi et al., 2019). Median ages at first sex are around 16 years for girls, implying that many girls are sexually active prior to marriage (Marston et al., 2009).

Design, sampling, and data collection

Over 8 weeks from June through August 2019, we conducted 13 focus group discussions (FGD) and 26 in-depth interviews (IDI) (Table 1; IDI participant characteristics can be found in SM Table 1). IDI and FGD targeted several stakeholders in the marital process: mothers and fathers of adolescent girls, adolescent girls (15–18 years) and young women (19–24), and young men (20–30). The ages of the girls, young women and men were selected to include those who were likely to recently have been or soon would be married.

FGDs captured attitudes surrounding early marriage and female adolescence broadly shared within the community, while IDIs allowed a deeper exploration of complex and personal views of the same topics. FGDs were structured around three vignettes based on amalgamated stories of adolescence collected in 2017 by the authors. All vignettes were fictionalised and tested for

Table 1. Number of focus group discussions and in-depth interviews with each target group.

	FGD (<i>n</i> = 13)	IDI (<i>N</i> = 26)
Mothers of adolescent girls	2	3
Fathers of adolescent girls	2	4
15–18-year-old girls	3	
Unmarried		3
Married		3
19–24-year-old women	3	
Unmarried		3
Married		4
20–30-year-old men	3	
Unmarried		3
Married		3

plausibility with the Tanzanian team members (see SM Table 2 for vignettes). Each vignette told the story of a fictional local girl – Paskazia, Jeni, and Eliza – and were variously written with these purposes: (1) to understand opportunities available to adolescent girls when they are not in school, and explore situations in which (2) a girl wishes to marry, but her parents disagree, and (3) parents wish their daughter to marry, but the daughter disagrees. Vignettes are well suited for discussing sensitive topics as they allow participants to discuss the topics in the abstract without needing to provide personal experiences. There is some risk that the information provided then is not an accurate representation of how a participant would act or has acted in their real life. That said, some have argued that vignettes actually create an unthreatening environment in which to share personal experiences and views (Gourlay et al., 2014). IDIs were more conversational and explored four main themes: participants' (1) knowledge of 'child marriage', (2) how they heard of 'child marriage', (3) their experience of the phenomena, and (4) their opinion on the theme. In IDI, facilitators used the terms 'child marriage' and 'marriage under age 18 years' in their conversations.

FGD participants were recruited by FGD facilitators along with an employee of NIMR. A list of potential participants for FGDs were identified from the HDSS based on age, sex, and marital status. Recruiters contacted potential participants and then snowballing techniques were used to recruit further participants from the neighbourhood in which the target lived. Facilitators recruited IDI participants from FGD participants based on marital status in the case of girls and young adults.

FGD and IDI were conducted by Tanzanian social scientists of the same sex as the participant(s) in Swahili or Sukuma. During recruitment, participants were led through a consent process culminating in a collection of their signature. Participants were given a hard copy of a study information sheet. Parental/guardian consent was collected during recruitment of minors and the minor provided assent at the time of the FGD/IDI. FGD and IDI were audio recorded. This study was granted ethical approval by the Tanzanian National Institute of Medical Research Lake Zone Institutional Review Board (MR/53/100/595), the National Ethical Review Committee (NIMR/HQ/R.8a/Vol.IX/3104), and the University of California Santa Barbara Human Subjects Committee (2-18-0993).

Data analysis

FGD and IDI recordings were transcribed by facilitators and translated by NIMR employees. A framework analysis approach to data analysis allowed themes to emerge from our research questions and participants' narratives (Krueger, 1994; Rabiee, 2004). This process included familiarisation with the transcripts through reading, and selecting coding themes with consideration to the study's original goals and allowing for new themes to arise from the data themselves. SS and MD coded transcript texts based on the identified themes in NVivo 12. Data were then studied, organised and interpreted with regards to the study's aims. In organising the data, statements of norms were prioritised over personal accounts of adolescence and marriage. The FGD were particularly well suited for discussing norms, while IDI fostered discussions of both norms and personal

experiences. Overall, the analyses revealed no overall differences in the norms discussed by the various stakeholders who participated in the FGD and IDI.

