

**Niger Girls' Vulnerability Assessment**  
**Sahel Women's Empowerment and Demographic Dividend Project (SWEDD)**  
**World Bank and UNFPA**

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## **List Of Acronyms and Abbreviations**

CCT	Conditional cash transfer
CESAO	West African Centre for Economic and Social Studies
CGE	Centre for Girls' Education
DFID	Department for International Development
DHS	Demographic and Health Survey
ICAI	Independent Commission for Aid Impact
MICS	Multiple Indicator Cluster Survey
NGO	Non-governmental organization
PRRINN-MNCH	Partnership for Reviving Routine Immunization in Northern Nigeria; Maternal Newborn and Child Health Initiative
ROSCA	Rotating savings and credit associations
SG	Savings groups
SRH	Sexual and reproductive health
SWEDD	Sahel Women Empowerment and Demographic Dividend
UCT	Unconditional cash transfer
VSLA	Village Savings and Lending Associations

## **Executive Summary**

Component 1.2 of the Sahel Women's Empowerment and Demographic Dividend (SWEDD) Project will support the design, evaluation, and scale-up of interventions strengthening viable alternatives to early marriage and childbearing in Burkina Faso, Chad, Cote d'Ivoire, Mauritania, Mali and Niger. Delaying marriage and childbearing will lower dependency ratios, increase young women's productivity and earnings, and help prime the region to capture an economic dividend. SWEDD will promote age appropriate and valued interventions for girls (ages 10 to 19 at high risk for early marriage and childbearing) to delay marriage by increasing rates of school enrollment and completion, income-generating potential, and acquisition of critical life skills. Investing in adolescent girls will release a potentially transformative source of human capital and better position societies to reap a demographic dividend.

*Why youth—and girls in particular—matter.* Adolescent girls in much of the Sahel face a somber set of problems. They experience systematic disadvantage over a wide range of welfare indicators. In four of the six SWEDD countries, more than half of girls are married before the age of eighteen. Niger has the world's highest rates of early marriage with one in three girls married before the age of fifteen and three in four girls before eighteen. School enrollment and attendance rates for girls in SWEDD countries are especially low. In rural Niger, girls' primary and secondary enrollment rates are 44% and 14%, respectively. Early marriage means early sexual activity and subsequently early childbearing. In Niger, nearly half of young women have their first child by the age of eighteen.

*The purpose of this study* is to inform the targeting and intervention design of component 1.2 by investigating the causes of early marriage and recommending viable alternatives. We identified sub-populations of girls at risk; elicited their aspirations (and those of their parents and extended family) and their perceptions of desirable alternatives to early marriage; and explored the day-to-

day realities, subjective understandings, and needs of married adolescents. The research team employed the ethnographic approach—participant observation, in-depth interviewing, informal discussions, and archival research—in collaboration with rural adolescent girls, their parents, and community leaders. The nine research assistants lived with families in the four research communities in rural Maradi Department, south-central Niger. Maradi has some of the world's highest rates of maternal mortality, child marriage, and infant mortality. It is predominately Hausa, an ethnic group of more than 30 million people deeply rooted in Islam, and found in Niger, Nigeria, Côte d'Ivoire and other West African countries. Southern Maradi is classified as Sahel and is one of the Niger's most important producers of millet, sorghum, peanuts, and livestock.

*Women's economic activity.* In rural Maradi, most married women practice a form of seclusion in which they conduct most activities within their compounds and the compounds of their kin and friends<sup>1</sup>. Seclusion and related marital practices have created two separate and independent worlds for men and women.<sup>2</sup> Hausa society recognizes a woman's right to own and control her income and property.<sup>3</sup> Her resources are clearly demarcated from her husband's and there are no collective household assets.<sup>4</sup> Consequently, women take decisions about production, income and social relations separately and independently of their husbands.<sup>5</sup>

With few options for work outside the home, rural women in Maradi engage in a variety of economic activities in their courtyards and depend on their daughters not only to relieve them of domestic work and mind younger siblings but also to bring raw materials from the market, take part in processing or production, and especially to sell the finished goods. Consequently, a woman's income is influenced to a large extent by the dedication and hard work of her daughters. A daughter is so vital to a woman's livelihood activities that without one many women foster the daughters of relatives. A woman's economic activities are closely tied to her social obligations related to being a good mother, kin, and friend. A part of a mother's earnings is used to buy *kayan daki*, 'things for the room,' for her daughters' marriage.<sup>6</sup> The 'things for the room' are an endowment from mother to daughter.<sup>7</sup> Hawking, unlike school, does not have fixed closing hours. The girls stay out as long as sales continue and the time of their return home can be unpredictable. Girls and their parents said that sexual harassment was all too often part and parcel of hawking.

*Early Marriage.* Parents in rural Maradi see marriage as a way to keep their daughters safe. Menarche and the development of secondary sexual characteristics are seen by girls and parents as key factors in determining readiness for marriage. If she is not enrolled in school—due to disinterest, failing the primary school completion exam, or lack of income to pay school fees—most parents would prefer seeing her married than idle. This is especially true if she is receiving suitors or flirting with boys. Girls in rural Maradi have few career choices outside of marriage and child rearing. Being a successful wife and mother is a life path to which almost all girls aspire. The lack of meaningful social and economic alternatives makes it difficult for girls and their families to envision viable alternatives to early marriage and childbearing.

*Girls' Education.* The vast majority of people interviewed for this study said that access to quality primary and secondary education is without doubt the most effective way to delay marriage. "If a girl is getting a quality education her mind will be occupied with school and she

won't have time to spend with boys," said one mother. Parents know that school can lead to highly valued employment as teachers and government employees. Why then do so few girls, complete secondary school? Parents wishing to educate their daughters face an array of economic, social and institutional barriers, especially school costs and poor quality education.

*Recommendations:* Our research findings strongly support the logic and viability of SWEDD's proposed intervention strategy. Supporting girls' education, vocational and livelihoods training, and life-skills development will fundamentally expand the range of choices and opportunities available to girls and their families and will make delayed marriage and childbearing more viable and desirable. We suggest that SWEDD focus on 4 main segments of adolescent girls: in-school girls age 16-19, in-school girls age 10-15, out-of-school girls age 10-15, and married adolescents. Each segment will require a tailored approach based on the specific needs that were identified in our research.

*Safe Spaces.* We suggest that the large number of safe space clubs supported by national and international organizations in Niger serve as platforms for not only life skills development, but also core academic capabilities and vocational and livelihoods training.

*Girls who are out-of-school (10-15).* This segment of the girl population is at highest risk of early marriage. Absence of viable alternatives to early marriage makes it difficult for these girls and their families to envision a different life path. We recommend that capacity building for this segment of girls focus on building financial literacy, microenterprise skills, and enhancing access to savings. Expanding women's economic opportunities can enhance their empowerment in various spheres of life, and the acquisition of livelihood skills is a highly valued goal for many girls in this segment. Life skills development (RMNCH knowledge and skills) should also be emphasized, along with access to group savings and Conditional Cash Transfers (CCTs) for regular safe space club attendance & delayed marriage. This capacity building could attract some of the protective status against early marriage provided girls in formal education. Uniforms and hijabs resembling those worn by schoolgirls would help as would having the clubs meet regularly (at least 3 mornings or afternoons per week). Those out-of-school girls who are orphaned or not living with both of their parents are most vulnerable and should be given the highest priority.

*Married Adolescents.* Women's mobility during the first year of marriage is often more restricted than at most any other period in their lives. Many of the basic resources and services available to other segments of girls are beyond the reach of married adolescents. Most of the married girls we spoke to said they gave up their income generating activities after marriage. The reason was simple—they did not have a daughter or little sister to hawk for them. They said that strengthening their ability to succeed in a home-based enterprise such as trading and handwork like sewing and knitting would increase income and elevate their status and bargaining power in the household. This was confirmed by our interviews with successful micro businesswomen. As with the out-of-school girls (ages 10-15), capacity building for married adolescents should offer financial literacy, microenterprise skills, and access to savings groups. However, life skills training for this segment should not only include RMNCH knowledge and capacity but also thorough, yet carefully designed, sessions on birth spacing and contraception.

*Girls who are in-school ages 10-15.* We found that most parents regard formal education as an acceptable alternative to early marriage. However, schooling costs and opportunity costs (from the loss of the daughter's time and labor contributions to the household) can be substantial, particularly for poor households. The poor quality of education in rural schools leaves parents with another disincentive to invest in their daughters' education. Our findings suggest that this segment of girl could greatly benefit from accelerated literacy and numeracy skills acquisition, cash transfers to help offset school and opportunity costs, and life skills training.

*Girls who are in-school ages 16-19.* Enhancing young women's ability to enter the formal labor market is one of the most visible and monumental ways to contribute to women's empowerment. In settings where few rural women work outside the home there is a need to build a cadre of women that participate in the formal labour market as teachers and health workers rural areas. These young women will serve as role models, showing their communities that other identities for women can and do exist and are attainable. This will require strengthening girls' secondary school learning outcomes and on building links to teacher and health professional training institutions.

## **Introduction and Research Objectives**

SWEDD Component 1.2 of the Sahel Women's Empowerment and Demographic Dividend (SWEDD) Project will support the design, evaluation, and scale-up of interventions strengthening viable alternatives to early marriage and childbearing in Burkina Faso, Chad, Cote d'Ivoire, Mauritania, Mali and Niger. Delaying early marriage and childbearing will lower dependency ratios, increase young women's productivity and earnings, and help prime the region to capture an economic dividend. SWEDD will promote age appropriate and valued interventions for girls (ages ten to nineteen at high risk for early marriage and childbearing) to increase their years of schooling, income-generating potential, and acquisition of critical life skills. Countries will be assisted as they evaluate these interventions and build the much-needed evidence base on the efficacy and cost-effectiveness of these interventions.

### ***Why youth—and girls in particular—matter***

A quarter of the world's population—or 1.8 billion—are young people between the ages of ten and twenty-four, making this segment the largest generation in history and one that will continue to grow in much of the developing world before it crests in the coming decade. The Sahel of Africa in particular has a disproportionately large youth cohort. In Niger and Chad half of the population is under the age of sixteen.<sup>8</sup>

Though many of these countries today are among the poorest in the world, the looming youth population bulge means they are also on the cusp of a demographic transition that can yield a “demographic dividend”—a window of opportunity for rapid economic growth and stability. The transition occurs when mortality and fertility rates begin to decline, resulting in a larger and more productive workforce with fewer dependents per worker. The dividend comes as resources are freed for economic development and social welfare allowing economic growth to take off.<sup>9</sup>

However, this demographic dividend is far from guaranteed. In countries where the mortality rate is declining but fertility and rates of early marriage are still high, important investments will

be needed in sexual and reproductive health care and the empowerment of adolescent girls and young women through secondary education and other essential capacity building opportunities.

<sup>10</sup> Such strategic investments can reduce population momentum by increasing access to family planning and by delaying marriage and associated childbearing and lowering desired family size.<sup>11</sup> Otherwise countries with bulging youth populations face a wide range of problems that include high unemployment rates and civil unrest.<sup>12,13</sup> Over half-a-billion young people live on \$2 or less a day. One in four young people in developing countries are illiterate. Less than one third of secondary-school aged children are enrolled in secondary school. More than 50 percent of youth are unemployed, underemployed, or irregularly employed.<sup>14</sup>

The challenges are even steeper for girls and young women. Throughout the world, social and cultural biases often exclude and limit girls' and young women's access to educational and economic opportunities. Adolescent girls and young women embody a transformative source of human capital. Countries that embrace more aggressive policies related to gender equity and women's empowerment will be better positioned to reap a demographic dividend that will return benefits for the entire population.

### *Early Marriage*

Adolescent girls' vulnerabilities and constraints are particularly acute in the Sahel. They face systematic disadvantages over a wide range of welfare indicators, including health, education, and labor force participation. In four of the six SWEDD countries, more than half of girls are married before the age of eighteen. Niger has the world's highest rates of early marriage with one in three girls married before the age of fifteen and three in four girls before eighteen.

	Age at marriage <sup>a</sup>			Age at first birth <sup>a</sup>			Adolescent fertility rate <sup>b</sup>	Primary attendance <sup>c</sup>		Secondary attendance <sup>c</sup>	
	(yrs, median)	(% age 15)	(% age 18)	(yrs, median)	(% age 15)	(% age 18)		(% girls, net)	(gender parity index)	(% girls, net)	(gender parity index)
Burkina Faso	17.9	10.2	51.6	19.5	2.4	28.2	115	43.1	1.0	14.8	0.8
Chad	15.9	35.0	71.5	18.2	12.4	48.0	152	48.3	-	11.8	-
Cote d'Ivoire	19.8	9.8	33.2	20.0	5.8	31.1	130	63.1	0.9	23.9	0.7
Mali	16.6	24.6	70.6	18.3	9.9	46.3	176	35.3	0.8	16.3	0.7
Mauritania	17.9	20.8	37.2	20.7	7.5	20.9	73	62.4	-	21.7	-
Niger	15.8	28.0	76.3	18.1	9.9	48.2	205	44.1	0.8	14.2	0.7
SSA avg	-	-	-	-	-	-	108	69.3	-	30.4	-
LIC avg	-	-	-	-	-	-	93	-	-	-	-

Data sources: <sup>a</sup>DHS, <sup>b</sup>World Development Indicators, <sup>c</sup>MICS & DHS

This is of particular concern because early marriage has long-lasting and dire consequences on girls' health, education, and income-earning potential.

After marriage, adolescent girls' access to education is especially limited because of restricted mobility and seclusion, household burdens, childbearing and childrearing, and social norms that view marriage and schooling as incompatible. Anticipation of an early marriage often precludes secondary education for girls.<sup>15</sup> In societies where brides live with their husband's family parents can be less interested in investing in their daughters' education since they will leave the natal home upon marriage.<sup>16</sup>



The resulting educational gender gap is wide. School enrollment and attendance rates for girls in SWEDD countries are especially low, particularly in rural areas. Primary school net attendance rates for girls range from 35% in Mali to 63% in Mauritania, and secondary school net attendance rates range from 12% in Chad to 24% in Cote d'Ivoire. In rural Niger, girls' primary and secondary net attendance rates are 44% and 14%, respectively. For every 100 boys enrolled in primary school, there are only 80 girls, and for secondary school the number drops to 70 girls.<sup>17</sup>

Early marriage also means early sexual activity and subsequently early childbearing. New wives often face social pressure to give birth during the first year of marriage, but adolescent brides lack the knowledge, agency, and voice to make and pursue decisions related to their own reproductive goals and desires.<sup>18</sup> The adolescent fertility rate in all of the SWEDD countries (except for Mauritania) exceeds the regional average for Sub-Saharan Africa. In Niger, nearly half of young women have their first child by the age of eighteen.

Adolescent girls are up to five times more likely to die from complications of pregnancy and childbirth than women in their twenties. They are also more likely to suffer from prolonged or obstructed labor and obstetric fistula.<sup>19</sup> Adolescent brides are also less likely to receive proper medical care during pregnancy and delivery. Indeed, complications of pregnancy and childbirth are among the leading causes of mortality and morbidity for adolescent girls in developing countries.<sup>20</sup> Early marriage also has consequences for the girls' children. Infants of adolescent mothers are 60% more likely to die and almost 20% more likely to be born preterm and low birthweight compared to infants born to young women.<sup>21</sup>

Married adolescent girls whose schooling ends early often lack the knowledge and skills base required for formal work. As a result, girls are restricted to informal or home-based work that is typically characterized by insecure and lower incomes and results in reduced lifetime earnings. Returns on girls' education in developing countries can be substantial, and in most cases they exceed those observed in developed countries and those observed among boys. Providing girls with one extra year of education beyond the average increases their lifetime earnings by 10 to 20 percent, while boys only experience a rate of return of five to fifteen percent.<sup>22</sup> Secondary school participation in particular has a tremendous positive effect on the lifetime welfare of women. Additionally, studies from various contexts have found that an increase in women's share of income or access to credit increases their share of household expenditures on food, clothing, and children's education.<sup>23</sup>

Early marriage effectively harms girls' health, limits access to education and income earning opportunities, and reduces their future decision-making prospects and status within the family and community. This has a direct impact on the broader social and economic development of countries. Indeed, early marriage has undermined the achievement of each of the eight Millennium Development Goals and will continue to do so with the Post-2015 Developmental Agenda if early marriage is not directly addressed and efforts accelerated.

