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SOCIOECONOMIC DRIVERS AND WELFARE IMPLICATIONS OF CHILD MARRIAGE IN DHAKA'S URBAN SLUMS DURING COVID-19: SCIENTIFIC CULTURE AND PANDEMIC-INDUCED VULNERABILITIES

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ABSTRACT

Child marriage remains a critical issue in developing nations due to deep social and cultural traditions. Bangladesh has one of the highest rates in South Asia. Despite legal restrictions, enforcement stays weak, particularly in marginalized urban communities. Although Bangladesh aims to end child marriage by 2030 under the SDGs, the COVID-19 pandemic severely disrupted this goal. This study examines the rise in child marriages during the pandemic in Dhaka's Mirpur and Mohammadpur slums. Using data from 300 respondents, it explores economic, social, and pandemic-related factors through regression analysis. Results show that income loss, unemployment, and school closures significantly contributed to early marriage, while weakened community monitoring further worsened the situation. The pandemic deepened existing vulnerabilities, turning child marriage into a coping strategy for impoverished households. The study emphasizes the urgent need for economic support, educational continuity, and robust protection systems to safeguard adolescent rights and sustain progress toward eliminating child marriage in post-pandemic Bangladesh. Contribution/ Originality: This study identified the impact of child marriage during the COVID-19 pandemic in different slums around the Dhaka city. Here the researchers recognized the major reasons of child marriage in the slums of the study area and checked whether the Covid-19 was most dominating reason or not. The effects of child marriage due to different reasons were also projected.

KEYWORDS: Child Marriage; COVID-19; SDGs; Slums; Dhaka; Bangladesh; Welfare; Social Protection
JEL: I15, I24, I31, J13, O15, Q01.

1. INTRODUCTION

The outbreak of COVID-19 began in Wuhan, China, in late 2019 and quickly became a global health emergency. The virus spread through person-to-person contact within households, hospitals, and across cities (She, 2020). By February 10, 2020, China and 24 other countries reported 40,261 confirmed cases and 909 deaths. The WHO estimated the case fatality rate at 2.3%, far below SARS (9.6%) or MERS (34.4%) (She, 2020). Yet the pandemic revealed how scientific and cultural factors together shape crisis outcomes. Despite a lower death rate, COVID-19 triggered severe socioeconomic disruptions, particularly in low- and middle-income countries (UNICEF, 2021). Among the social consequences of the pandemic, the rise of child marriage has been especially concerning. Globally, child marriage has been recognized as a violation of human rights and a major impediment to achieving gender equality. According to UNICEF (2021), an estimated 650 million girls and women alive today were married before age 18. Even before the pandemic, projections suggested that progress was too slow to meet the Sustainable Development Goal (SDG) target of eliminating child marriage by 2030 (UNFPA, 2020). COVID-19 has further derailed this trajectory, with UNICEF estimating that an additional 10 million girls are at risk of becoming child brides by the end of the decade due to pandemic-related disruptions (UNICEF, 2021). Ali (2020) notes that COVID-19 forced Bangladesh's higher education online, a disruptive innovation. Using Google Meet, he completed two courses but faced network costs and UGC restrictions on final exams. Child marriages increased dramatically following the COVID-19 crisis, with economic hardship, customary laws, and the perception of marriage as an escape from pandemic-related stress identified as key contributing factors (Rahiem, 2021).

Bangladesh remains one of the countries most affected by child marriage, ranking fourth globally in prevalence. Nearly 59% of women aged 20–24 were married before 18 (Afrin, 2021). While some progress was achieved between 2007 and 2017, with the rate falling from 66% to 59% and marriages before age 16 declining from 46% to 32% (Dhaka Tribune, 2021), thousands of child marriages continue annually, particularly among the poor and socially marginalized (Ferdous et al., 2019).