Results

Education is most desirable opportunity, but also presents risk

All else equal, education was the most desirable opportunity for most adolescent girls, seen as a way of improving lives of girls and parents:

I think the parents want their child to continue with school so that she can have a good life in future and can even help her parents. [FGD, 15–18-year-old girl]

I will ask fellow girls to adhere to education, because if you do so you are able to help yourself in life. You may end up as a minister or manager to a company. [IDI, 17-year-old monogamously married girl]

That said, some girls did not like attending school for a variety of reasons. Some girls found school to be too difficult. Others preferred to do something else and did not see school's value when weighed against alternatives. And finally, others were dissatisfied with the social environment at school, as articulated by a girl who left school after becoming pregnant:

I can't go back to secondary school ... I just hate school ... I know that school is important but it will hurt me to see them [my friends] wasting time on men. [IDI, 17-year old unmarried girl]

Education came in the form of primary and secondary schooling and vocational training, e.g. apprenticeships or the government-run Vocational Education and Training Authority (VETA). Vocational training was often presented as something to do once more formal education was unavailable.

Although education was generally valued, it was accompanied by risks which can motivate girls to drop-out of school or not pursue further educational opportunities. One perceived risk of education was exposure to peers. Peers can serve as negative influences on girls, tempting them to participate in risky sexual behaviours or devalue school:

But then a girl would go to school and there she would be involved in groups with impossible people. She starts promiscuity and stuff like that. She starts skipping classes and school all together. [FGD, 19–24-year-old woman]

Girls also faced risks travelling to school. Schools (especially secondary schools) were often far from homes and students face disciplinary actions for tardiness. Girls could be tempted to use transactional sex in order to arrive at school on time:

Another challenge for students is that you find that the school is far away from home. Whenever you get to school late, you get punished. That is why they [girls] look for these motorcyclists to take them to school. On days that [the girls] don't have money, they decide to stay at home. So, this motorcyclist sexually approaches her and promises to get her to school on time. She will get tempted because she is so eager to get to school and learn, but now when she thinks of the school being so far away from home and she needs [the motorcycle taxi] fare, and if you don't have it then you have to go on foot and when you arrive late, you get punished. So that you don't get beaten, you find it a better idea to accept this man so that he can ... rush you to school. [FGD, 15–18-year-old girl]

Once at school, girls could experience abuse from teachers:

A lot of punishments ... Maybe if you did not attend school for a day you will dig the base of trees and you have to find the tools for digging them. So, if you have been given a task like that, will you go to school? You are given a punishment. You try to do it but you fail. If you fail, you will say 'should I repeat it again tomorrow?' It is better I go home for good. You can just drop-out. [FGD, 15–18-year-old girl]

A decision to continue education was weighed against these risks by girls and their parents. In some cases, risks associated with education inspired drop-out and potentially entry into marriage:

Maybe she saw her [peers] who have their families are happy. That is why she feels like let me also go and get married instead of being in school getting beaten and insulted, provided with exams and failing. ... And when you arrive at home you are also insulted and provided with work ... At the end of the day you see that it is better to get married than staying in a school. [FGD, 15–18-year-old girl].

There are so many unappealing things at school: punishments, caning, stuff like that. A girl who has a boyfriend would not really like being caned at school. She would prefer going to live with her boyfriend instead of receiving punishment at school. [FGD, 19–24-year-old woman]

When education ends

Education was largely incompatible with the other opportunities available to adolescent girls due to time-constraints. In the case of marriage, education was legally incompatible due to a law banning sex with or marriage to schoolgirls (see Study Site section) – a fact which is well-known in this community. Thus, when education ended through completion (usually of primary school) or drop-out, alternatives like employment, homelife and marriage all became more viable. Each option came with its own benefits: employment – at the market, as a seamstress, or in the service industry – brings money to meet girls’ needs and wants; staying at home allows girls to help with chores and caring for younger siblings, particularly for younger girls who can use this time to wait for the perceived ‘correct time’ to seek employment and/or get married; and marriage comes with gains in social status and decision-making power.

Though with benefits, respondents noted risks associated with employment and homelife. For example, a young woman gave this view of where employment leads for adolescent girls:

Respondent: She can get HIV infections, because there is a mixture of many people.

Interviewer: How can a girl like Eliza get HIV infection by working at the market?