### ***Drivers and risk factors***

A growing body of research has identified a number of key drivers of early marriage. These include poverty, social norms, and a lack of socially viable alternatives especially in rural settings.

*Poverty.* In every region of the world, early marriage occurs most frequently among the girls who are the poorest, least educated, and living in rural areas. Girls from households in the poorest quintile are almost twice as likely to marry before the age of 18 compared with those from households in the wealthiest quintile, as are rural girls compared with those from urban areas.<sup>24</sup>

*Social norms.* Prevailing gender norms and a lack of meaningful social and economic alternatives can make it difficult for girls and their families to envision a life path other than early marriage. In such social environments marriage and childbearing are often the only means for adolescent girls and young women to gain status within their household and community.<sup>25,26</sup> In much of the Sahel, marriage related decision-making is usually a communal process involving parents and extended family members. Once a girl has started menstruation, fears of non-marital sexual activity and pregnancy become a major concern for parents. Early marriage is often seen as a safeguard against premarital sex and pregnancy. Girls who are seen as remaining unmarried for too long can face scrutiny of their sexual purity and risk damage to their family's and their own standing and reputation.

*Lack of viable alternatives.* In much of the world formal schooling is the most socially viable alternative to early marriage. Girls with a secondary or higher education are six times less likely to marry early than girls without an education.<sup>27</sup> However, schooling costs (direct and indirect) and opportunity costs (loss of the daughter's labor) can be substantial for families living in poverty. Girls from households in the poorest quintile are three times more likely to be out of school than those from the wealthiest quintile.<sup>28,29</sup> The poor learning outcomes associated with rural schooling in some parts of the Sahel serve as a further disincentive for parents to make these sacrifices. Girls from rural areas are twice as likely to be out of school as those from urban areas.<sup>30</sup>

### ***Study Objectives***

The purpose of this study is to inform the targeting and intervention design of component 1.2 by meeting the following objectives:

- identify the underlying causes (individual, household, community) of early marriage and early childbearing and ascertain sub-populations of girls most at risk;
- develop a more nuanced understanding of the decision-making processes relating to girls' schooling and marriage;
- elicit girls' aspirations (and those of their parents and extended family) and their perceptions of viable alternatives to early marriage;
- examine the nature of family and social support for such alternatives and the factors enhancing/inhibiting the likelihood that they could/would take advantage of them;
- explore the day-to-day realities, subjective understandings, and needs of married adolescents.

## **Methodology**

This study employed the ethnographic approach—participant observation, in-depth interviewing, informal discussions, and archival research—to explore early marriage and possible alternatives through the eyes of rural adolescent girls, their parents, and community leaders. Ethnographic methods have proven to be relatively unobtrusive and can be effective when gathering sensitive information and when encountering power differentials such as those associated with gender. This approach is especially useful for exploratory research as it allows for spontaneity and the adaptation of the study questions and design where multiple uncontrolled variables are expected.

The research assistants lived with families in one of the four rural research communities and participated in the daily life of the community for a period of one month (May 7, 2015 to June 7, 2015). This participant-observation facilitated the development of mutual trust and understanding and led to responses that were often more frank than usually encountered in survey research. In a casual conversation during the first week several religious leaders told one of the researchers “that if we wanted to help we should repair the irrigation system rather than going house to house asking for girls’ opinions.” By the second week rapport had grown to the point that the same researcher reported the following encounter,

“I spoke with a man about the marriage of his daughter-in-law who he said was seventeen at the time of the wedding. After the interview I headed across the road to speak with his son, the girls’ husband. The father-in-law ran ahead of me and said something to him before I got there. During the interview the son said that the girl was only 13 at the time of the marriage. It seems that the father-in-law knew that people from the outside frown on early marriage and told his son to say she was older than she was. However, I knew the man—he sells petrol at the motor park—and it appears he trusted me and was open with me.”

Participant-observation also allowed the researchers to bring together what people say (the content of interviews) with what they do (daily observations in the form of field notes). A researcher wrote in her field notes, “When you ask mothers what they want for their daughters they say Western education. But I see them in the mornings sending their girls hawking instead of going to school. Many have no option but to do so. The girls also contradict themselves—during interviews they say they want to go to school but during informal conversations they say they want to be married.” The ability to triangulate between the observations, casual conversations, and formal interviews proved invaluable during data analysis.

The on-the-ground implementation of the study was conducted in close collaboration with the Centre for Girls Education, Ahmadu Bello University, and the West African Centre for Economic and Social Studies (CESAO).

Research Assistants: The lead researchers work with Zakari Abou, the head of the CESAO Maradi office, to recruit, interview, and hire the nine native Hausa speaking research assistants (five women and four men) who carried out the data collection. The research assistants attended a one-week training at the Centre for Girls Education, Ahmadu Bello University, located in Kaduna State, Nigeria. The training featured: 1) the presentation and demonstration of the

essentials of qualitative data collection (participant-observation, in-depth interviewing, and informal group discussions; 2) daily hands-on practice in nearby communities; and 3) reflection and discussion of the fieldwork practice sessions.

Sampling: We employed ‘purposive sampling’ and selected interviewees based on their familiarity with issues of importance. Sampling was purposive in the sense that we sought adequate representation of important sub-populations (e.g. unmarried girls, married adolescents, their husbands, parents, community leaders, religious leaders, and teachers). Emphasis was placed on disaggregating categories of respondents. The study took place in three communities with high rates of early marriage and low rates of girls’ school enrollment and completion, and one community with better outcomes.

The CESA Maradi office worked with NGOs in the area to select four communities that varied in terms of distance from roads or schools, income, and other socioeconomic characteristics. The research assistants were divided between the four communities. This work did not involve tests of significance, tests of hypotheses, or any attempt to generate population estimates of incidence or prevalence. The issue, therefore, became one of ‘saturation.’ We continued interviewing each key category of people in the study communities until the interviews no longer generated new information.

Topics of investigation: We started by casting a wide net and asking open-ended questions. We encouraged participants to respond in their own words and in greater detail than is typically the case with quantitative methods. When a participant brought up something that seemed valuable or insightful the research assistant had the flexibility to tailor subsequent questions to explore this new information. The following topics formed the heart of the study:

- Who are the primary actors in decision-making related to girls’ schooling, income generation, and marriage? What are the negotiations and power relationships that influence the outcomes?
- How is readiness for marriage assessed?
- What are the greatest risk factors for early marriage?
- Are the girls consulted during the process of arranging a marriage? If so, did they have the confidence and ability to express their preferences?
- In cases where girls are consulted, in what aspects of marriage decision-making do they have more influence? In what aspects do they have less? (E.g., influence over whom they marry, when they marry, if they remain in school after marriage, etc.)?
- What are the social norms relating to appropriate levels of schooling, timing of marriage, and timing of childbearing for girls? To what extent are those norms contested and by whom?
- Are there individual family traditions relating to appropriate levels of schooling, timing of marriage, and timing of childbearing for girls?
- Do all girls within the same household face the same risk of early marriage, or do families encourage early marriage for some daughters and education for other daughters? If the risks are not the same for all girls in the same household, how are the decisions made about which girl does what?

- Do husbands allow adolescent wives to remain in school? What influences their decisions?
- Is there an exchange of bridewealth? If so, what happens to it?
- What knowledge and skills does an adolescent girl most need in order to successfully cope with (and help her family cope with) stresses and shocks in this setting?
- Which of these assets are adolescent girls currently acquiring in their families and communities?
- What are women's existing livelihood strategies? (This is essential to know before developing interventions to increase adolescent girls' and women's livelihood options.)
- Are there socially viable alternatives to early marriage? If so, how do the actors involved perceive, prioritize and weigh the different options?
- What are the underlying causes of early marriage and would offering incentives (e.g., to keep girls in school and/or increase their earnings) delay marriage and childbearing?
- What do fathers, mothers, and daughters seek in a potential husband and husband's family?
- Is the decision to marry sometimes related to economic or other immediate stresses on the family, for example draught, economic worsening, etc.?
- Does a girl's income earning activity change after marriage? Does marriage alter the expectation that she contribute to the household, and affect her opportunities (or the type of opportunities) to do so?
- If the respondent has a daughter, at what age would she/he like her to marry? What are the respondent's aspirations for her?
- How does the larger political economy influence local marriage practices (e.g., through availability of adequate schools, employment following graduation, etc.)?

Data Gathering: This study employed a range of research methods—participant observation, structured observation, in-depth interviews, informal group discussions and the review of program reports and documents.

The research assistants lived with local families and participated in the daily life of the community for a period of one month, and wrote field notes of their observations every evening. The host families in each community were chosen with the assistance of the village chief. As guests it would have been seen as inappropriate for the researchers to offer pay to live with the families. However, given the poverty and scarcity of food in the region the researchers brought and cooked their own food which they often shared with the families.

The participant-observation facilitated the kind of informal discussions that often provide deeper insight than formal interviews and focus groups. The research assistants also conducted in-depth, open-ended interviews and consultations with key respondents. Many of the interviews took the form of marriage narratives and were structured to elicit the story of the girl's life before the marriage planning began and proceeded chronologically through the stages of arranging the marriage, the wedding, and married life. The interviewers led the respondents through their stories, step-by-step, with as little interruption as possible. They prompted when needed but were flexible and attentive and when possible adapted their questions to the narrative being told. When possible we conducted separate interviews with the married adolescent, her father, mother,

and other key people involved. This provided diverse perspectives on thirty-seven early marriages.

We employed a similar strategy with fourteen case studies of local women who are considered in their communities as having a successful business. Data collection for the marriage narratives and business case studies was supplemented with participant-observation and open-ended, in-depth interviews conducted with the adolescent girls, their parents, husbands, extended family and other relevant actors.

Though qualitative research does not produce findings representative across populations and study sites it can be designed to be systematic and reduce bias through triangulation (the use of multiple research methods and investigators in order to enhance confidence in the findings). We worked to enhance triangulation in our study design by ensuring diversity within the research team (background, gender, age, education), types of respondents (gender, age, ethnic group, socio-economic status, specialists), and characteristics of the communities serving as research sites.

Recruitment: Meetings were scheduled with community leaders and local officials before research began to inform them of the objectives and methods of the study and to receive their permission to carry out the research in their communities. We then worked closely with them to identify and invite interview respondents to join the study. These initial referrals led to secondary and tertiary referrals, as did contacts made while living with host families. The participants came from a variety of social positions and included:

Interview Type	Respondents	Number of People Interviewed
<b>In-Depth Marriage Narratives</b>	Married Adolescents	37
	Mothers	13
	Fathers	26
<b>Open-Ended Interviews</b>	Unmarried girls (10-14)	7
	Unmarried girls (15-19)	6
	Husbands	6
	Young Men	1
	Teachers	2
	Imams	3
	Community Leaders	4
	Community Leaders' Wife	1
	Divorced Women	3
<b>Successful Women's Businesses</b>	In-Depth Business Case Studies	14
<b>Focus Groups</b>	Girls (3 focus groups)	12
	Women (2 focus groups)	11
	Men (2 focus groups)	11
<b>Casual Conversations (Group)</b>	Girls (2 groups)	7
<b>Casual Conversations (Individuals)</b>	Girls	8
	Men	6
	Women	6
<b>Total</b>		<b>184</b>

Data Analysis: The major analytical approach was thematic and qualitative. Preliminary data analysis began early in the data collection process and continued until after the completion of data gathering. Coding was both deductive and inductive. We explored categories suggested by World Bank staff, country stakeholders, and that arose in the research literature. Categories were also derived directly and inductively by looking for reoccurring themes in the qualitative data.

The lead researchers, assisted by three experienced investigators from the Centre for Girls Education, supervised the data collection. They met with the researcher assistants every fourth day (for a total of seven meetings) for ongoing, iterative, qualitative analysis. The group analysis meetings usually began with a two-hour session starting with an opened-ended question such as “what did you learn that surprised you these last four days.” These open-ended questions facilitated the discovery of new themes and their inclusion into the research. For example, the topic of mothers’ obligations was not in the original list of topics to be explored but gained a prominent place in our research in this manner. After lunch, we divided the researchers in groups (by the community where they were working) and asked what they had learned about each of the key research topics. The groups then discussed whether these new observations and insights confirmed or contradicted what they had learned previously, what might be the reason for the contradictions, and what follow-up interviews were needed to clarify the issues raised.

The analysis meetings were tape recorded, translated into English, and analyzed by the lead investigators along with the interview transcripts and fieldnotes. As the process continued, preliminary categories and insights were then tested against data from new interviews, observations, and analysis meetings. This led to the refinement, abandonment, or redevelopment of themes and research questions and to the next series of interviews. During each round of data collection the interviews became increasingly structured and focused. We continued this process until the key conceptual findings appeared to remain stable with additional data. A final set of interviews was conducted in which tentative conclusions constructed through this thematic and qualitative analysis were referred back to a number of the most knowledgeable of the respondents for their response and refinement.

### **Protection of the Rights of Human Subjects**

Informed consent was obtained before all interviews and focus groups. Given that many of the participants of this research were unable to read or write, the consent form was spoken to them and consent was obtained orally. Oral consent confirmed that: 1) the participant had been fully informed of the objectives of the study; 2) the participant understood participation their participation was voluntary; 3) the participant understood that they could terminate the interview for any reason and at any time; and 4) the participant gave their full consent to the interview. The study investigators also respected the local cultural norms and were aware that many times permission to interview women needs to be sought from the husband, even prior to the consent of the woman.

In the case of children below the age of sixteen, the research assistants approached the parents of the household to ask permission to enroll their son or daughter in the research. (It is the custom in Hausa society to meet with the senior male in the family first. However, if the minor’s mother was the only parent at home, and if she felt comfortable making the consent decision, her consent

was deemed sufficient.) If the minor lived with guardians other than her parents, the same consent procedure was conducted with her guardians. If she lived with only one parent or guardian, one parental or guardian's consent, plus the girl's consent, was deemed sufficient. The research assistants were trained not to apply pressure of any kind or attempt to influence decisions regarding participation in the research. All data collected was anonymous to protect confidentiality. (Please see appendix for the human subjects protocol and consent forms used in this research.)

## **Roles and responsibilities**

The assessment team was led by Daniel Perlman, Ph.D. and co-led by Fatima Adamu, Ph.D. Daniel is a research medical anthropologist at the Bixby Centre for Population, Health and Sustainability at the University of California, Berkeley. He has more than 30 years experience of planning, implementing and evaluating health and education programmes in Asia, Africa and Latin America. Daniel has directed the Centre for Girls Education in Zaria, Kaduna State, Nigeria, since its founding in 2007. The Centre is a girls programming research, learning, and training hub and is a joint program of the University of California, Berkeley, and Ahmadu Bello University. Daniel also serves as the PI on the Centre's grants from the MacArthur Foundation, UNFPA, Ford Foundation, and the Malala Fund.

Fatima is a professor of Sociology at Usmanu Danfodiyo University and has devoted her career to applied research relating to women's empowerment and the improvement of their health, and educational outcomes. She is currently on leave of absence from the university to direct Women for Health, a DfID funded program to increase the number of female health workers in the north coming from rural backgrounds and to support their deployment to rural health facilities. Fatima served as Director of Research at the National Centre for Women Development and as the Community and Social Development Advisor for a PRRINN MNCH, a UK aid-funded project addressing maternal, neonatal and child health in four northern states. At PRRINN MNCH she supervised operations research on innovative approaches to increase birth preparedness and complication readiness in the four states.