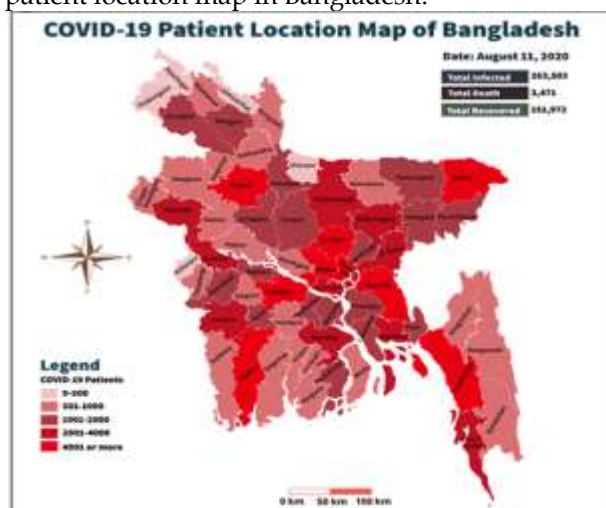
The pandemic has intensified this challenge. School closures, household economic shocks, and social instability have significantly increased the risk of early marriage. Evidence suggests that child marriage in Bangladesh rose by at least 13% during

the COVID-19 crisis, though many cases remain undocumented (Jamal et al., 2021). Similar patterns have been observed in other high-prevalence countries such as Ethiopia, India, and Nigeria, where economic downturns, parental deaths, interrupted education, and limited access to support services created new pathways into child marriage (Yukich, 2021). Ali (2021) comments that large investment, pro-patient care, corruption-free and ethical services in the healthcare management and service delivery is required, through joint collaboration with the public and the private sectors and also collaborative effort from the foreign sectors to implement the fourth industrial revolution in healthcare enterprises of the country.

Urban poor communities, particularly slum settlements, face compounded vulnerabilities. In Dhaka's slums, where millions live in conditions of overcrowding, poverty, and limited access to education and healthcare, child marriage is both a cultural norm and a coping strategy. Families often arrange early marriages to reduce financial burdens or protect daughters from perceived risks. The pandemic has deepened these structural challenges, leaving adolescent girls at heightened risk.

Although several studies have examined child marriage in Bangladesh during the COVID-19 pandemic, little attention has been directed to its dynamics in urban slum contexts. This study seeks to address that gap by investigating the underlying causes and effects of child marriage in two of Dhaka City's largest slum areas, Mirpur and Mohammadpur.

Below in Figure :1, the study will show COVID 19-patient location map in Bangladesh.



(Source: https://www.researchgate.net/figure/COVID-19-infected-patients-location-map-of-Bangladesh-People-from-64-districts-have_fig1_344765188 viewed on 15 January ,2026).

1.1. Research Objective and Research Questions

This study aims to examine the impact and drivers of child marriage in Dhaka's slum areas during the COVID-19 pandemic. The objectives and corresponding research questions are outlined below:

Objective 1: To examine the overall impact of child marriage during the COVID-19 pandemic in the slum areas of Dhaka City.

- Research Question: How has child marriage been impacted by the COVID-19 pandemic in these communities?

Objective 2: To identify the dominant factors – economic, social, or pandemic-related – that contributed to the rise of child marriage in Dhaka's slum communities.

- Research Question: Which reasons – economic hardship, social norms, or COVID-19-related pressures – have been most influential in driving child marriage?

Objective 3: To analyze how the COVID-19 pandemic intensified pre-existing vulnerabilities, such as poverty, unemployment, and school closures, leading to early marriages.

- Research Question: In what ways has the pandemic worsened pre-existing vulnerabilities that contribute to child marriage?

Objective 4: To provide evidence-based recommendations for reducing child marriage in urban slum settings during and after public health crises.

- Research Question: What strategies or interventions can effectively mitigate the rise of child marriage in slum areas during and after crises like COVID-19?