Respondent: There will be a mass of people I mean various people doing business there ... She can get [HIV] due to temptations from men ... If your mind is not settled someone can convince you [to have sex with them]. [FGD, 15–18-year-old girl]

Given commonly noted risks of pregnancy, rape, and loss of dreams, some participants suggested parents may prefer to oversee their daughter’s work:

If I was her parent? I could just open for her a business, not in the marketplace since it is far, anything can happen to her on her way ... She may get raped. [FGD, 20–30-year-old man]

Homelife was generally considered a short-term opportunity before becoming employed and/or married. Participants variously suggested that a girl should leave her parents’ home (for a job and/or marriage) anywhere from age 16 through 20 years because homelife comes with risks which intensify with age, risks that are similar to those faced in education or employment. For example, a girl living at home may be tempted to have transactional sex which could result in a pregnancy or infection:

Because if she is at home and her parent is not providing for her, she would have to do other things in order to survive, maybe even start using her body to get her needs. [IDI, 20-year-old unmarried man]

[Having transactional sex] can be bad in the long run because it can lead to diseases and childhood pregnancies. [FGD, 15–18-year-old girl]

Due to the risks of engaging in transactional sex, employment seemed a better option to some girls because though accompanied by risks, girls would not be as idle as they are at home:

If we say that she should stay without doing any job and keep taking care of her younger siblings, she might face many temptations including men. She might turn her body into a business so that she can get her needs. That is why we suggest that she should start a business. [FGD, 15–18-year-old girl]

Adolescent marriage

Adolescent marriage can be acceptable and unremarkable

Marriage was widely viewed as desirable:

Most girls in this area like getting married. [FGD, 15–18-year-old girl]

When you get married, you will leave home in joy and happiness. [IDI, 18-year-old unmarried woman].

Marriage in adolescence was regularly situated among other opportunities to be selected by girls as they saw fit:

[Paskazia] may decide to stay at home and take care of her young siblings or her mother may open a business for her and tell her daughter to do the business ... or Paskazia can decide to be married if she wants. [FGD, 19–24-year-old woman]

[Parents] will offer their help [after their daughter fails out of school]. I can ask them to take me to a cooking course or any technical school, and they will do that, but you find that another girl decides to get married. [IDI, 18-year-old unmarried woman]

Generally, adolescent marriages were deemed acceptable if a girl was not a student, she desired to get married, and her parents were involved with the marriage (i.e. not an elopement). If these conditions are met, respondents were largely accepting of adolescent marriages:

Nowadays we see [young] people are being married but people don't care ... unless it is a student. Then people might take it into consideration or the parents might make follow-up [to find a daughter who eloped]. [IDI, 23-year-old monogamously married woman]

Supporting this view, a man imagining he was father to a 16-year-old who wished to marry, said:

They [his daughter and her boyfriend] like each other and she is not at school, so I'll just let her get married. [FGD, 20–30-year-old man]

He, like many other respondents, found these marriages acceptable despite her status as a minor because the marriage was not illegal or going to limit the girl's education. Another man noted that the same acceptance would not be given if his daughter were still a student:

I would have talked to her and advised her ... She needs to at least finish school and then start thinking about marriage. [FGD, 20–30-year-old man]

Marriage can mitigate risk in adolescent girls' lives

In many cases, parents and girls discussed marriage as a means of mitigating risk – primarily with respect to sexual behaviour – associated with employment, education, homelife, and adolescence more generally. Marriage in adolescence was viewed as protective against undesirable expressions of sexuality, such as transactional sex or prostitution:

Respondent: If someone stays unmarried as an adult woman for a long time, she will start selling her body. [She] will be moving around the bars and she will lose her stability.

Interviewer: So which [marrying or remaining unmarried] is the best?

Respondent: It is better to get married early. [FGD 15–18-year-old girl]

They [parents] knew that she would face temptations having to walk all that distance to the market every day. She would find a man and then get pregnant. So they thought it would be better for her to get married because they would benefit from [a bridewealth payment]. [FGD 19–24 year old woman]

She wants to get married because maybe her studies are difficult. She thinks she should just get married because she can go to school and as a result, she ends up getting pregnant. That's why she thinks it's better to get married. [FGD 19–24-year-old woman]

It's better if she gets married because she might get pregnant while she is at home. If she gets pregnant and the man who got her pregnant is not responsible, she keeps on increasing the burden to her mother. [FGD, 19–24-year-old woman]

You can just go in clubs. You can end up being pregnant and staying at home. You see it is best to get married and live with my husband. We will build our own future. [IDI, 22-year-old unmarried woman]

In these cases, marriage was seen as superior to unwed pregnancies, which were common, because they increased responsibilities for girls and their parents and could complicate girls' progression into a future marriage, at least in the short-term.