## **Findings**

We begin the findings section with a discussion of context and the four study communities. We then discuss the division of the rural Hausa economy by gender. Seclusion and related marital practices have created two separate and independent worlds for men and women. Hausa society recognizes a woman's right to own and control her income and property. Women take decisions about production, income and social relations separately and independently of their husbands. We then discuss the vital role girls play in the household economy. A woman's income is influenced to a large extent by the dedication and hard work of her daughters. The discussion then moves to early marriage and the signs of readiness for marriage, marriage related decision-making, drivers of early marriage, and married adolescents. We conclude by presenting our findings on girls' education and the social, economic, and institutional barriers to girls' education.



## *The Context*

“We have three kinds of families,” the village chief of Kore told me. “The first are economically stable. They can afford what they want and make up about a quarter of our population. The second kind of family is poor. They can buy most of what they need. The rest are very poor. They don’t have the capital to start anything of their own.” ~ *Dan Turke research assistant’s daily fieldnotes*

This study took place in four rural communities in Maradi Department, located in south-central Niger. Maradi has some of the world’s highest rates of maternal mortality, child marriage, and infant mortality. It is predominately Hausa, an ethnic group of more than 30 million people deeply rooted in Islam, and found in Niger, Nigeria, Côte d'Ivoire and other West African countries. Maradi Department is geographically diverse (from savannah to Sahel to desert) and its economy is somewhat diversified (from trade to farming). Southern Maradi is classified as Sahel and is one of the Niger’s most important producers of millet, sorghum, peanuts, and livestock.

Three of the study communities had high rates of early marriage and low rates of school completion. Outcomes in Yanwa<sup>1</sup>, the fourth community, are more positive. People there attribute their high interest in education to the fact that several government officials—police officers, teachers, soldiers, immigration officers and even a state minister—have come from the community. “Their parents were poor but they sent them to school and now they have good positions and come back to make sure that their parents are comfortable and to help neighbors during Salah.” Others say that the several NGOs working in the community have helped raise awareness of early marriage and the importance of school. Also important is that the community is on the main highway, only fifteen km on the main road from Maradi.

### *Yanwa*

“The top ten students in any class are usually from Yanwa. They are determined to get an education. Halimatu—a fourteen-year-old girl with whom we are living—pounds and grinds millet each afternoon to reduce the work she has to do in the morning. She walks several kilometers to school, though those who have the means have bicycles. A deaf girl in one of the classes I visited was able to go to the board and write correctly what she was learning. When someone does well in school people pray that God will also help them to get good grades too.” ~ *Yanwa research assistant’s daily fieldnotes*

Yanwa is a community in Makerawa local government on the Maradi road about a twenty-five minute drive from the city. The settlement is composed of extended family compounds surrounded by high walls made of mud block. The main livelihoods for the men are subsistence farming, raising livestock, and two to three month periods of migration for work in Nigeria and Mali. Most married women have a small business selling prepared food, trading, or rearing of chickens, ducks, goats, sheep, and in some cases cattle, though most that do have the

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<sup>1</sup> The names of all people and locations have been changed

cattle only have a few head. Some women augment their earnings with small farming. The community has a dispensary with a midwife and a nurse. The government no longer stocks the dispensary. The personnel say they have no choice but to buy medications and resell them to the people. The community has no electricity and just two wells serve their main source of water.

Child marriage—especially at ages of less than fifteen—is less common in Yanwa than in the other study communities. Most of the children in Yanwa go to the coeducational primary school and girls lead in most of the classes. However, students must go to a neighboring community for secondary school and enrollment drops off dramatically with as few as ten percent of the girls making the transition to junior secondary.

### *Dagura*

“As you enter the community you come to a small hospital, primary and secondary school and an Islamic school (Franco-Arab). These services aren’t located in just any community. It’s difficult to find them in villages and any village that has them has really progressed. There was a lot of focus on education in the community a few years back. They built a small barrack for teachers and successfully advocated for the building of a secondary school in the community. Community leaders agreed that if they received any news that a parent is planning to marry his daughter before the age of fifteen, they would sit with the father and tell him that if he follows through with the marriage they will take measures against him. The community leader was reluctant to tell me any stories about anyone in the community that had gone through such experience. This happened in 2010. Many people started to disobey the agreement and nothing was done to them.” ~ *Dagura research assistant’s daily fieldnotes*

Dagura community is in the Makerawa local government about forty-two km away from Maradi. It is on the Niamey road and has primary and secondary schools, electricity, a formal Islamic school, and five boreholes and two wells. The community has a small hospital, staffed by a physician, that offers family planning and other reproductive health services. Dagura has a population of about 3000 people. Most men are farmers, and if able, raise livestock or engage in small trade. Women make *fura* and *tuwo* for sale and raise chickens, ducks, guinea fowl, goats, sheep and even a few cows. Our research team in the community was told that until about a decade ago early marriage was quite common and that when a girl didn’t do well in school “they would marry her off whether she wanted it or not and whether she was ready or not.” Presently marriage under the age of fifteen is less common and “sometimes they even let her stay longer if they see that she is serious about school.” Girls’ primary school enrollment is equivalent to that of boys. However, despite having a secondary school located in the community the number of girls in secondary school is half that of boys.

### *Yakassa*

“Maternal mortality is high in Yakassa. Two young women died in childbirth during the first week of our stay in the community. The first woman married at fourteen and had three children. She had complications during each previous delivery and died from post-partum hemorrhage a few hours after a being rushed to the health center in the local

government headquarters. The second was twelve years old when she married. She lost her first child at age fourteen and was advised to wait several years before trying again. Her last pregnancy came with a series of complications that finally claimed her life a week after delivery. The babies of both young women survived.” ~ *Yakassa ethnographic research assistant’s daily fieldnotes*

Yakassa is on the highway about 75km from Maradi and about 25km from Malaganta, the local government secretariat. It has an estimated population of about 3000. The community has both a primary and a junior secondary school. However, early marriage is common and boys outnumber the girls in primary school by three to one and in junior secondary school by five to one. The senior secondary school is located in Yakassa.

The majority of men are farmers and grow millet, groundnuts and beans for consumption. The community had irrigated fields until last year when the dam that served as the water source dried up. The men say that groundnuts and beans are not yielding as much as in the past due to the declining fertility of the soil. As in the other communities, the men migrate for work two to three months each year. The community has no electricity and limited potable water. The market in Yakassa closed some years back. Trade moved to the motor park which is now packed with girls hawking *fura*, *tuwo* and ingredients for soups every day from 9:00am - 8:30pm. Yakassa has a small dispensary serving about ten communities. The community appears to have produced few political or government officials or successful businessmen or women.

#### *Kore*

“The community leader told me there is not a single person in the community who has completed secondary school. The secondary school is located a distance away and hundreds of students have enrolled there. But he said they return home every weekend unhappy about the food and how they are treated where they are staying. Eventually they insist on staying home. Only two of the seven girls that entered the secondary school this year remain. The other five have already been withdrawn and married. – *from the fieldnotes from a researcher at Kore community*

Kore is off the tarred road about 40 km from Maradi. Its estimated population is 1900 with the breakdown roughly: 50% ages 1-16; 30.5% ages 15-35; and 19.5% above 35. There is no health post, electricity, or portable water supply in the community. The major source of livelihood in the community is farming, food processing and preparation, and animal rearing. As in the other three communities, most people live in compounds with extended family members. “One thing that intrigued me was the size of the households,” wrote one of the researchers in his fieldnotes. “The compound I’m staying in is so big that when I first arrived I thought it was the entire settlement. We are living with the village head (mai gari) and his brothers, their co-wives, and their children and grandchildren.” Most women give birth at home. Maternal mortality, early marriage, and infant mortality are high. Food insecurity is a significant challenge for the poorest families in Kore, especially during the planting season when their stored grains (millet) have been exhausted.

## *Separate Worlds*

### *Women's economic activity*

“The demand for cooked and processed foodstuffs is great, snacks being much consumed by women and children, and meals being bought by young men and youth, as well as by members of households in which no cooking is done. The wives of poorer farmers are just as apt to participate in this trade as those of richer farmers. Often no finance is required to enter this business as the raw foodstuffs, such as grains, may be paid for after the processing and selling have been completed. However, those women who buy produce at harvest for later processing or resale when prices have risen, require capital, most of them being the wives of better-off farmers.” - Polly Hill

“My business selling *tuwo*<sup>2</sup> has allowed me to feed many people. I always give some to my in-laws and the children in our extended family. If a neighbor comes in when I'm making it I give them some too. This has elevated my status in the eyes of my in-laws. They look up to me and seek my advice. When I am in need of a loan they never hesitate because they know I have a way to pay back my debt. My husband also holds me in high esteem and respects me a lot because of what I have been doing for him and his family.” ~ *a successful small business woman from Kore community*

The division of responsibilities between wife and husband is well defined in Islam. The husband is to provide for the material needs of the household. His wife is expected to obey him, cook for him, and raise his children. In rural Maradi, most wives also agree to practice a form of seclusion in which they conduct most activities within their compounds and the compounds of their kin and friends.<sup>31</sup> This arrangement relieves them of farming and the collection of water and firewood. Women's access to public spaces is thus constrained, as is men's access to women's spaces within the compound.

Seclusion and related marital practices have created two separate and independent worlds for men and women.<sup>32</sup> Hausa society recognizes a woman's right to own and control her income and property.<sup>33</sup> Her resources are clearly demarcated from her husband's and there are no collective household assets.<sup>34</sup> Consequently, women take decisions about production, income and social relations separately and independently of their husbands.<sup>35</sup>

The women's economy in rural Maradi focuses on the processing and preparation of foodstuffs. Women process agricultural products like groundnuts for oil and groundnut cake and most trade cooked foodstuffs like *fura*,<sup>3</sup> cakes and snacks, and *tuwo* and millet and guinea-corn gruel. Girls often learn how to prepare food for sale when they are young from their mothers, grandmothers, older sisters, relatives, and at times even neighbors. Women also conduct most of the retail trade in essential condiments, such as salt and natron,<sup>4</sup> which have to be bought outside on their behalf, as well as vegetables, beans, and other ingredients used for the soups that accompany staple dishes like *tuwo*. Fowl and small livestock production is seen as a form of saving and

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<sup>2</sup> staple food made from guinea-corn, millet flour, or rice, which is cooked in boiling water and stirred until thick

<sup>3</sup> balls of cooked millet in cultured milk

<sup>4</sup> a mixture of soda ash and baking soda

investment and “chickens, goats, and sheep serve as stores of value in a non-banking rural society, bearing interest in the form of offspring and remaining available for liquidation when cash is required.”<sup>36</sup> A husband can give a small portion of his farmland to his wives to cultivate beans and grains during the rainy season. They store the harvest for ceremonies or for times of economic stress.

None of the women indicated that their husbands in any way inhibited their economic activities. Rather, many reported that their husbands were supportive and recognized the immediate economic benefits to their families. In several cases the husbands themselves provided the capital needed for their wives to start their businesses. One woman conducted her business making *tuwo* by using millet and guinea corn supplied by her husband from his small farm. A male business-owner argued that the most direct way for his community to progress is to build women’s economic capacity since women are the ones looking after the households.

### *Benefits of Having a Small Business*

“This job is of paramount importance to me. Whenever there is a problem that my husband can’t help with I solve it myself. If any of my children are in need of something, if there’s a request from their school, or if a child falls sick, I come to the rescue.” ~ *successful small business woman from Kore community*

“You know money is power. My husband, co-wife and mother in-law has a special way they treat me. This is because they know they can come to me to borrow money at any point in time. I have an edge over my co-wife because I always have money and my husband respects me because of that.” ~ *successful small business woman from Yanwa community*

The women spoke of multiple benefits to having a business including increased social status and financial security, the ability to feed and clothe their families, deal with family emergencies, help others in the community, and participate in savings groups with other women. All said that the income generated is helpful (and some said essential) for meeting the basic needs of their families. Some husbands said that at times they had to depend on their wives’ businesses, especially when they had to leave for several months at a time for work and weren’t able to leave enough food or money to last during their absence. The successful business women also reported improved status within the home and within the community due to their ability to be self-reliant and to lend money to others in need. Many women are proud to support others and enjoy the respect they receive in return. Their relationships with their husbands, co-wives, mothers-in-law, fathers-in-law, and friends are often improved, and they say this can prove invaluable during times of agricultural failure or economic stress. One woman described a time when she fell ill without enough savings to go to the hospital:

“My father in-law always looks out for me. When I fell ill and I didn’t have money to go to the doctor he took me to the hospital and paid for my treatment. If had not taken care of the family needs in the past I’m not sure he would have done this for me as promptly as he did.” ~ *successful small business woman from Kore community*

Perhaps of most importance to the women was their increased ability to meet their social obligations and save for their daughters’ weddings. Without their own income to pay for these expenses they would have had to go into debt to pay for the weddings and naming ceremonies. One woman even used her own

income to finance her husband's education at a private school, which she believed would benefit her as well as her husband. When asked about the determinates of their success, the small business women most often spoke of the need for honesty, hygienic operations, having a girl to sell what she produced, and the ability to borrow start-up capital from friends, co-wives, or relatives.

There was a strong consensus that the lack of capital was the greatest barrier to engaging in successful income-generating activities in their communities. Those who prepared food for sale spoke of the need for capital to purchase larger quantities of cooking supplies to reduce costs, equipment such as oil extractors, grain and nut grinders. They also said there was a need for literacy training and most could not read or write and needed to mentally track their gains and debts.

### *Mothers and daughters*

In the early twentieth century a bride's female kin formed a procession to bear on their heads the large number of gifts including items a woman uses to perform household duties (pounding grain, cooking, and washing) and items to decorate her room. A young woman therefore brought to her marriage a set of goods essential to the running of the household, and these goods were hers to keep should the marriage break up. ~ Barbara Cooper

A woman's economic activities are closely tied to her social obligations related to being a good mother, kin, and friend. A substantial part every Hausa mother's earnings is used to buy *kayan daki*, 'things for the room,' for her daughters' marriage<sup>37</sup>. A married woman has two rooms as her personal space. She has an entry room that contains her *kayan daki*—once calabashes and now porcelain bowls and enamel pots—prominently displayed in a cupboard.<sup>35</sup> The inner room is her sleeping space.

The 'things for the room' are an endowment from mother to daughter.<sup>38</sup> The daughter can sell this property to increase capital for her courtyard business or to get out of an unsatisfactory marriage. The plates, pots, and kitchenware are also a source of prestige for a newly married woman who enters her husband's home at the bottom of the hierarchy of adult females. When guests or in-laws visit a woman's room they "encounter a material measure of her worth and standing in the household and in the community. The numerous 'things for the room' serve as an indicator of how many friends her kin can turn to for support and signify that she is someone with strong social ties and an ability to mobilize the family."<sup>39</sup>

Hausa women build social networks of friends, kin, and marriage ties, that are independent of their husbands and parents. Visits and reciprocal gift exchanges are essential features of these relationships and center around weddings, naming ceremonies, and *Salah*.<sup>40</sup> Kinship and friendship are strengthened in Hausa culture through these visits, exchanges, and mutual support."<sup>41</sup> These practices expand women's mobility. According to a Hausa proverb, "kinship goes on foot," referring to the fact that women attend ceremonies and visit friends and relatives, often at night.<sup>42</sup>

Hausa husbands try hard to maintain their families as this is seen as a religious obligation. They are also responsible for their children's school fees, uniforms, transport, and other related costs. A woman's income is thus ideally dedicated to saving for her daughter's wedding and for the

maintenance of her social networks through gift exchanges and mutual support. However, husbands are increasingly finding it difficult to provide for their wives and families. Niger has a small and diminishing amount of arable land and the world's fastest growing population.<sup>43</sup> As a result, family farms are being divided into ever smaller parcels. Agriculture in the Sahel has always been an uncertain endeavor and with climate change this is even more so. Therefore, women in Maradi are finding that they need to devote an increasing amount of their income to the needs of their immediate family.