2. LITERATURE REVIEW

Child marriage is a pervasive social issue in Bangladesh and other developing countries, deeply rooted in socioeconomic and cultural structures. While many studies have examined its consequences, relatively fewer have focused on the underlying causes, particularly in urban slum contexts. This review synthesizes current knowledge on the drivers, impacts, and policy responses related to child marriage, with special emphasis on the COVID-19 pandemic. Ali (2020) surveyed 112 people in Bangladesh during COVID-19 and found that medical robots and blockchain could improve healthcare, though requiring major investment and ethical hospital behavior.

2.1. Socioeconomic and Cultural Drivers

Ali (2019) describes that socio-economic impact is much larger. Rather it may be more severe than both the world wars. Large uncertainty with both supply side shock and demand side shock will prevail. Socioeconomic hardship remains a key driver of child marriage in Bangladesh. Arnab and Siraj (2020) highlighted that poverty often compels families to marry off their children at a young age, despite general societal disapproval of early marriage. Similarly, Trinh and Zhang (2021) observed that financial insecurity and negative economic shocks increase the likelihood of child marriage, particularly in contexts where dowry obligations impose additional burdens on families. Hossain et al. (2021) further confirmed that financial constraints are among the most significant factors contributing to the resurgence of child marriage during the COVID-19 pandemic. Sharmin, Billah, and Rahman (2024–2025) found that school closures, economic hardship, social insecurity, and weak legal enforcement during COVID-19 drove a sharp rise in child marriages in rural Bangladesh, affecting both girls and boys.

Cultural and religious norms also play a critical role. In many communities, early marriage is considered socially acceptable or even desirable, reinforcing intergenerational patterns (Ferdous et al., 2019). Makino et al. (2021) emphasized that the absence of proactive policy interventions and weak enforcement of existing laws can exacerbate this trend, especially when institutional support structures are limited.

2.2. Impacts of Child Marriage

Child marriage has far-reaching consequences for girls' health, education, and socioeconomic opportunities. Trinh and Zhang (2021) noted that early marriage negatively affects reproductive health and limits educational attainment, which in turn constrains economic empowerment. Kamal (2012) reported that historically, a majority of Bangladeshi women were married before 18, and younger women were disproportionately affected by poor reproductive outcomes. Kamal et al. (2015) found that over 75% of marriages occurred before the legal age, demonstrating that early marriage remains a persistent trend despite improvements in education and socioeconomic conditions.

Psychological impacts are also significant. Ferdousi (2013) emphasized that child marriage violates children's rights and exposes them to domestic violence, emotional distress, and long-term mental health challenges. Haq et al. (2024) further highlighted that during the COVID-19 pandemic,

girls forced into early marriage experienced heightened anxiety, depression, low self-esteem, and feelings of helplessness, illustrating the compounded social and psychological risks associated with early marriage.

2.3. Child Marriage during the COVID-19 Pandemic

The COVID-19 pandemic created new pathways that intensified child marriage in Bangladesh and other countries. School closures, income loss, and weakened social support mechanisms forced many families to consider early marriage as a coping strategy (Subchi et al., 2021). Data indicate that child marriage in Bangladesh increased by at least 13% during the pandemic (Hossain et al., 2021; Jamal et al., 2021). Yukich (2021) identified five pandemic-related pathways leading to early marriage: parental death, interrupted education, household economic shocks, increased pregnancy risk, and limited access to services.

Makino et al. (2021) argued that institutional authorities, together with social infrastructure, should proactively engage vulnerable families to prevent early marriages, particularly during crises. Without adequate intervention, the pandemic is likely to exacerbate pre-existing vulnerabilities and further increase the prevalence of child marriage.

2.4. Mitigation Strategies

Ending child marriage requires comprehensive, multi-sectoral approaches. Ferdous et al. (2019) emphasized that single interventions are insufficient; instead, strategies should address poverty alleviation, gender equality, educational access, and cultural awareness. Policy enforcement and community-based programs are critical to protect children, especially girls, from early marriage (Makino et al., 2021; Ferdousi, 2013). Haq et al. (2024) recommended that during crises like COVID-19, governments and NGOs must prioritize economic support, education continuity, and social protection measures to reduce the incidence of child marriage.