Marriage can be a risk

Finally, in some cases participants discussed marriage as a risk in itself. Several things made a marriage in adolescence risky rather than acceptable. Firstly, participants classified elopements as risky. Parents feared elopement because these marriages took place without a bridewealth payment and, perhaps as a consequence, were viewed as unstable so a girl was likely to return home to her parents' care potentially pregnant or with a new child. As such, marriage in adolescence was sometimes seen as a means of mitigating the risk of an undesirable later elopement:

Interviewer: Why do you think the parents want Eliza to get married now?

Respondent: The parent may be worried that the child leaves home every day she can get pregnant, or she can elope with a man. So they marry her off early. [FGD, 15–18-year-old girl]

Elopements were also risky for girls who were seen to forego future parental support should the marriage end:

Because you may fight with your husband and lack somewhere to run to for help especially if you [eloped]. Some parents are so not forgiving. [IDI, 18-year-old unmarried woman]

Secondly, marriages which result from 'trickery' by men – usually elopements – were seen as risky and likely to result in unhappiness or even abuse. Trickery was used to describe situations where a man lied to a girl about his good nature, acted sweet while courting, but then became abusive or neglectful after marriage:

You find that most girls who run away from home to get married, their marriages do not last. What they get from the marriage is beatings and those are the common stories that we hear. [FGD, 15–18-year-old girl]

Honestly I think us girls are usually carried away by the good times in the beginning. When he is soothing you and giving you presents. You become content and feel like you are where you should be. But what you end up facing is problem after problem and tears that run day and night. When you start crying all the time and going through suffering when no one at home really knows where you are and the man who made you elope has abandoned you, then you remember what your parents told you and you start regretting. [FGD, 19–24-year-old woman]

Trickery also referred to men lying about their intention to marry in the first place. In this case trickery was dangerous because it could lead girls to make risky sexual choices. Participants explained that men use lies about marriage to have sex with girls:

And you insist on staying [at a man's house]. What follows is being hit and mistreated because you find that he may not have intended to marry you. His intention was just meeting you, fulfilling his need and leaving you instead of you coming to live with him. [FGD, 15–18-year-old girl]

Finally, marriages were risky when they truncated girls' education. Marriages to schoolgirls were illegal and rare. In most cases, a marriage of a schoolgirl happened as a result of a pregnancy, and/or a girl running away with her boyfriend, i.e. elopement. Though legally obliged to report marriages of schoolgirls, a parent sometimes decided not to if their daughter was pregnant and her partner agreed to marry her. In such a case, the parents could pay a bribe to their daughter's teachers so they would not report marriage to authorities:

They [a girl's parents] will involve the teachers because the girl is still at school [and becomes pregnant/married]. There are rules that don't allow a child to drop school. If the parents from both sides agree, and [a] man's parents agree to pay a bride price that means there is a little thing to be given to the teachers to cancel the [legal] case. [FGD 19–24-year-old woman]

This could lead to a very high bridewealth payment to offset the costs of paying a bribe to teachers. For example, a girl explained that if a schoolgirl gets pregnant her parents will ask for a very high bridewealth payment for this very reason:

Interviewer: Why are [men] paying so much money if she is a student?

Respondent: They [the girl's parents] are going to pay at school. And the one who has the child, they pay her because she is a student. But if she is not a student you just agree even if is five hundred thousand only.

Interviewer: Who is paid at school?

Respondent: Teachers. [IDI, 18-year-old monogamously married woman]

In the case of some elopements, parents could report the marriage to law enforcement. At this point, there would be an attempt to find the eloped couple:

If they [a girl's parents] find him [the man who eloped with their daughter], they will take measures against him such as taking him to jail. [President] Magufuli said if a man marries or gets a student pregnant, he will go to jail for 30 years. [FGD, 19–24-year-old woman]

For parents, elopements caused fear that their daughter would return home and increase the parents' burden of care. This fear caused some parents to question whether reporting marriages of schoolgirls is worth it:

You will hear that she has got married. What will you do? ... And you can't do anything because you will be afraid to do so because sometimes you ask yourself what will you benefit from reporting him so that he can get arrested and jailed for 30 years? And at that same time, he has already impregnated this girl, you see ... 30 years but you will still be left suffering with your daughter and taking care of her pregnancy. [IDI, 44-year-old monogamously married father]

Poverty constrains all opportunities

Participants regularly noted that girls' opportunities varied depending on her family's wealth. Poorer families were seen as quicker to stop girls' education in favour of alternatives, including marriage, because money is not available to prolong investments in schooling:

Where will she [a girl from a poor family] get the money to repeat her school? So, she will say that let me stop staying at home let me go and get married and make my own family. [FGD, 15–18-year-old girl]