If a man is able to maintain his family he is seen as a responsible head of the household and gains self-respect and confidence. If a woman is seen as raising respectful and successful children, generously providing for her daughters on their wedding day, and meeting her many social obligations, she will too will gain self respect and confidence. Where the husband fails and the mother has to help maintain the family, it is seen as a failure in the part of the husband. Where the wife fails and the father has to help with domestic work she will be criticized for "not even taking care of her husband."

#### Interview with a Successful Business Woman

We were told about a woman who is known for her successful business selling *fura* in the community. We entered into the compound courtyard and were welcomed by two women pounding millet together in the same large mortar with two pestles. They lifted the heavy wooden pestles up and then plunged them down with alternating strokes that created a lively rhythm. I reached to collect one of the pestles to help pound but the women laughed and asked how a city woman like me would know how to pound millet. To prove them wrong I collected the piston and began to pound. The other woman joined me and we pounded with the same rhythm as before and the women hailed us and everyone laughed.

My colleague then introduced us and asked for Kande, the businesswoman we had been told about. They called her and she took us to her entry room. She's about 35 years old and seemed self-confident. We sat chatted for a while before telling her about our research and receiving her informed consent.

"I used to make both rice and beans and *fura da nono*," she began. "Now I only make *fura da nono* and my daughter, who is ten years old, sells it in the community. She's not in a government school. When we tried to enrol her we were told that she was too old for admission. So she only goes to Islamic school. If I send her hawking we sell more. When you keep your *fura* at home men cannot come to the house to buy it."

"Why don't you sell rice and beans any more? I asked. "I'm out of capital. I can't afford to do two businesses at the same time. So now I make *fura da nono* because it is cheaper for me buy the ingredients. I buy two or three majors of millet and the milk and don't spend more than 5000 CFA to prepare it. I get about 1000 CFA or more as gain. I was taught by my mother to be self-reliant and to be able to provide for the basic needs for my family so I that don't depend on my husband for everything.

My business also helps me with my social obligations. Marriage and naming ceremonies take money. I save what I can in an *adashe*.<sup>\*</sup> When my daughter gets married I want to send her to her husband's home with lots of things. If there is a wedding or naming ceremony in the

community I can contribute without asking my husband for money. Then when it is my turn people will reciprocate.

“Money is power. My co-wife and mother in-law treat me in a special way because they know they can come to me to borrow money at any point in time. I have an advantage over my co-wife because I have money. When my husband doesn’t have money, and if I have some, I use it to cook for the household. My husband respects me for that

“Is there a business that you would prefer doing?” I asked “I’d like to buy and sell grains from home. I could earn more doing that and would not have to send my daughter out hawking. But I would need capital. I borrow money from my female friends and it is without cost but this would not be enough.

“Is there competition?” She looked up surprised and said, “There’s lots of competition! It doesn’t cost much to start a *fura* business, which is why so many women are doing it. If you go to the motor park you would see many girls hawking *fura*. However, it’s a seasonal business. During the hottest months people drink *fura* more than during the Harmattan.\*\* But despite the competition, we are still selling, because if you know to make your *fura* rich and pound it well, everyone will want to buy yours.”

\* A collective savings group. Such groups are very common in rural Niger.

\*\* Cool dusty trade winds that blowing over much of West Africa in from November to March.

### *A Good Mother*

“Mothers attend wedding ceremonies to see what other women give to their daughters so that they can plan ahead to do the same for their own. It is when a mother provides her daughter with all these things that she is regarded a good mother.” ~ *a father from Dugura community*

In rural Maradi a woman is seen as a good mother if she invests in the future of her daughters. Since marriage is viewed as the primary avenue to securing a girl’s future, women place strong emphasis on marriage preparation and investments. A mother is expected to teach her daughter an income generating-activity before marriage and to supply her with a full array of kitchenware, pots and pans on her wedding day. We were told “if a woman provides all that her daughter needs for her new home people will say, ‘she is a good mother who loves her daughter and won’t let her daughter down or put her to shame.’” If she is able she will provide her with small livestock and other income generating assets. A good mother is industrious and complements what her husband brings home in times of food insecurity.

There was a strong consensus among the people we interviewed that if education were seen as an effective path to secure a girls future, women would also wholeheartedly invest in the education of daughters. Like marriage, education is viewed as a religious obligation. Having one’s daughter become a health worker or teacher and assist her family and others is believed to bring Allah’s blessing. However, education in rural Maradi is of such poor quality that it offers few future opportunities. “If after six years of schooling my daughter can’t even read a single sentence why make the sacrifice?” is a sentiment we heard often in the communities. Were girls



to gain core academic competencies in school and were they then able to find paid employment it is likely that girls' education might attract the same focus and zeal as preparation for marriage. We will describe the crises facing rural education and provide recommendations for its improvement later in this report.

### *Hawking*

“I was surprised by the degree to which people in the community hold hawking in high esteem. They place it above everything else. Even schooling. Having a girl to hawk for you is so important that if a woman doesn't have one she borrows her sister's daughter to do it. When the girls return home from school they put away their books, buy 20 or 30 dala's worth of *fura* to drink, pick up the things their mothers have prepared for them to hawk, and set off. Even if a girl's mother doesn't send her to hawk she takes whatever little money she has or can borrow and goes out and buys flour, oil, or other soup ingredients to sell at the motor park. She might make no more than 5 or 10 dala, but she would rather spend the whole day hawking and return in the evening than to spend the time at home studying.” ~ *Kore research assistant's daily field notes*

With few options for work outside the home, rural women in Maradi engage in a variety of economic activities in their courtyards and depend on their daughters not only to relieve them of domestic work and mind younger siblings but also to bring raw materials from the market, take part in processing or production, and especially to sell the finished goods. Consequently, a woman's income is influenced to a large extent by the dedication and hard work of her daughters. A daughter is so vital to a woman's livelihood activities that without one many women foster the daughters of relatives.

Boys and girls begin assisting with income generation at an early age. However, when boys work with their fathers and earn a little money they are under less obligation to bring it back to the household. A boy is seen as mature enough to buy things for himself and respondents said that a boy needs to learn to struggle to survive but a girl needs protection. Parents make sure that the daughter gets the food, clothing, and other things she needs. The resulting contradiction is that a girl is seen as needing to be protected but all the same is sent out hawking. This is because many rural families are dependent on their daughter's hawking to put food on the table when the father is not able to do so. Hawking is done door-to-door or in public spaces like markets and motor parks, the girls peddling food or other items their mothers have prepared for sale.

Though not all girls want to hawk, many are eager and active participants in this activity. It is the aspiration of every girl we interviewed, irrespective of whether she is in school or not, to be brought to her new room on her wedding day and find it fitted out with an impressive array of dishes, pots, and kitchenware. The only way for a girl from a poor family to assure this is through hawking. There is no other alternative. With hawking so directly linked with such a desired goal many girls pursue it with determination. It is the only life many of them know. “I interviewed a woman with a 7 year old daughter,” wrote one of the researchers in her field diary. “I asked her if the girl is in school and she said no. Her daughter hawks and the money she makes goes to meet family needs and to save for her wedding. After each day's sales the girl gives the profits to her mother to save.” The married adolescents we interviewed often proudly

pointed out the kitchenware and decorations in their entry room that they bought with the money they saved from hawking. For girls from families that are financially better off, hawking provides an opportunity to replace older school uniforms, sandals and socks. While out selling with their friends girls are likely to experience a greater level of autonomy than at any other time in their lives.

Hawking is not just a platform for families to make money, but equally important it is a platform, like school, where girls learn to navigate in the larger social world. The market places and motor parks where girls hawk are the economic nerves of the community. They are venues where men and boys of all ages congregate and the girls bring food to sell to them. While engaged in hawking girls make friends and meet boys. Often the friendships that arise from hawking will form a significant part of their social networks in adulthood. Furthermore, many of the women we interviewed said that they met their husbands while hawking. There are virtually no other spaces for young men and women to meet in most rural Hausa communities. The public mixing of men and women is frowned upon. Yet this is acceptable in settings where hawking takes place if the interaction is respectful, proper and in public. This is because the men depend on the food that the girls sell and the girls' families depend on the income they bring home.

### *Hawking and School*

“There is a girl in the compound where we stay who lives with her grandmother. She goes to school in the morning and hawks in the afternoon. I was surprised at how well the girl merges house chores and hawking with school. She wakes up as early as 6am to pound millet. After that she prepares for school. When she comes home from school she drinks some *kunu* and immediately goes to hawk. I’m told that she does very well in school though she seems to have little time to do homework. I asked her about this and she said she wished she had more time to read her books, but as it is she is able to answer the teacher’s questions correctly in class. I can only imagine what she could do if she had time to study.” *~from the field notes of the researcher in Yakassa community*

Hawking adversely affects school performance and retention. In addition it makes the girls vulnerable to exploitation by the men they encounter. In urban areas, hawking takes place after school hours while in the rural research communities many of the girls who don’t attend school hawk all day. Fathers often say they are uncomfortable with the practice and that they have asked their wives repeatedly to stop. “I leave the house to go to the farm in the morning and once I leave my wife is adamant about sending my daughter out to make money for her marriage,” said one.

Mothers are all too cognizant of the risks involved with hawking—having done so themselves before marrying. Mothers are financially dependent on the practice and often feel they need to sacrifice their daughter’s schooling for the benefit of the family. At times hawking appears to have the tacit approval of the father, especially if he is poor. “I have nineteen children, sixteen of whom are girls,” said one father. I enrolled most of them in school but they drop out. I know that hawking is responsible for this, and I wish they didn’t go out hawking, but I just can’t meet all the needs of my family. If I had the means to do so things would be different.”

Our researcher assistants observed mothers waiting for their girls to return from hawking for the money to buy ingredients for the day's meal. One mother told us that her husband left her five years earlier and has done nothing for the family since then. She goes to the borehole every morning to buy water for three dala and sells it for five dala. The two dala profit from this backbreaking work is used to buy food. She does this so that her two daughters can go to school. However, she said that some days she has to stop them on their way out and send them to hawk when there is nothing to eat. "Luckily my daughters are patient and do not go stealing or begging at the motor park," she said. As long as families are dependent on their daughters' income they are unlikely to stop the practice.

### *Hawking Risks*

"I was at the motor park chatting with the girls from the house where I'm staying when several boys about fourteen years old came up to us. One of the boys bragged to me that he has two girl friends. The others then said that they too had girlfriends. Two of the boys brought their girlfriends to me who were hawking and they weren't more than ten years old. Then when a few older boys came up the girls I was with abandoned their hawking platters and went over to speak to them. I was told these are their boyfriends. I wonder if this is how it happens. They start out innocently as the "girl friend" of a young boy and then progress to older boys." ~from the field diary of one of the researchers in Yanwa community

Hawking, unlike school, does not have fixed closing hours. The girls stay out as long as sales continue and the time of their return home can be unpredictable. Girls and their parents said that sexual harassment was all too often part and parcel of hawking. Men sometimes pay extra for the snacks a girl is selling and then increase the amount daily. Sometimes the men give gifts, in one case even a telephone. The girls are flattered and say a budding romance brings adventure to their lives. In most cases this is adolescent exploration and most girls are able to distinguish between flirting and less innocent forms of interest. In the case of the former, when a man pays for the food he bought he might lightly touch the middle of the girls' palm. An older boy or man might demonstrate more direct sexual interest by buying all of her goods and telling her to deliver them in a secluded place. "Some girls are too weak to say no," said one mother, "and this can lead to something terrible."

### *House-trade and Handwork*

"The women in Batagarawa are engaged in house-trading. The various 'cells' of this 'honeycomb-market' are entered and linked by children and older women buying on behalf of their kin. As they shop around various houses, highly competitive conditions exist, similar to those in an open market place. ~ Polly Hill

Women who sell grain, clothing, and other commodities from their homes are able to avoid the need for their daughters to hawk. When asked about the types of businesses they would recommend for their daughters many women suggested such 'house-trades' in order to relieve them of having to depend on their own daughters to go out hawking for them. A number said that had they the capital they would very much like to do the same. Other women spoke highly

of “handwork,” like sewing and knitting, as a good livelihood for their daughters after marriage because customers come to their home. Like the house-trade, handwork allows a woman to make an income without having to send her daughter out hawking. Though most women interviewed were involved in livelihoods relating to food preparation, there appears to be a strong desire to try alternative income-generating activities not only because the profit margin for food preparation is low, but also because it requires that the product be available out in the community and thus necessitates hawking.

### **A Conversation with Four Girls**

I met four girls hawking in the motor park. After exchanging pleasantries we sat down and talked with them and soon we were chatting as if we had known each other for a long time. When we were sure that they felt comfortable with us we asked if they were in school and they all said no.

I asked why and the first girl laughed and said, “My parents don’t allow their daughters to go to school. The boys go to school and the girls do the house chores and go hawking.” The second girl spoke in a sad tone and said, “I was really happy when I got admitted to school. But my teachers kept embarrassing me because my parents hadn’t paid some kind of fee. Each time I entered the class the other students would laugh. I’d run home crying and pleading with my parents to pay the fee. But they couldn’t afford it and so I was forced to stay home and hawk. The third girl said that her family had relocated from another village three years ago. When they arrived here her parents heard rumors that the school wasn’t safe because girls who went lost their virginity. The fourth girl said, “In my family only the boys are go to school. Anyway, I’m about to get married.” I asked how old she was and she said 13.

I then asked the girls why they hawk. “Well, I hawk to help my mother. She uses the money I make to meet the family’s needs and to save some for weddings and naming ceremonies,” said the first girl. “I hawk because my mother makes me. I wouldn’t hawk on a good day if the decision were mine. I’d like to go back to school,” said the second girl. The third girl said in almost a whisper “I hawk because my mother needs to support my family.” After a long pause she added, “We are poor and this is our only source of income. We were doing well years back until my father lost his job and came back home from the city. Since then things have not been moving well for us.” The fourth girl folded her arms and said, “I hawk because I want to assist my mother and also to save for my wedding. I have a boyfriend and he promised to marry me before the year runs out.”

Are there challenges you face while hawking? “I haven’t experienced any problems,” said the first girl. The second girl spoke up and said, “Yes, there are challenges. Older boys take *fura* and don’t pay. When I ask for my money they insult me.” The third girl agreed and said she gets cheated too. She looked down and said, “Boys try to touch us on our way home in the evenings. The fourth said, “Boys in the motor park eat and won’t pay. When we get home our mothers scold us because they think that we either spent the money or hid it.”

If you had the opportunity, would you like to go back to school? Three of the girls said they would. The fourth girl insisted that she is about to get married and that her boyfriend is more important to her than school

What can be done to help your mothers so that they can stop sending you out to hawk? The first girl brightened up and said, “My mother rears animals for sale. If she had the capital to buy chickens and goats she would concentrate on that and maybe I could convince the teacher to let me go to school.” The second said “If my mother had the capital to start selling ingredients for soup from home she would happily stop me from hawking.” The third said, “My mother knows how to make bean cakes very well. If given the capital to start up this business I’m 100% sure she would stop me from hawking because the main reason why I hawk is to generate money for the family.” The fourth girl said, “I like hawking. But it would be a very good idea to give my mother capital to start up a business of her own.”

Are there skills you’d like to learn? The first girl said she’d like to learn how to make beads and become a professional bead maker. The second said she would like to learn tailoring and knitting because there are only a few people who know how to do this in the community. The third girl said she’d like to learn how to knit. The fourth girl said she would like to learn how to make soap, oil, and body lotions. “I could make millions doing that,” she said with a smile.