2.5. Research Gap

Although substantial research exists on child marriage in Bangladesh, few studies have focused on the urban slum context, where extreme poverty, overcrowding, and limited access to education and health services heighten vulnerability. Furthermore, the specific impact of COVID-19 on child marriage in these slums remains underexplored. This study addresses this gap by examining both the causes and consequences of child marriage in Dhaka's slum

areas during the pandemic, providing critical insights for policy and intervention.

3. CONCEPTUAL FRAMEWORK

The framework posits that ER, SR, and CR influence the outcome variable—early marriage (EM)—which subsequently impacts household wellbeing. A linear model is used to measure the strength of these relationships.

3.1. Theoretical Framework

This study is grounded in multiple theoretical perspectives to explain why child marriage increased in Dhaka's slums during the COVID-19 pandemic.

Social Norms Theory argues that behaviors are shaped by collective expectations (Mackie et al., 2015). In Bangladesh, child marriage has been normalized as a cultural practice tied to family honor, economic relief, and protection for girls (UNICEF, 2021). COVID-19 strengthened these norms as families facing uncertainty returned to traditional coping mechanisms.

Structural Functionalism (Durkheim, 1984) highlights how institutions such as schools and communities maintain social balance. Pandemic-related disruptions—school closures, reduced social support, and unemployment—created institutional dysfunction, fueling child marriage as an alternative arrangement.

Feminist Theory emphasizes patriarchal systems and gender inequality (Kabeer, 2016). Girls in slums were more vulnerable during the crisis, often forced into early marriage to reduce household burdens or ensure male guardianship.

Crisis and Coping Theory (Caplan, 1964) explains how families adapt during crises. COVID-19 acted as a stressor, with child marriage seen as a survival strategy in conditions of extreme poverty and insecurity.

Finally, Human Capital Theory (Becker, 1993) stresses the long-term costs: early marriage interrupts education and limits women's future economic potential, perpetuating intergenerational poverty and undermining national development goals (Parsons et al., 2015).

Together, these perspectives illustrate how structural disruptions, cultural norms, and gender inequalities intersected during COVID-19, making child marriage a perceived solution despite its harmful long-term consequences.

4. METHODOLOGY

Methodology consists of four parts such as, Sample Selection, Research Design, Data Collection

and Regression analysis.

4.1. Sample selection:

The study is based on primary data using field study. A structured survey questionnaire had designed to collect data and a study held in Mohammadpur and Mirpur slum dwellers. 300 families had been selected randomly. Questionnaire has been divided into five parts as: Demographic Information, Economic reasons of child marriage, social reasons of child marriage, Child marriage due to covid-19, and Effects of child marriage.

5.2 Research Design:

This research work uses the quantitative analysis by the means of different advanced techniques. Initial stage shows the fitness of variable by using non-parametric test. Linear regression model is used to show the relationship between variables.

4.2. Data Collection

Data collection consists of: (1) Personal Information, (2) Economic reasons of child marriage (3) Social reasons of child marriage (4) Child marriage due to Covid-19 (5) Effects of early marriage. Some case studies had been conducted in

this regard. Description statistics and a linear regression presented the strength and relationship between the variables.

4.3. Regression Model:

For analysis purpose the following regression model is used.

$$Em = \beta_1 + \beta_2 er + \beta_3 sr + \beta_4 cr + \mu_i$$

Here, regression model estimates the relation between independent and dependent variables.

Here, Em (Effects of child marriage) is dependent variable, β is coefficient that is parameter and er represents the economic reasons, sr is for social reasons and cr is the covid-19 as the reason of child marriage.

4.4. Findings

This is the most important part of this study. The first segment shows justification of variables and the second segment shows the results of demographic features of respondents and regression analysis.

4.4.1. Justification of the Variables Regarding Child Marriage

Table: 1 Justification of the Variables Regarding Child Marriage.