It seems that those parents did not want the child to continue with school because they were so poor. They wanted this girl to get married. [FGD, father of adolescent girl]

In some cases, girls chose to marry as a solution to other poverty-related problems:

Maybe she wants something. She comes to her father or her mother to say that I need this thing. She does not get it on time and she meets this guy ... he lies that he can provide it to her, it is among the factors that contribute [to girls getting married]. [IDI, monogamously married father of 6 children]

In contrast, girls from families that were wealthier could attempt to continue their education, due to greater access to the resources to do so *and* fewer opportunity costs of being away from home for girls (i.e. fewer domestic responsibilities):

Respondent: If it was a well-off family, they [a girl's parents] would have asked her what she intended to do or what her life goals are and what job she expects to do. She will say and they [her parents] will fulfil her request. They can even take her to VETA where she can learn to sew.

Interviewer: And what if Paskazia came from a poor family?

Respondent: ... She can decide to get married. [FGD, 15–18-year-old girl]

Discussion

Views of adolescent marriage in this semi-urban Tanzanian town contrast with the widespread position in development that marrying under 18-years universally places girls and young women at risk, restricts agency, and limits future opportunity. Whether or not marriage was viewed as a risk depended on what other opportunities were available, how the marriage was entered, and what risks a girl may be exposed to if she were to *not* marry.

Broadly, marriages of non-students were deemed acceptable and unremarkable even when girls were minors. In contrast, marriages of students were seen as risky and undesirable, primarily due to the harsh legal ramifications of marrying a schoolgirl in Tanzania. Importantly, remaining unmarried was not understood as necessarily protective against the risks of adolescence. This is especially evident with frequently raised concerns over girls' sexuality and acceptable ways to express sexuality. In this community, like many others, sexual activity among unmarried adolescents is common. This includes transactional sex (Wamoyi et al., 2019), which itself is often viewed favourably by parents and daughters who see 'free' sex (i.e. non-marital heterosexual sex without receipt of payment or gift by the girl/woman) as foolish (Wamoyi et al., 2011). However, girls still face negative reputational and health consequences, including pregnancies which do not result in a marriage. All unmarried adolescent girls – whether in school, employed, and/or at home – were exposed to the risk of transactional sex. Marriage was consequently viewed as a means of mitigating this risk; a finding echoed in other cultural contexts wherein parents (Irani & Roudsari, 2019) and some adolescents (Clark et al., 2009; Stark, 2018) also view marriage as protective against risky sex.

While risks associated with remaining unmarried were present for all girls, poverty uniquely shapes the decision to marry. Given the legal incompatibility of marriage and schooling, a key way wealth shaped the decision to marry is via its effects on a girl's capacity and motivation to extend education. Girls from poorer families had fewer opportunities to continue education for several reasons: low funds to pay for associated costs (e.g. uniforms) of technically 'free' education; greater responsibilities at home which create high opportunity costs for school attendance; and reduced abilities to buffer risks of adolescence. For example the costs of caring for a child born to an unmarried adolescent girl would be harder-felt by poorer families. As such, risks of marriage could seem less consequential in comparison to risks of other opportunities (e.g. continued education) and thus viewed more neutrally by girls and families living in poverty. In contrast, girls from wealthier families had greater opportunities to prolong education for opposite reasons: greater funds can cover costs of continued education; fewer responsibilities at home result in lower opportunity costs to education than poorer girls; and greater ability to buffer the risks of adolescence via means other than marriage. As such, marriage was often seen as riskier for girls from wealthier families.

Implications for the global campaign to end adolescent marriage

While adolescent marriage is generally portrayed in global health discourse as something that happens to girls and young women against their will and interests, it is clear that early marriage is frequently selected among its alternatives in an effort to mitigate risk. Understanding adolescent marriage among locally feasible alternatives has several implications for three currently dominant strategies to end adolescent marriage employed by development organisations: criminalisation; prolongation of education; and empowering girls to exercise greater agency. While the present study is of a single cultural context, the implications are generalisable, especially to contexts

where early marriages occur primarily in later adolescence and girls actively participate in the decision to marry.

First, campaigns against the marriages of minors prioritise criminalisation of marriage under age 18-years (UN Women, 2019). Criminalisation logically increases perceived costs of early marriage through fear of legal consequences. Much as criminalising the marriage of schoolgirls has done in Tanzania, criminalisation of marriage under age 18 years may therefore effectively increase ages at marriage (Maswikwa et al., 2015). However, changing and enforcing marriage laws does not reduce clear risks associated with remaining unmarried; unmarried girls are still exposed to risky sexual behaviour and unplanned pregnancies. Shifting the legal age at marriage, as the Tanzanian government has recently done (Odhiambo, 2019), is therefore unlikely to have a transformative beneficial impact on hardships in female adolescence *even if ages at marriage increase*.