What are your thoughts about marriage? The first girl smiled when I said the word marriage and said, “I want to get married next year and feel the comfort of a place of my own. I want to have my own room filled with all the plates, pots, and kitchenware my mother will give me on my wedding day.” The second girl said, “Me too. I can’t wait to see what my room will look like. I also want to be able to be like my friends who are already married and have my own room.” With a sad face the third girl said, “I’m not ready for marriage. I’d rather go to school. My dream is to become a teacher before I get married.” The fourth girl laughed and said, “If I had my way I’d get married today. I have a boyfriend that cares for me so much. He buys me clothes and jewelry and I can’t wait to marry him.”

We chatted a little longer and then we thanked them and bid them goodbye and left.

### ***Early Marriage***

Parents in rural Maradi see marriage as a way to keep their daughters safe. Getting a daughter settled in her new home is considered an important moral duty of parents and marriage is considered the primary avenue to secure her future. It is also an opportunity for families to forge strategic alliances that could offer significant socio-economic benefits. A commonly held belief is that the window of opportunity for a girl to obtain a suitable husband is limited. Parents fear that the older their daughter is, the more assertive she will be, and therefore beyond control of a husband.

### ***Signs of Readiness for Marriage***

Parents, in consultation with extended family, are responsible for determining when their daughter is ready to marry. The signs of readiness include the development of secondary sexual characteristics combined with an independent attitude, idleness, and especially the interest of boys.

### *Development of Secondary Sexual Characteristics*

“Age is not a criteria for girls’ marriage in this community. There is no tradition that says a girl must be married at a particular age. We judge a girl ready when her mother notices that she is menstruating and that her breasts have developed.” ~ *a father from Yakassa community*

Most respondents see age as an arbitrary criterion for determining readiness for marriage. “One girl can be ready for marriage at 14 and another might not be ready until 18,” was a common response to our research assistants’ queries on the topic. Parents keep close watch of their daughters’ bodily development looking for signs of puberty and the development of secondary sexual characteristics. They say that these changes, usually first noticed by the mother, attract male attention. “The boys are not to be trusted,” said one father. “When a girl has physically matured we assume her to be ready for marriage in order not to loose her to the more rugged boys in the community.” While the development of secondary sexual characteristics is seen as requisite for marriage, other factors are also taken into account: idleness or seriousness, attitude, the interest of boys, and community sentiments.

The marriage of an adolescent boy is much less common. A boy is expected to pay for the cost of the wedding and to maintain a family and thus waits until he is financially secure, usually sometime in his mid twenties.

### *Independent Attitude and Behavior*

“The boys come the moment a girl begins to develop breasts. The girl becomes uncontrollable. Even if you tell her not to go out at night you won’t stop her. When she begins to have time for boys and is not interested in school is a clear indication that she wants to be married. The only safe thing to do is to marry her out before she does so herself.”— *a mother from Kore community*

A number of parents said that if the development of secondary sexual characteristics is accompanied by an increasingly independent attitude and behavior it is time for the girl to be married. “A girl’s conduct tells you if she’s ready. If she becomes rude and disrespectful, even without asking her you know,” said one father. “My daughter refused to mind her mother,” said another. “When a girl starts behaving this way she definitely wants to marry.” Some parents see this independence as linked with the girl becoming closer to her friends and the boys she meets hawking. This feeds into their fears of premarital sex and the consequences it would bring to the girl and the family.

If a girl becomes pregnant before marriage it is often with an older man. The social cost to her and her family is tremendous. The girl is kept secluded or is sent to live with kin in another village until she delivers or aborts. She loses her freedom and will not be sent to hawk, resulting in a serious loss of revenue. Her marriage options will be limited, her expectations reduced, and she will be grateful for a man who will have her and “wipe away her father’s tears.” Her wedding, the moment for which she has been hawking for years, will be modest and her *kayan daki* sparse.

### *Idleness*

“The saying that ‘an idle mind is the devil’s workshop’ succinctly summarizes a major motivating factor for parents to arrange for the marriage of their adolescent girl. There is a strong belief that a girl that is idle is vulnerable to being exposed to immoral activities.” – *a researchers’ observation at one of the analysis sessions*

Once a girl has passed puberty and has developed secondary sexual characteristics, if she is not in school parents would rather see her married than have her at home idle. They say they “don’t want to see a full grown girl at home doing nothing” because such a girl can be easily distracted. A father explained that, “Girls who are not in school are married earlier than girls who are in school. If a girl is not in school her idleness makes her more vulnerable to bad influences. You can’t watch over your adolescent girl all the time. Even if you don’t let her go out at night, she goes out in the day to hawk and might get involved with all sorts of dangers a parent may not be aware of.”

### *Boyfriends*

“I was already twelve and most of my friends were married. I just knew I was ready too. The boys started coming to the motor park where I hawked to talk with me and dash me money. Some brought gifts.” She laughed then said shyly, “They give me bathing soap, lip stick, powder and jewelry. The next year the number of boys coming to visit me increased, though none of them mentioned marriage until this man from another community came along. He’s now my husband.” ~ *married adolescent age 15 from Dagura community*

Many of the married adolescents we interviewed said that they felt they were ready for marriage when they were able to attract male attention. The interest of boys is also a key sign for parents. “We judge a girl’s readiness for marriage by her interaction with boys,” said one father. “If a mother sees her daughter with two different boys on two different days she’ll inform her husband. The husband will ask if any of the boys is suitable for marriage and if he will take care of her needs.” The presence of boys is interpreted to mean not only that the girl is interested, but also that there is now a risk that she will bring shame to herself and her family. Parents who are committed to their daughter’s education will sometimes advise her to avoid boys’ attention. “But if she continues receiving boyfriends or suitors her father will tell her to chose one and she will be married,” said a father.

### *Social Pressure*

“If I don’t marry my daughter once she has grown big people will talk and say that I have allowed my daughter to grow so big because of school. When fathers hear this they think of all the negative things that can happen to their girls like getting pregnant before marriage. If something like this happens they know that people in the community will mock them.” ~ *father from Yakassa community*

These perceptions of readiness for marriage are shared by almost all that were interviewed: girls, fathers, mothers, uncles, extended family and religious leaders. We found very few families that had purposely delayed marriage the marriage of their daughter until the age of 18 (unless the girl was in school). We were told that even if a family differs with this understanding of readiness they face social pressure to act on these signs. Most Islamic scholars in the region believe that if it is feared that a girl will engage in sexual behavior outside of marriage, the father or even the community leader can rightfully arrange for her marriage. Due to the high moral standard expected of every Muslim, public morality and family and community integrity take priority over the daughter's personal rights.<sup>44</sup>

### *Marriage Related Decision-Making*

Menarche and the development of secondary sexual characteristics are seen by girls and parents as the bare requisites for determining readiness for marriage. If she is not enrolled in school—due to disinterest, failing the primary school completion exam, or lack of income to pay school fees—most parents would prefer seeing her married than idle. This is especially true if she is receiving suitors or flirting with boys. The married adolescents we interviewed were married between the ages of 12 and 17.

Age of Girl in Narrative at Time of Marriage	% of Marriage Narratives
12	3%
13	3%
14	35%
15	46%
16	10%
17	3%

The most common scenario found in the 37 early marriage narratives was for the girl or her suitor to initiate the marriage process. Also common was for the father to start the process after observing that his daughter was attracting the attention of a boy, or boys. He typically asked his daughter if she had someone she wanted to marry and sent his brothers to meet with the suitor's family to begin the negotiation process. The mother was virtually always consulted. It is believed that "the mother knows the heart of the girl," and though the she has less decision-making power in this process than the father, she often has the power to veto a marriage she does not agree with. Extended family members also exercised decision-making power in a number of the narratives.

There are thus several paths in which the marriage process is initiated after a girl has demonstrated readiness. The following list is in order of the frequency we encountered in this study:

- The girl has found a suitor and she (or her suitor) speaks to her parents
- Parents initiate the process and give the girl the choice of suitor: typically this happens when they see her demonstrating interest in boys
- A suitor (whom the girl does not know) initiates the process: this might happen when the girl will be a second or third wife to the suitor



- The parents or uncles initiate the process and the girl has no choice: this scenario is less and less common and most often happens when they already have a family member in mind

### *Marriage Negotiations*

“My father’s elder brother has the final say on issues of marriage and education in my family. After thoroughly researching my boyfriend’s background, my uncle summoned him and had a talk with him, and studied his behavior for a period of time. When he was convinced that he was religious and of good character, my father’s elder brother consented and we began the wedding preparations.” ~ *married adolescent age 14 from Yanwa community*

The initial step in the marriage process is finding and investigating a suitor. Generally, the father will decide if the daughter is ready to marry after consulting with the mother. Virtually all of the married adolescents we interviewed were allowed to choose their husband. Once she made her choice the father usually left the final decision to his (usually elder) brothers. The girl’s uncles then investigated the suitor to verify that he was a suitable match. Ideally the future husband is about 5 years older than the girl and is considered a good man by his community. The girl’s uncles will prefer that she is the man’s first wife. A Hausa expression explains, “First wife, queen of the house.” The young man should be from a respectable and religious family and have a source of income or an employable skill he can rely upon to feed, cloth and support his wife and children. Another desired option is for the man to be wealthy and for her to be his last wife as it is expected that she will be pampered by this older husband.

Once the suitor has been chosen, vetted, and confirmed, the suitor’s extended family members will meet with the girl’s family (typically the father’s older brother though in some cases even the younger brother) to finalize the marriage arrangements. The negotiations that take place include amount of bridewealth to be paid and the wedding date. The girl’s schooling is also discussed if she is in school and her family would like her to remain enrolled. However, once married, the girl’s husband will have the final say over whether she continues in school. Two husbands we interviewed wanted to leave their wives in school after marriage but were not allowed to by the headmaster.

During Islamic marriage rites, as practiced by the Hausa people, the representative of the groom will guarantee the representative of the bride that the groom will meet his obligation to feed, clothe, house, sexually satisfy her, and provide other essential support. If there are additional guarantees, such as the schooling of the girl, they will also be announced.

### *Agency, Aspirations, and the Lack of Alternatives*

“The thing that surprises me most in this community is the degree to which young girls want to get married. We sit in the courtyard with them and talk and they tell us about how much they think about their wedding day and how they will have their own room filled with plates, pots, and kitchenware. I asked a 10-year-old girl with whom we are living if she had anyone in mind and she yes. She said when she is with her friends they mostly talk about boyfriends, suitors, and about which of them will marry first. I asked

why she was so eager to marry and she said she has a lot of house chores at home. The moment she returns from school her parents put her to work and she would rather be married and work for only one person as against working for a whole family. The girls generally express no shame or caution when talking to us about boys. They told us about how they like the male researcher on our team. When we left for Maradi this morning for the analysis meeting they gathered around us to say goodbye. I suspect that their emotion had little to do with the women on our team, but rather they had come to say goodbye to our male colleague.” ~ *from the field notes of the researcher in Dagura community*

Adolescent girls in rural Maradi have few career choices outside of marriage and child rearing. Being a successful wife and mother is a life path to which almost all girls aspire. “If all of my children do well, and I can provide all the things my daughters need for their marriage, I will have succeeded and I will be proud,” said one mother. The lack of meaningful social and economic alternatives makes it difficult for girls and their families to envision viable alternatives to early marriage and childbearing. Given this context it is understandable that the majority of the earliest marriages (ages of 14 to 15 years old) were initiated by the girls themselves and their suitors.

There was near consensus among parents that daughters need to be consulted during the marriage decision-making process. “My parents gave us a listening ear when it came to our marriages,” said one married adolescent. “My father always said that girls who are forced to marry men they didn’t like either get divorced or run away from their communities.” If the girl is perceived as being physically ready, is disinterested in school or has dropped out, and is attracting the attention of boys, the father, or one of his brothers, will call her in to ask if she has any suitors that she’d like to marry, or ask about a suitor they have in mind for her. Some girls reported feeling pressured to marry even when they did like the suitor.

“My uncle invited my cousin over and asked me in his presence if I loved him. I said yes. He has been my friend for some time and I do love him. But even if I didn’t love him I couldn’t have said so and disappoint my family or put them to shame. And even if I had said no nothing would have even changed because they had seen us together often and had made up their minds already.” ~ *a married adolescent age 16 from Dagura community*

Some girls when asked their opinion by their father or uncle looked down and either said nothing or replied in monosyllables. It is viewed as a sign of respect and consent when the girl remains reserved when before her elders at such a time. Some girls believe that their parents are able to make the best decision. Others say that if their parents make the choice they will be more likely to help out if the marriage runs into problems. While in most of the marriage narratives the girl was interested in the suitor, there were two cases where a girl did not want to marry and her silence was taken as consent.

“A boy from our community showed up and asked for my daughter’s hand in marriage. We didn’t hesitate accepting his proposal because she was mature and ready to marry. I asked if she was interested in the marriage and if she loved the boy. She was too shy to

she speak and wouldn't say a word. She just fixed her eyes on the ground. I insisted that she be open to me as this was a serious matter but she remained silent. I asked my second wife who is very close to her to confirm if she wanted to marry the boy in question. After about three days my second wife reported to me that my daughter agreed to marry the boy." ~ a mother from Kore community

In this case the girl communicated through her stepmother. In other marriage narratives fathers took their daughter's silence as consent. "If she is quiet it means she is saying yes because she is too shy to respond with words," explained one father. Several married adolescents said that since they were not enrolled in school, they understood they had no choice but to get married, and were vocal about the suitor as this was a decision over which they had some influence. In only a few of the marriage narratives did girls have no influence over when or to whom they married. "My husband's mother is my aunt," said one young mother. "I was 18 years old at the time. They just called me one day and told me that I would be getting married to my cousin and I consented. Had I refused it would have created a big problem between my parents and me."

Marriages of the youngest girls (ages twelve to thirteen) are becoming increasingly rare. When they do take place the girls tend to be from very poor families, not to have had a say in the decision making, and to have been married to older relatively wealthy men as their second or third wife.

#### Maimuna

I was in the first year of senior secondary school, heading into my second, and excelling with good grades when I got pregnant. Everyone in the community still says that this happened because my father left me in school too long and that as a result I became wayward. There was a man who used to stop me and say all sorts of dirty things to me when I went hawking in the afternoons. He never did this when I was on my way to school in my uniform. If he bought something for fifty dala from me, he would give me a hundred and tell me to keep the change. He was persistent and gradually captured my heart and lured me to sleep with him. I became pregnant and he denied the baby was his.

I was determined to complete my secondary school education and become a teacher but I was withdrawn after about seven months because I was constantly sick and began to feel very shy going out. My father stopped going to the motor park because of the shame I brought on the family. Some people said my father put me in line for such a thing to happen since he allowed me to reach the age of seventeen without being married. The man I would eventually marry heard the gossip and said he was willing to wipe away my father's tears.

However, my mother didn't support the marriage because the man already had two wives and I was going to be the third. My father said the man was helping them take away their reproach and that the wedding should hold. My mother refused to contribute to the wedding and didn't provide the things expected. I only have a small set of plates I bought myself from the savings I had from hawking.

### *Drivers of early marriage*

Our findings on the drivers of early marriage reflect the growing evidence from other contexts and emphasize the importance of poverty, poor educational outcomes, being an orphan or living apart from one or both parents, an absence of viable alternatives, and parents' fears of premarital sexual activity and pregnancy.

#### Poverty

“Years ago a wealthy man gave my neighbor seventeen thousand CFA twice without any reason. My neighbor accepted it happily as poverty is his problem. The next time the wealthy man visited he told my neighbor he wanted to marry his daughter. My neighbor said his daughter was in school and that he didn't want to marry her out yet. The wealthy man then asked for his money back. My neighbor had nothing to sell and had no wealthy friends or family members to lend him the money. In the end he decided to give his daughter out without completing her education. We used to face these kinds of problems more often as a result of poverty and ignorance.” ~ *the village chief of Kore community*

Parents cite poverty as the most important driver for early marriage. Many state that even with the poor learning outcomes they might have left their daughters in school if they could have afforded the costs. When their daughters want to leave school families who are struggling financially appear to make little effort to convince them to stay. Most poor parents did not have the opportunity to go to school themselves and were often unsure of the value of education. As is the case in virtually every region of the world early marriage occurs most frequently among the girls who are the poorest, least educated, and living in rural areas.

#### Discontinuance of Education

“Rahina was about sixteen years when we arranged her marriage. She had dropped out of school so for what would we keep her at home for?” ~ *a mother from Dagura community*

Early marriage is the default option when a girl is judged to be physically and emotionally mature and is not in school. Thus the most common trajectories for girls in rural Maradi all lead to early marriage. The exceptions tend to be girls who have reached puberty, developed secondary physical characteristics, but pass their exams and remain in school and actively avoid male attention. There were very few girls in this category living in the study communities.

#### Being an orphan or living apart from one or both parents

“We spoke with a married adolescent who said she was 14 when she was married. She had lost her mother and was living with her grandmother. She told us that her father ‘never lifted a finger’ to help her. She had to hawk to find what they would eat and then help her grandmother around the house. A suitor started coming to see her and father's brothers decided it was time for her to marry. She was asked if she loved the man and she said yes even though she felt she wasn't ready to marry at the time. When

I asked her why she said yes she said they would have gone through with the marriage anyway.” ~ *research assistant from Kore community*

When a girl's parents are absent or deceased the process of arranging her marriage can differ distinctly from that of her peers. This includes variances in how readiness is established, marriage negotiations, and age at marriage. Family members are expected to share each other's burden and the extended family system provides security for orphaned children and those from a broken marriage.<sup>45</sup> Thus, children from the poorest households, or orphaned and abandoned children, are often taken in by relatives. However, such children are likely to receive less affection, care, and support and are less likely to be in school than the other children in their adoptive household. The same can be true of girls from poor families who are fostered by women who do not have daughters to hawk for them. In both cases these girls are at the greatest risks for early marriage.

Girls who live apart from one of their parents are also at risk. The mother represents her daughter during the marriage decision-making process. Without her presence in the home a girl often lacks this advocacy on her behalf. We were told that stepmothers often care less about their husband's children from another marriage than their own. One married adolescent explained, “I lost my mother when I was a girl and there was no one to care for me. My father remarried but my stepmother ignored me. My father traveled to the city for work and when I began to grow he worried that something would happen to me. He married me off against my will when I was fourteen. I ran away from my husband's house again and again but my father would slap me and take me back because I was married to his relative.”

The mother's presence also appears to have an effect on whether or not a girl is happy with the marriage arrangement. While it is not guaranteed that she will be satisfied with the decision to marry when her mother is involved, it does seem that if the mother is absent the girl is more likely to describe the marriage as too early and/or forced. When a father is absent his brothers are often concerned about the possibility that the girl will become promiscuous and arrange her marriage as soon as they judge her physically mature.

### *Bridewealth*

“The bride price is the marriage and if there is no bride price then there is no wedding.” - *A father from Yakassa community*

“Women often use the bridewealth to purchase a goat or sheep for their daughter so that she can sell the offspring to raise capital for a courtyard business or if a problem arises.” - *A mother from Yanwa community*

There is almost always a payment of bridewealth and it is viewed as a key component of the marriage contract and establishes the transfer of authority from the father to the new husband. The bridewealth is spent on purchases for the bride and to offset wedding costs. The mother uses the money to add to her daughter's ‘things for the room,’ gifts for exchange, and livestock, especially goats, for her to breed. If her father lacks the full price of the purchase of a bed and mattress, which is his responsibility, he might use part of the money to buy these furnishings.

The transaction is often referred to as a bride price in the literature. This is unfortunate. As Barbara Cooper points out, “Far from representing a moment in which a pre-determined and calculable loss to one family is materially recompensed through a ‘payment’ by another, the act of transferring bridewealth in fact establishes the ‘worth’ of the bride and brings into being social relations that had previously been only potential.” We found no evidence that parents marry their daughters for the bridewealth, even during times of economic stress. In the case of divorce, the bridewealth remains with the daughter and her family. Once the marriage is consummated the husband forfeits the bridewealth.

### *Married Adolescents*

“I miss only a few things from my unmarried days. I can’t go out whenever I like and meet whomever I want as I used to do when I hawked. I need my husband’s permission before I leave the house.” ~ *a married adolescent from Kore community*

Women’s mobility during the first year of marriage is often more restricted than at any other period in their lives. Married adolescents’ most common complaint was that they had to ask permission before going out. This was especially true if they were required to seek their mother-in-law’s consent before leaving the house. They girls said they most missed being able to have unrestricted access to family and friends.

Those married adolescents who were only responsible for caring for their husbands said they now had less work to do than in their parent’s home. They enjoyed making household decisions (like what to cook) and were happy to no longer go out hawking and face the bullying, sexual harassment, and the heat. The married adolescents who served their mothers-in-law, older co-wives, and their husbands seemed less content with their new lives. They complained of their place in the female hierarchy, of arguments, and of less food security and few opportunities to start their own business.

The married adolescents that were engaged in some form of income-generating activity seemed the most content with their new lives. Many had learned the business from their mother or a female relative. Others reported that they had been given a goat bought with the bridewealth and that they had used the money from the offspring to start a small business. However, only those with a younger sister or relative to hawk for them were able to do so. One interviewer noted, “When we asked young married women what they do for income, they told us that if they don’t have a child to send hawking they don’t have a business.”

New wives experience intense social pressure to give birth during the first year of marriage. Having a child promotes the married adolescent from the bottom of the female hierarchy to a position of personhood. In addition, women said that the more children they have the more secure their marriage. It is seen as tremendously irresponsible for a man to divorce a wife that has given him many children and he will lose respect if he does so. A woman is entitled to her own inheritance as well as that of her children and thus the perception among some that their future financial security is enhanced with each additional child.

## *Divorce*

During Ramadan my wife was pregnant with our first child. I gave her some money to buy food for our early morning meal before the daily fast. She overslept and when my father and mother came to eat my father became angry. If you miss your early morning meal you don't eat until evening. My wife and my father began to quarrel. She started talking back to him. My mother tried reasoning with her but my wife couldn't stop talking and saying things that were disrespectful. If a woman is young and uneducated she can be uncontrollable. Later my wife and I were summoned by my parents to discuss what happened. Instead of apologizing she told me to my very face, in front of my parents, to divorce her. At that point there was nothing I could do other than to divorce her. I couldn't continue with a woman who has no regard to my parents. If anything should happen again my parents would hold me responsible since they had already recorded her demand. If my parents are angry with me I will not be blessed by Allah, so I gave her what she wanted and she left and had our first child in her parents' house. I decided to never again marry an uneducated girl. ~ *young father from Yanwa community*

Although marriage is tremendously socially desirable and every girl grows up aspiring to become a wife and mother, few of the girls interviewed in this study appeared to be emotionally prepared for marriage. Failure from either side (the husband's or the wife's) in a marriage can be grounds for divorce. However, divorce carries little stigma and both men and women are expected to re-marry. The principal problem of divorce for a woman is the limitation placed on her access to her children. Children are believed to belong to the husband's family. Thus once the children are deemed old enough to live without their mother they usually return to their father's house. Women prefer to be the first wife at the time of their first marriage. They no longer have this expectation of a marriage following a divorce.

## *Girls' Education*

If a girl goes to Islamic school she won't be married until she graduates. Her parents will leave her in school because they fear that if she marries an ignorant man he will stop her education. The only time you will see a girl married off while in Islamic school is when she marries a teacher because he will continue her education. The same thing is true if a girl is enrolled in a government school. She won't be married until she is in secondary school or even graduates from secondary. – *a mother from Dagura community*

The vast majority of people interviewed for this study said that access to quality primary and secondary education is without doubt the most effective way to delay marriage. "If a girl is getting a quality education her mind will be occupied with school and she won't have time to spend with boys," said one mother. Parents know that school can lead to highly valued employment as teachers and government employees. They say that children who have attended school are more composed and that one can immediately tell that they are educated. Why then do

so few girls, complete secondary school? Parents wishing to educate their daughters face an array of economic, social and institutional barriers.

### *Social and economic barriers to girls' education*

“When a girl is withdrawn from school it won’t take long for her to be married. She’ll find a boyfriend and by the same time next year they will be wed.” – *a father from Kore community*

The Shari’ah expects both men and women to be equally educated.<sup>46</sup> Yet the number of boys in secondary school in Niger is twice that of girls in some of the communities. We have seen how a mother’s economic dependency on her daughter is a major barrier to girls’ school enrollment and completion. Also important is the cultural emphasis on a woman’s role as wife and mother. Marriage and childbearing are the most accessible pathways for an adolescent girl to secure recognition and status within rural Nigerien society. As virtually no women from the study communities have obtained formal employment few examples of meaningful alternatives are available to serve as role models. Once a girl has started menstruation fears of sexual activity and pregnancy become a major concern for parents. In the case of communities lacking their own secondary school, parents are reluctant to have their daughters travel several kilometers each day to school or lodge with distant relatives or families they do not know. The parents of an older adolescent girl who remains unmarried can experience intense community pressure to get her married before she “brings shame” upon the family and community.

### *Institutional Barriers to Girls' Education*

“What is the benefit of six years of schooling if you give your child a book to read and all she does is stammer? We think of all we go through to keep our children in school and yet with nothing to show for it. It is better to withdraw your girl from school and marry her off.” – *mother from Kore community*

*Poor learning outcomes:* Rural government schools are so poor in quality that many children graduate from primary school without learning to read. Nigerien schools do not charge tuition, but parents complain that the investment in uniforms, guard fees, transport, lunches and the opportunity costs of losing their daughters’ labor are hardly worth the poor learning outcomes they see.

On a number of occasions our research team observed girls in the later years of primary school or junior secondary whose penmanship was stellar but who could not read a single word of what they were so elegantly writing. “A school girl lives in the house where I stay,” writes one researcher in her field diary. “Her aunt told me that she would be removed from school soon. ‘She’s in secondary school and can’t read a word,’ she said. I asked why this is so. She said they don’t teach them in school and the women in the house have little education and are unable to help. They themselves would like to attend adult education classes and learn to read and write.”



*Age restrictions for primary school enrollment.* Children enter primary school at six or seven years of age. Girls start hawking at about a year earlier, as soon as they understand money. A number of respondents complained that teachers refuse to enroll children that are over 8 years of age. One girl explained, “I dropped out of school after a few months because one of my teachers beat me. After staying at home and doing nothing but hawking I wanted to go back to school. My teacher told me it was too late. He said that at ten I was too old to enroll. It hurts when I see my classmates going to school every day and I am home going nowhere.”

*Primary school completion exams:* Another institutional barrier to girls’ education is the rule that students can only take the primary school completion exam twice. If they fail the exam twice they are ineligible to continue in public education. Many parents said that after their daughters failed their exams both times they felt they had little choice but to begin looking for a suitable suitor. One father admitted that if his male children fail the examinations twice he would consider struggling to find the money to send them to a private school. He won’t do that for his daughters because “once they have admirers, regardless of the amount spent on them, they will become disinterested in school and will want to get married.” One remarkable farmer went as far sending his daughters to a private school in Maradi to prepare for their second sitting. They failed their second try at the exam and he said he lost heart and brought them back home.

*Lack of nearby secondary schools:* Few rural communities have their own secondary school and there are no government boarding schools serving the study communities. Parents must send their children to nearby towns and cover the costs of transportation and room and board. Students stay with relatives or contacts and parents are reluctant to leave their daughters without what they consider proper oversight. “The children are anxious to return home,” said one father. “Some don’t even wait until weekend before coming back because they are hungry and otherwise not well taken care of. If you have a daughter you also have to worry about what kind of men are in the house there. It’s better to marry her off so that she won’t bring shame on us.” These sentiments came up often in the interviews. Parents say that if their daughters are to complete secondary school the government must either build schools closer to the communities or create boarding schools for girls. The experience of the one study community would support their perspective. While the construction of the secondary school in the community was no panacea, enrollment did rise considerably after the school was built.

*Forced withdrawal of married adolescents:* Once a girl is married she is expelled from many government secondary schools. The few husbands we spoke to who showed interest in supporting their adolescent wives’ education were told that they would have to enroll her in a private school. This is an expense that none said they could afford.

Conversely, the fear of not being allowed to withdraw their daughters from school at the time of marriage is also a complaint of some of the parents interviewed. “After the government built the new secondary school in the community a school inspector came and announced that whoever enrolls their girl in school must not for any reason remove her for marriage,” said one father. “I was worried about not being able to withdraw my daughters when I feel the time is right, so I haven’t enrolled them.” Other respondents reported cases of teachers refusing to allow girls to withdraw from school for marriage. “My elder brother’s daughter was already of age but the teacher refused to let him withdraw her. He insisted and the teacher threatened to take the family

to court. At the same time he was being criticized in the community for having a daughter who is old enough to marry but being allowed to gallivant about and become wayward.” The headmaster of the junior secondary in the community reported that some fathers who tried to bribe him to fail their daughters so that they could arrange for their marriages. These reactions suggest that given the current poor quality of educational outcomes, support for girls’ education wanes as the girls grow older and parents’ fears of premarital sex and pregnancy rise.

### *Variance between families*

We interviewed people from a number of families that have never enrolled any of their girls in school. Often the parents that don’t send their daughters to school have not had educational opportunities themselves. “I asked the girl if her family gives any preference to educating boys,” wrote one researcher in her field diary. “She said no, her parents don’t show any preference—they don’t send any of their children to school because they never went themselves.” One mother told us that her husband’s father, the family patriarch, doesn’t believe in girls’ education. Even though her husband would like to send their daughter to school his father has the final say, and he is insistent that Western education corrupts a child. She said that the man is old and that when he dies they will be at liberty to send their daughters to school, but so long as he is living, no girl from the household will be permitted to enroll.

Extended family members can also influence parents on the value of girls’ education. Several parents said that they began their children’s education after relatives from the city convinced them of its importance. “I didn’t educate my older daughters,” said one father, “but my sister returned from living in Maradi and made me see that I needed to send my younger ones to school.”

Interestingly, in some families the parents send some of their children to the government school and others to Islamic school. “A man told me that if all his children are in school then the house chores will be left undone,” one researcher wrote in her field notes. “He said that Islamic school doesn’t stop a girl from helping her mother. His oldest two girls are in Islamic school and the younger ones are in the government primary school. ‘If my daughters in Islamic school don’t become prominent and help us when we get old, I’m hoping that the ones in Western school will do so.’” Many Islamic schools in Niger offer classes on both religious and secular topics. Class schedules are adapted to the daily and seasonal cycles of village life. Government schools around the world have generally demonstrated an inability to adjust their hours, curricula, location and teaching methodology to the lives and needs of rural students.

Schooling decisions may not be taken for each child independently, but may depend on household composition and the activities of the other children. It appears that being the first daughter might also lessen a girl’s chances of going to school. Our researchers observed a number of young girls (ages seven to nine) attending adult education classes. When asked why they were not enrolled in primary school they explained that as the oldest daughter they were needed at home during the day to help their mothers with house chores, care for their younger siblings, and go out hawking. They said their younger siblings went to school. The demands on the first daughter are generally higher. She not only helps with the household chores, cares for her siblings and hawks, but also is often held to a higher standard of discipline than her younger

brothers and sisters. With the exception of foster daughters, girls hawk for their biological mothers. If a man has two or more wives there might be multiple first daughters in the family.

#### Zainab

Zainab was sitting in the courtyard of her compound cleaning beans when we arrived. We sat down with her on the mat and helped her. She said she was going to grind them and make bean cakes. We told her to save some for us and she laughed and said she would. After telling her about the study and getting her consent we asked her to tell us the story of her marriage from the beginning of her courtship to the present day.