Second, campaigns to end early marriage also focus on expanding opportunities for unmarried girls to participate in education or employment (Kalamar et al., 2016; UN Women, 2019). However, to be effective, such interventions must (a) identify and mitigate perceived risks associated with seemingly desirable alternatives to marriage and (b) identify benefits of marriage. For example, efforts to prolong educational opportunities should not only include increased access (e.g. by reducing schooling costs), *but also efforts to identify and reduce risks associated with school attendance* (e.g. transactional sex with motorcycle taxis, harsh punishments for tardiness, or high opportunity costs of school attendance for girls from poor families). A comprehensive programme may include: implementing free, higher-quality education; criminalising early marriage (and the marriage of schoolgirls in Tanzania's case; Makoye, 2016); *and*, for example, initiating free school bus transportation to reduce tardiness and risk of transactional sex with motorcycle taxi-drivers. A free school bus would by no means prevent every adolescent marriage, but it could feasibly alter the school versus marriage/drop-out equation for some girls.

Conversely, the perceived benefits of early marriage must be identified and, if possible, dissociated from marriage. This means allowing girls the protections that marriage provides against risks of adolescence *without having to enter a marriage*. For example, marriage is sometimes used strategically by adolescents as a means of removing themselves from a challenging homelife (Syrett, 2016) or as a means of gaining power – legal, financial, or otherwise – in their home and community (Schaffnit, Urassa, et al., 2019; Stark, 2017). Putting alternative legal and other systems in place to grant girls economic and social independence could reduce the need to use marriage to meet these ends. Similarly, if marriage is viewed as a means of conserving sexual health, then the provision of comprehensive sexual and reproductive health services to unmarried adolescents will be required to disincentivise marriages entered for this aim.

Finally, programmes to end early marriage often include efforts to empower girls and increase their ability to exercise agency to *delay* marriage. Such programmes may fail when (a) the assumption that girls are forced into adolescent marriages by others is not met (Schaffnit, Hassan, et al., 2019) or (b) if the costs and benefits of school attendance (or other non-marital opportunities) are not fully altered. The latter case may empower girls to hasten rather than delay marriage. This is evident in the commonality of elopements, even sometimes among schoolgirls, in this study context. Adolescent girls frequently deemed marriage more attractive than their alternative opportunities despite disapproval from their parents, much less global health agenda-makers. This raises the dilemma in which young people's agency is accepted by external actors only when the young people make the 'right' choice according to development agendas (Bordonaro, 2012; McDougal et al., 2018). Supporting adolescent girls to live the lives they desire may mean acknowledging and respecting the full range of their agency while simultaneously working to dismantle unduly limiting structures which shape all decision-making (Wamoyi et al., 2019).

Ultimately, encouraging delayed marriages and improving girls' lives will require comprehensive interventions and programmes which address the decision to marry from all angles: loosening the constraints of poverty; implementing creative solutions to reduce risks facing unmarried adolescents; disassociating benefits of marriage from the institution of marriage; and creating novel, viable

opportunities for girls. Interventions which target only one of these aims risk not truly altering the equation of risks and opportunities which incentivise adolescent marriage.

Conclusion

Actors in the End Child Marriage movement now advocate for regional-specific strategies and are working to create more comprehensive programmes for preventing adolescent marriage (see: UN Women, 2019). Even so, externally driven campaigns are susceptible to misidentifying and mis-prioritising risks and opportunities adolescent girls face in different communities. We therefore emphasise that we ourselves are outsiders to the study population, each to varying degrees. While our methods do present and synthesise local voices, future policy recommendations require meaningful engagement with target populations at every stage from the identification of key problems and the structures which perpetuate the ‘problem’, through to the generation of solutions. In the case of adolescent marriage in this cultural context, some community members did see it as an issue needing intervention, but the same people were cognizant that so long as there was no alteration to the wider risks and opportunities of adolescence, marrying early would remain the best option for many girls in their community. In this case, adolescent marriage is a symptom of a much larger system of constraints and opportunities, rather than a key risk of adolescence itself. Improving the lives and health of girls and young women will therefore require fully integrative programming that may not actually centre ending ‘child marriage’ as its core.

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