“I was married at the age of 14,” she began. “That was 8 years ago. My husband is a farmer. I’m his third wife. We have three children, a girl who is 8 years old, and two boys ages 5 and 2.” She gave a broad smile said softly “I love my husband and children so much and they love me too”

“I was good in school but failed my primary school completion exam twice. We were having financial problems the first time I sat for the exam and I didn’t really concentrate. But the second time I was sure I did well. I knew all the answers to the questions. I didn’t know what to think when the results were announced and I found out I failed. The girls who I used to tutor in my class were passed and I was pushed out. My mother sent me out hawking *fura da nono*. \* I would go to the motor park or hawk around the community. I gave whatever I earned to my mother. Hawking wasn’t always easy. Boys harass you, cheat you, and sometimes won’t even pay for what they eat. I had two friends who were raped on their way back from hawking by some boys from the motor park.”

Zainab smiled and said, “I was hawking when I met my husband. He became a regular customer and would tease me sometimes. He’d try to hold my hand but I was shy. This went on and on until one day he told me he wanted to marry me. I was happy about this but was equally scared that my parents may not like the idea. My elder sister got married and divorced three times and my family had been struggling with this issue so I was afraid to mention that I had found someone.”

“He came to my house with two of his brothers. They brought gifts and asked for my hand in marriage. To my surprise my parents welcomed him without hesitation though my father told him that he had to discuss the issue with me and my uncle, my father’s elder brother, who makes the final decisions in our family. Two days later my father sent for me. It was a hot evening and he was sitting under the tree in a wicker chair. I joined and sat on a mat laid on the ground by him. I looked down at my hands as he told me about the visit.

“He asked me if I knew the man. I said yes in a shaky voice. He had me tell the story of how we met and asked me several questions, especially if I was sure I wanted this marriage and if I was sure that this is the man I truly wanted to marry. I said yes in almost a whisper. He smiled and told me to go and call my mother. He asked her opinion. She said she was worried that I would have the same problem as my sister and at long last no one will want to marry anyone from our family. My father advised that we pray strongly and said that he believed that I wouldn’t have the same challenges and she said that she would support the marriage. My father discussed the issue with my uncle who accepted without hesitation.”

I asked Zainab how she knew that she was ready for marriage. “Well I was 14 years old and

girls I knew who were as young as twelve were married so I knew I was of age. I was even worried for a time that I had waited too long. I was already seeing my period and my breasts were growing.” She laughed, then bit her lip thoughtfully, and said, “This was a sign that I was fully matured and ready for marriage.

“Bridewealth of 200,000 CFA was paid to my father by my in-laws. My father used part of the money to buy my bed and mattress and gave my mother the remaining money to add to what she had already saved for the wedding and for the things for my room.”

How did you feel after the wedding? “Well, I was sad. I was taken away from my family and friends to my husband’s house. They were not far away. But the thought that I now had to take permission from him and state the reason if I wanted to step out of the house made me cry. Well I got used to it and adapted to my new life.

“I had a serious problems with my first pregnancy. I was always ill and couldn’t control my urine. At 8 months they took me to the women’s hospital in Maradi and I had a caesarean section. My mother was around and ensured that the baby was well taken care of, though it took quite a number of weeks for me to have enough milk to feed her. She fell ill with terrible diarrhea and we almost lost her. God helped us and she survived and is now eight years old and healthy.”

“When I got married my mother sent my younger sister to stay with me. She’s about 10 years old and doesn’t go school. I make *fura da nono* and she does house chores in the morning then goes out to hawk for me in the afternoon. She is not interested in school, which was one of the reasons why my parents said she should stay with me. I have tried over and over to encourage her to go to school but she will not listen. All she thinks about is hawking and marriage.”

\* A mixture of fermented milk and ground millet

## **Discussion**

### ***Early Marriage***

Marriage has a dominant and pervasive position in the lives of the people and communities of rural Maradi. Marriage provides opportunities for fathers to create and strengthen ties with other families, for mothers to ensure their daughters’ safety and future, and for daughters to gain access to the wealth they and their mothers have been accumulating for their wedding.

Furthermore, girls are key actors in the household economy. A woman’s income is influenced to a large extent by the dedication and hard work of her daughters. A daughter is so vital to a woman’s livelihood, that without one, many women foster the daughters of relatives. A key finding of this study is that any intervention aimed at delaying age of marriage must take this into account and offer tangible benefits that can effectively compete with those provided by early marriage.

There was consensus among the people we interviewed that forced marriage is in decline as is the marriage of 12 and 13 year olds. This seems to be the case in much of West Africa<sup>47</sup>.

Virtually all the respondents—girls, parents, husbands, community and religious leaders—view

the development of secondary sexual characteristics and an interest in men (along with a disinterest in school) as clear signs that a girl is ready to marry. The fear of adolescent girls' premarital sexual activity is a key factor influencing early marriage. Parents expressed concerns about the safety of their girls in school—a setting that our research found to be far less risky than hawking. Yet, girls are exposed to men daily during hawking. Hawking is a lifeline for the majority of the poor families and it would most likely be difficult to stop without viable economic alternatives.

The saying that 'an idle mind is a devil's workshop' succinctly summarizes another motivating factor for parents to begin discussing the marriage of their adolescent girls. There is a strong belief among parents that a girl that is idle is vulnerable to being exposed to immoral activities. Consequently, it is felt that a girl not schooling must be married to safeguard the reputation of the family. A father notes that, "girls who are not in school are married earlier than girls who are in school. If a girl is not in school her idleness makes her more vulnerable to bad influences. You can't watch over your adolescent girl all the time."

Most of the married adolescents we interviewed said they were consulted about their marriage. Many wanted the marriage and several had actually initiated the process. Others were not ready to marry but tended to remain silent when asked by their father for fear of sounding disrespectful. In the recommendations section we will discuss life skills training and the evidence that it can help girls improve self-expression at moments like this. Despite the patriarchal nature of many of the cultures in the region, mothers and daughters are important actors and must be engaged with in planning the SWEDD interventions.

Girls spend a significant part of their lives hawking and many say they enjoy the freedom to move and interact with friends and young men. This freedom is dramatically curtailed immediately after marriage. A young woman's mobility during her first year of marriage is likely to be most restricted of her life and opportunities for income generation limited.

### ***Girls Education***

There is a strong consensus among the respondents that schooling is the most socially viable alternative to early marriage and virtually everyone interviewed had a favorable view of girls' education. This is despite the fact that the majority of girls in the study communities are not in school. Men say that an educated wife is more refined and respectful, girls aspire to be teachers, and mothers also have ambitions for their daughters. The potential of girls' education is an opportunity that must be maximized.

However, the poor quality of learning outcomes leaves little incentive for parents to take on the costs and opportunity costs that come with education. There appears to be a high rate of failure in the primary school completion exams. Compounding the problem is the regulation that a student may only sit for the exam twice. The fact that parents repeatedly complained that their daughters were not even learning to read in primary school suggests that these failures are due to the poor quality of primary education. The restrictions on age of entrance to primary school, the forced expulsion of married adolescents from some secondary schools, and the lack of nearby secondary schools are also significant drivers of early marriage.

Thus, another key finding of the study is that the low rates of girls' school enrollment, retention, and completion are far more related to economic and structural issues than cultural beliefs and practices. The improvement of girls' primary and secondary school learning outcomes should be a strong component of any systematic efforts to delay marriage.

Across the rural Sahel there is a large drop off in girls enrollment after primary school. 88% of girls in Maradi Department either drop out of primary school or fail their primary school completion exams. Thus the strengthening of core academics for primary school girls should be a priority. Primary school leaving and marriage do not necessarily coincide.

Girls drop out or fail the completion exam, are idle, hawk, meet boys, and then parents and uncles begin marriage planning. This gap between school leaving and marriage could be an important window of opportunity to intervene as discussed in the recommendation section. Emphasis should also be placed on the few girls who make it to secondary school because they will serve as future role models for girls' education and employment.

#### School attendance and marriage in Maradi Department (Niger DHS)

Girls who are in-school ages 10-14	39%
Girls who are in-school ages 15-19	12%
Married adolescents ages 15-19	72%
Girls who are out-of-school and unmarried ages 15-19	16%

#### *Women's economic activity*

It is important to recognize and appreciate the long history of women's economic activity across the many cultures of West Africa. Almost every woman and girl in the four study communities is engaged in one form of economic activity or another. These activities shape—and are shaped by—marital and mother-daughter relations and have far reaching implications for the education and life chances available to adolescent girls.

Participation in the economy is structured by gender and the economic autonomy of women is a cultural given. Women take decisions about production and sales independently and decide how to spend their earnings with minimal interference from their husbands. This appears to be the case in many of the SWEDD countries. Fathers and husbands are supportive of women's activity and there were no reports of husbands impeding their wives income generation.

There is also a strong tradition of women cooperating for economic activities. This is demonstrated by the *adashe*, the traditional saving scheme. Most of the women interviewed practice one form of savings or the other and there is a strong need for the expansion of women's access capital to finance economic activities.

Almost all the women interviewed were engaged in food related economic activities. This enables them to simultaneously feed their families and earn income. However, the economic potential of food preparation in these communities is limited in part due to the heavy saturation of the market. The introduction of food processing technologies would allow for an increase in income while maintaining women's current access to food in their small businesses.

Mothers play a central role in the transfer of economic skills and knowledge to their daughters. Many of the women narrating the history of their small businesses spoke of how they learned their trade from their mothers or another female mentor. Training aimed at increasing adolescent girls' ability to generate income in the community should tap into and build upon the considerable knowledge and experience of successful local businesswomen.

Many of the women we interviewed said that had they the capital they would like to participate in a house-trade, that is, sell grain and other commodities from their homes and thus avoid the need for their daughters to hawk. Other women noted if they were to learn tailoring, knitting, or other kinds of work they called "handwork" they could likewise free their daughters to attend school.

### **Recommendations**

Our research findings strongly support the logic and viability of SWEDD's proposed intervention strategies for girls ages 10 to 19. Girls' education, livelihoods training, and life-skills development will fundamentally expand the range of choices and opportunities available to girls and their families and will make delayed marriage and childbearing more viable and desirable. However, the dynamics underlying early marriage are so pervasive that interventions meant to enhance the viability of alternatives must provide clear and tangible benefits that are valued by parents and daughters.

We recommend that SWEDD focus on 4 segments of adolescent girls:

- Girls who are out-of-school (10-15)
- Married Adolescents
- Girls who are in-school ages 10-15
- Girls who are in-school ages 16-19

According to the Niger DHS, 16% of the girls ages 15-19 in Maradi Department are neither in school or married. In rural Maradi we found so few girls in this category that we are not recommending they be given priority. However, in other parts of Niger and the Sahel it might be good to develop interventions for them resembling those recommended for out-of-school girls ages 10-15 but at a higher level.

*Girls who are out-of-school (10-15).* This segment of the girl population is at highest risk of early marriage. Absence of viable alternatives to early marriage makes it difficult for these girls and their families to envision a different life path. We recommend that capacity building for this segment of girls focus on building financial literacy, microenterprise skills, and enhancing access to savings. Expanding women's economic opportunities can enhance their empowerment in various spheres of life, and the acquisition of livelihood skills is a highly valued goal for many girls in this segment. Life skills development (RMNCH knowledge and skills) should also be emphasized, along with access to group savings and Conditional Cash Transfers (CCTs) for regular safe space club attendance & delayed marriage. This capacity building could attract some

of the protective status against early marriage provided girls in formal education. Uniforms and hijabs resembling those worn by schoolgirls would help as would having the clubs meet regularly (at least 3 mornings or afternoons per week). Those out-of-school girls who are orphaned or not living with both of their parents are most vulnerable and should be given the highest priority.

*Married Adolescents.* Women's mobility during the first year of marriage is often more restricted than at most any other period in their lives. Many of the basic resources and services available to other segments of girls are beyond the reach of married adolescents. Most of the married girls we spoke to said they gave up their income generating activities after marriage. The reason was simple—they did not have a daughter or little sister to hawk for them. They said that strengthening their ability to succeed in a home-based enterprise such as trading and handwork like sewing and knitting would increase income and elevate their status and bargaining power in the household. This was confirmed by our interviews with successful micro businesswomen. As with the out-of-school girls (ages 10-15), capacity building for married adolescents should offer financial literacy, microenterprise skills, and access to savings groups. However, life skills training for this segment should not only include RMNCH knowledge and capacity but also thorough, yet carefully designed, sessions on birth spacing and contraception.

*Girls who are in-school ages 10-15.* We found that most parents regard formal education as an acceptable alternative to early marriage. However, schooling costs and opportunity costs (from the loss of the daughter's time and labor contributions to the household) can be substantial, particularly for poor households. The poor quality of education in rural schools leaves parents with another disincentive to invest in their daughters' education. Our findings suggest that this segment of girl could greatly benefit from accelerated literacy and numeracy skills acquisition, cash transfers to help offset school and opportunity costs, and life skills training.

*Girls who are in-school ages 16-19.* Enhancing young women's ability to enter the formal labor market is one of the most visible and monumental ways to contribute to women's empowerment. In settings where few rural women work outside the home there is a need to build a cadre of women that participate in the formal labour market as teachers and health workers rural areas. These young women will serve as role models, showing their communities that other identities for women can and do exist and are attainable. This will require strengthening girls' secondary school learning outcomes and on building links to teacher and health professional training institutions.

### ***Intervention Components***

Safe spaces, savings groups, and CCTs are proven methodologies that we believe will be ideal for these girls.

*Safe spaces for acquisition of life skills*—spaces within the school or community where a mentor-led group of adolescent girls can safely meet on a regular basis—have shown to be effective in a wide variety of settings in facilitating the acquisition of life skills and development of the social networks that girls need for healthy, safe, and productive transitions to adulthood <sup>48, 49, 50, 51, 52, 53</sup> Life skills—including decision-making (e.g., critical thinking and problem solving),



community living (e.g., communication and negotiation), and personal awareness and management (self-awareness and self-esteem)—can help girls better navigate the multiple disadvantages they face, and more importantly, empower them to define and more effectively express their goals and aspirations, particularly those related to marriage, childbearing, and livelihood. IHMP’s Maharashtra Life Skills Program in India—a one-year life skills course—found that those girls who fully attended the program were less likely to marry young (before 18) and developed a wider awareness of themselves and the external environment in which they lived.<sup>54</sup>

*Safe spaces as learning platforms.* Safe spaces are also proving to be effective platforms for the acquisition of other skills and knowledge specific to the needs of each adolescent girl segment. The Centre for Girls Education has adapted the safe space methodology in rural Northern Nigeria to meet schoolgirls’ need for strengthened core academic competencies. The large number of safe space clubs currently being organized across Niger could likewise serve as learning platforms for out-of-school girls and married adolescents livelihoods training and remedial and accelerated education for the in-school girls.

*Savings Groups.* Women in the study communities demonstrated a strong demand for financial products and services but currently lack access to, and knowledge of, formal financial institutions. Lack of access to reliable financial services, including microfinance, means families are more vulnerable to economic and health shocks as well as a general inability to accumulate sufficient capital to invest in profitable economic activities. Traditional community methods of saving like an *adashe* in Niger involve a group of women meeting regularly with each member making a regular deposit to the common fund. The members rotate taking home the entire fund. Savings groups such as an *adashe* are limited in their ability to respond to a members’ need for a loan on short notice or managing shocks as members cannot rely on their payment at a particular time. Additionally, *adashes* do not allow savers to earn interest on their deposits.

Village Savings and Loan Associations (VSLAs) were developed by CARE on the *adashe* model in Niger for the rural poor who lack access to formal banking or microfinance services. As with an *adashe*, women pool their savings, but the VSLA platform allows them to borrow from the pool (proportionate to their needs and repayment capacities) when needed to meet business and household needs. CARE’s VSLA programs have proven to be effective and popular and to increase food security and consumption smoothing, suggesting that shocks may have less catastrophic results for members. The VSLA model has been implemented in 58 countries with a cumulative total of 6 million members. Plan International’s Youth Microfinance Project (YMF) has demonstrated success with youth savings and lending groups using the VSLA methodology, showing the platform can reach youth efficiently and effectively having reached almost 90,000 youth in Niger, Senegal, and Sierra Leone during its 5 year project period.

*Conditional Cash Transfers.* We have seen how rural mothers depend on their daughters and the income they bring in. Conditional cash transfers will help offset the opportunity costs of losing their daughter’s labor and the costs of schooling. Reducing the price of schooling for households through cash transfers and school user fee reductions can increase school participation and completion, often dramatically.

Category of girl	Capacity Building	Life Skills	VSLA	CCT	Life Skills	Hrs /week
<b>Out-of-school (10-15)</b>	Livelihoods	√	√	√	√	12
<b>Married adolescents</b>	Livelihoods	√	√		√	8
<b>In-school (10-15)</b>	Remedial academics	√		√	√	2
<b>In-school (16-19)</b>	Pipelines to professional training	√		√	√	12

### ***Interventions for Out-of-School Girls (ages 10-15)***

*Livelihoods Training (including financial literacy and entrepreneurship skills):* Global evidence suggests that households and communities view and treat girls differently when they have higher economic potential.<sup>55</sup> We recommend that activities for out-of-school girls (ages 10-15) strengthen their potential to start and profitably manage a microenterprise. Such livelihoods training would build upon a girls' existing experience and knowledge of her mother's microenterprise and should help her expand her entrepreneurial capacity and skills to a wider variety of economic opportunities.

The training could focus on the acquisition of the building blocks of girls' economic empowerment (financial literacy, savings, expanded social networks, and role models) and the basics of running a microbusiness (market assessment, record-keeping, budgeting, cash-flow and capital requirements, marketing, procurement, credit and risk management). The girls would use their mother's business (or that of another woman in their lives) as a case study with which to explore each topic presented. After a few months the girls would divide themselves into groups of 3 to 4, develop a business plan, and be given start-up capital to supplement their VSLA savings to start their microbusiness. Their microbusinesses will then serve as case studies during their livelihoods training. These group microbusinesses are particularly important for learning as a recent study on a safe space livelihoods program in Bangladesh found that girls that received additional livelihood readiness sessions did not have much larger gains in their developmental assets compared to girls that just received the basic life-skills education, suggesting that such sessions may require real-world income generation and livelihoods activities to be effective.<sup>56</sup>

Ideally, the training would link groups to competitive and high-growth markets and value chains. A value chain is the full range of activities involved in bringing a product or service from its conception to delivery to the consumer—including design, production, marketing, distribution, and support. Women's microenterprises in rural Maradi tend to be concentrated in more traditional small-scale activities—such as basic food and meal production and sales and small livestock—that are generally low-growth and low-return. By linking girls to competitive and higher-growth value chains, they will have the opportunity to start and expand into more sectors with greater market demand. Effective programming would be linked in part to the selection of socially appropriate value chains that match girls' interests and capacities. Appropriate value chains would include those that do not require high capital investments or skill requirements and that can provide a relatively fast return. Plan International's Youth Financial Services (YFS) program used participatory value chain analysis to identify viable economic activities for youth in Senegal, Sierra Leone, and Niger.

A less utilized but promising approach is micro-franchising—in which a local business with a product or service licenses individuals to act as independent retail agents. The micro-franchisees are given a “business in a box” with training, financing, an assured supply chain, and marketing support. The low barriers to entry make this a particularly promising strategy for engaging girls who lack the necessary assets to invest in other opportunities and provides an opportunity for girls to enter into more lucrative non-traditional sectors. The International Rescue Committee’s (IRC) YouthWORKS pilot micro-franchising project in Sierra Leone trained, mentored, and supported one hundred youth as micro-retailers for small local businesses (e.g., food products, cosmetics, mobile phone cards, etc.). After one year, 96% of participants were making a profit or breaking even. Those earning money reported that it was being reinvested into their businesses (42%), saved (24%), or used for other household expenses.<sup>57</sup> IRC is currently scaling similar efforts in Egypt, Haiti, Kenya, and Liberia. Another example is Mercy Corp’s Educating Nigerian Girls in New Enterprises (ENGINE) program. ENGINE is assisting adolescent girls as they start their own businesses as micro-retailers of d.light (a solar lighting social enterprise) products.

A similar approach is micro-consignment—in which individuals receive products on consignment and earn commission for each product. The product serves as the loan but can be returned without risk or loss—essentially a low-risk alternative to micro-loans. This is a particularly promising model for the poorest girls, who tend to be more risk-averse and hesitant to take loans. The model is also well suited for new technologies in which market demand is less predictable such as solar lamps and clean burning cook stoves. Solar Sister provides adolescent girls and young women in Tanzania, Uganda, and Nigeria with solar lamps and a 10 percent commission for successful sales.

Building successful entrepreneurial capacity will require ongoing mentoring and support from local women with successful microenterprises. As girls graduate from the program, those engaged in promising value chains should be trained to become cascading mentors to younger girls starting new enterprises. Cardno Emerging Markets’ Value Girls Program in Kenya supports older girls who are established entrepreneurs in the community as they serve as business mentors to younger girls. Cardno attributes much of the program’s success to the structured formal mentorship component.

*Remedial education (literacy and numeracy):* Remedial education, specifically in literacy and numeracy, is also necessary. This is particularly important to ensure that the most marginalized girls are not excluded from participation because of being illiterate or semi-illiterate. Additionally, starting with remedial education can serve as a second chance pathway for those wishing to re-enter the formal education system and those girls would be encouraged to do so. The Population Council’s Ishraq program in Egypt used safe spaces to offer literacy training (with life-skills and nutrition education) to out-of-school girls to assist their re-entry into the formal school system. More than half of those girls returned to school.<sup>58</sup>

*Life-skills development:* Without the protection provided by formal schooling, this segment is at particular risk for early marriage. Thus it is especially important for girls to develop the critical life skills—such as negotiation, effective communication, problem solving, decision making—with mentor and peer support that will enable them to effectively express their self-defined goals,

particularly those related to marriage and livelihood. One example is BRAC's Empowerment and Livelihood for Adolescents (ELA) programs, which provides integrated life-skills education with livelihoods training. A randomized control trial of the ELA program in Uganda found that it reduced early childbearing by 26% and early marriage and cohabitation by 58%.<sup>59</sup>

*Access to a savings group:* With the girls' limited access to formal financial institutions, VSLAs would be an ideal platform for girls to mobilize savings and convert such savings into small loans that can be used to manage their financial needs or to invest in income-generating activities.

*CCT.* The families could be offered CCTs for regular safe space club attendance and delayed marriage.

*Delay of marriage:* Our research suggests that this capacity building—if it resembled schooling with uniforms and other symbols of education—might be a socially acceptable alternative to early marriage as it could provide some of the enhanced protected social status as formal education. Uniforms and hijabs resembling those worn by schoolgirls would help as would having the clubs meet regularly (at least 3 mornings or afternoons per week).

### ***Interventions for Married Adolescents***

Most of the married adolescents we interviewed said they gave up their income generating activities after marriage. Using a similar strategy proposed for out-of-school girls aged 10 to 15, interventions for married adolescents could focus on home-based microenterprise training and participation in a savings group.

*Livelihoods Training.* Whereas the livelihoods training for out-of-school girls aged 10 to 15 would focus on expanding entrepreneurial capacity and skills that would be applicable to a wide variety of economic activities in the community, economic training for married adolescents would be primarily centered on home-based enterprises (such as house-trading and handwork in which sales are less dependent on having a girl to hawk), as mobility is often more restricted during the first few years of marriage than at any other period in their lives. Such opportunities can help to increase their household decision-making and negotiating capacity. An evaluation of CARE's TESFA program in Ethiopia found girls participating in the integrated economic and health programming had greater input in household economic decisions as well as sexual and reproductive health issues, including family planning.<sup>60</sup>

*Life Skills.* The life skills component would resemble that of the out-of-school girls except that it should include sessions on birth spacing and contraception.

*Access to a savings group:* As with the out-of-school girls (ages 10-15), VSLAs could prove to be an ideal platform for married adolescents to mobilize savings and convert such savings into small loans that can be used to manage their financial needs or to invest in enterprise development.

*Remedial education (literacy and numeracy):* Remedial education, specifically in literacy and numeracy, is also necessary. This is particularly important to ensure that the most marginalized girls are not excluded from participation because of being illiterate or semi-illiterate.

*Cascading mentors.* There was a discordance between unmarried girls' eagerness to get married and the complaints about restricted mobility of the girls who were recently married. It might be good to include married adolescents as mentors for the unmarried girls or to at least have them come and speak to them.

***Interventions for In-school Girls (Ages 10-15):*** *Complementary learning spaces emphasizing the 3R's—reading writing, and arithmetic—and life skills development*

*Acquisition of core literacy and numeracy skills.* When asked what it would take to permit girls to transition from primary to secondary school, parent after parent said, "an opportunity for our daughters to learn to read and write." Given the enormous barriers to comprehensive educational reform, we suggest a focus on cost-effective interventions that are proven to improve core academic competencies (including literacy and numeracy) and encourage enrollment by demonstrating to parents that effective learning is taking place.

The Centre for Girls Education (CGE) in northern Nigeria is an example of an afterschool educational enrichment project that enhances and complements government secondary schooling.<sup>61</sup> CGE adapted the safe space methodology to meet schoolgirls' need for strengthened core academic competencies. When combined with school user fee reductions and focused community engagement, the project increased secondary graduation rates from 4% to 82% and delayed marriage by an average of 2.5 years in project communities. The clubs are popular with parents and serve as 'billboards' for girls' education. They also reassure parents that their girls are not idle after school and that their minds are occupied and not wandering in the direction of boys. This is especially important because idleness and time spent with boys after school are two primary reasons for early marriage in Maradi. Another example of complementary learning spaces is Save the Children's Kishoree Kontha program in Bangladesh, an after-school community-based learning program that includes study support and educational mentoring in its safe spaces for school-going girls in addition to life skills training.

*Life skills.* Such spaces can also be used as a platform to give girls opportunities to acquire information related to health, gender, and rights as well as other critical life skills that are not typically offered in the formal education system. Girls need a range of competencies to overcome the multiple disadvantages they face and to achieve successful transitions to adulthood. However, as most schools are still based on rote learning with limited opportunities for girls to develop critical thinking, problem solving, communication, leadership skills, life skills training could prove critically important. Some parents said that if they see their daughters meeting with boyfriends or suitors they will advise them not to be seen with any boys if they would like to continue with her education. The Centre for Girls Education's mentors discuss this strategy with the girls in their safe spaces.

*Conditional Cash Transfers.* Reducing the price of schooling for households through cash transfers and school user fee reductions increases school participation and completion, often

dramatically.<sup>62</sup> The most notable example is Mexico's Oportunidades conditional cash transfer (CCT) program that provides monthly stipends to poor mothers whose children attended school regularly. The initial program was found to increase girls' transition rates from primary to secondary school by 14.8 percentage points (compared to just 6.5 percentage points for boys).<sup>63</sup> Additionally, this impact was sustained over the long term. Similar programs have been established in more than 30 other countries, and similar impacts have been found in many of these other countries.<sup>64</sup> Recent studies of CCTs have also shown that such programs can affect other non-conditioned outcomes as well, including delaying marriage and childbearing. A study examining the Zomba Cash Transfer Program—a program that provides monthly stipends to current schoolgirls and recent dropouts to stay in or return to school—found that among girls who were out of school at baseline, beneficiaries were 40% less likely to be married after one year than girls that did not receive stipends.<sup>65</sup>

There is evidence that even small transfers and user fee reductions can have a large impact on girls' school participation. In Malawi, the smallest tested monthly CCT of US\$5 was found to be just as effective on school participation outcomes as the US\$10 CCT.<sup>66</sup> In Kenya, providing free school uniforms reduced girls' dropout rates by about 18 percent.<sup>67</sup> The larger than expected response to school costs suggests that a large proportion of households are just on the margin of keeping their daughters in school. Additionally, having conditional cash transfers coincide with the time school fees are required has been found to have a larger impact on subsequent enrollment than monthly transfers, suggesting that savings and credit constraints act as significant barriers to education.<sup>68</sup> The body of evidence clearly shows that families are sensitive to the cost of schooling. Furthermore, it is the poorest households that are most responsive to cost alleviation strategies as they face savings and credit constraints. For families, cash transfers or school user fee reductions for their daughters will help to smooth incomes as well as to sustain and improve the mothers' livelihood in the face of vulnerability and shocks.

***Intervention for In-school Girls (Ages 16-19): Complementary learning spaces for accelerated academic skills acquisition, bridge training, and life skills development***

*Accelerated academic skills acquisition.* Using a similar strategy to that proposed for in-school girls aged 10-15, the safe space platforms for older in-school girls would be adapted to serve as complementary learning spaces. However, the focus would be on equipping girls with the academic preparation and skills needed to succeed in secondary school and enter a teachers college or school of midwifery or nursing.

Part of parents' motivation for educating their daughters is to enhance their income earning potential. Improving the opportunities available to women, particularly in the formal labor market, may provide a strong catalyst for improved girls' and women's status and make the returns to parents' investment in their daughters' education more justifiable. This requires strengthening girls' participation in secondary school and beyond, with a particular emphasis on linking to programs that support the training of teachers and health professionals to increase employment prospects.

Whereas the complementary learning spaces for girls aged 10-15 would focus on remedial education, spaces for girls age 16-19 would focus on accelerated instruction in the sciences,

math, French, and other core subjects required to complete secondary school and to secure admission to a tertiary institution (including technical and vocational programs). The emphasis would be on preparing girls to enter tertiary training for teachers and health professionals since employment prospects are high for women in these vocations in rural areas. It would include bridge training in the last year of upper secondary school to prepare the girls for the career of their choosing and should include a vocational counseling and practicum component in which girls gain hands-on work experience and connections to formal employment.

The DfID-funded program, Women for Health (W4H) in Northern Nigeria, serves as a possible approach to adapt for Niger. W4H offers a 1-year bridge program that targets rural women who have already finished secondary school but failed to attain the appropriate credits on the entry examination to secure admission to a health training institution. Participants receive 12 months of accelerated academic preparation before retaking the exam. Those that score well are invited to participate in an additional 6-month preparatory program focusing on science and math before applying for admission to the health training institution. The boarding school-based bridge training and preparatory programs have proven to be well received and the results are tremendously promising but the programs may not be the most cost efficient way of improving young women's access to health training programs as they require an additional one and a half years of study after secondary school. A similar program could be integrated into complementary learning spaces during upper secondary school.

The participating girls would have excellent prospects for employment—and ultimately for increasing women's access to human capital (in health and education) in rural areas—because of many governments commitment to recruiting more midwives, nurses, and teachers for posts in rural areas. Work that is visible and independent from the familial sphere of control is more likely to empower young women in an array of life situations.<sup>69</sup> And with more women in the formal labor market, they serve as role models for other community members that may ultimately help shift social and economic structures and gender norms.

Another example is Mercy Corp's GOAL (Girls Opportunities for Advancing Literacy) project in Nigeria that is utilizing learning spaces to improve girls' academic, leadership, entrepreneurship, financial literacy, and life skills to broadly prepare them for the labor market and economic independence. It remains to be seen if this broader approach without direct links to higher education or employment opportunities will be enough for parents to keep their daughters

*Life skills.* Additionally, the complementary learning spaces can be used to provide opportunities for life-skills development. As girls are past the median age of marriage in Niger, they face tremendous community pressure to get married. Developing life skills with peer and mentor-led support is thus particularly important for girls to effectively communicate and negotiate for their self-defined goals related to marriage and livelihood. In the process, girls' agency is built, reflected in their increased aspirations for education and work and increased awareness of their rights. This platform would then create an enabling environment for girls, not only by opening up new opportunities previously unattainable for them, but also by enhancing their capacity and aspirations to access them.

*Conditional cash transfers* is also recommended to address the economic barriers to girls' secondary school access.

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