Variables	Mean H0: $\mu=3$ H1: $\mu \neq 3$	Sigg. [p value]	χ^2 value	Accept(A)/ Reject (R)
Economic Reasons of Child Marriage(Er)				
Er1. You are belong to a poor (income below 10,000) family	2.55	0.000	49.040	R
Er2. Your family income doesn't support your family expenditure	3.60	0.000	55.800	R
Er3. High family expenditure makes difficult to your further study	3.74	0.000	36.700	R
Social Reasons of Child Marriage (Sr)				
Sr1. Social customs leads to early marriage	3.4	0.000	38.800	R
Sr2. Society doesn't accept further higher study	2.70	0.000	57.300	R
Sr3. Family forces you to get marry at early age	3.3	0.000	38.300	R
Sr4. Teasing in society leads to early marriage	2.87	0.000	50.800	R
Child Marriage due to Covid-19(Cr)				
Cr1. High price due to covid 19 leads to make yourself burden to family	4.28	0.000	61.200	R
Cr2. Sudden return of emigrants due to pandemic increases child marriage	3.27	0.000	44.720	R
Cr3. Job losses in pandemic causes child marriage	3.68	0.000	56.100	R
Effects of Child Marriage(Em)				
Em1. Child marriage leads to poor health for your children	2.62	0.000	66.800	R
Em2. Your health condition is also poor for early marriage	2.56	0.000	51.000	R
Em3. Due to child marriage your financial condition is weak	3.13	0.000	55.500	R
Em4. Child marriage leads to birth of premature children	2.88	0.000	55.100	R
Em5. Family size increases due to child marriage	3.4	0.000	29.520	R
Em6. For early marriage your family is unstable	3.12	0.000	80.400	R
Em7. It destroys your potentials(career)	2.59	0.000	79.100	R
Em8. Early marriage leads to social crime	2.46	0.000	40.880	R
Em9. Infant mortality increases due to early marriage	2.69	0.000	86.900	R

From table 1, it is found that the test of all variables to justify whether there is any insignificant variable.

So, it is seen that each of the variables of factor behind child marriage due to covid-19 and its impacts on slum areas of Dhaka City, is significant as the p-value is less than .05 at 95% confidence, hence the χ^2 -value is greater than the tabulated value. Thus, the null hypotheses are rejected in all cases, and it implies that all variables are significant. All are rejecting at 5% level of significant.

4.2. Demographic Features of the Respondents

Table 2.a: Gender of the Respondents.

Gender	Frequency	Valid Percent
Male	117	39%
Female	183	61%
Total	300	300.0

Table 2(a) shows the total respondents were 300 of which male were 117 (39%) and female 183 (61%). It also indicates female respondents is larger than male respondents.

Table 2.b: Marital Status.

Marital Status	Frequency	Valid Percent
Married	285	95%
Separated	15	5%
Total	300	100.0

Table 2(b) shows that among 300 families married were 285(95%) and separated were 15(5%). It also indicates most of the respondents are married then separated of the study area.

Table 2.c: Family Size.

Family Type	Frequency	Valid Percent
Nuclear	252	84%
Extended	48	16%
Total	300	100.0

From table 2(c), it is shown that among 300 family's nuclear families were 252 (84%) and extended families are 48 (16%). It also shows that nuclear families are larger than extended families of study area.

Table 2.d: Family Members.

Family Members	Frequency	Valid Percent
0-5	165	55%
5-10	135	45%
Total	300	100.0

Table 2(d), discusses among 300 families of respondents the 165(55%) families have (0-5) family members and rest of the 135(45%) families have (5-10) family members.

4.3. Reliability Justification

The following table 3(a) represents the reliability statistics

Table 2.e: Reliability Justification.

Reliability & Significance	
Cronbach's Alpha	N of Items
.524	19

If Cronbach's Alpha is more than 50 % then it is significant. As Cronbach's Alpha is .524(52%) so the scaling variables are reliable.

4.4. Regression Analysis

Table 3.b: Regression Result.

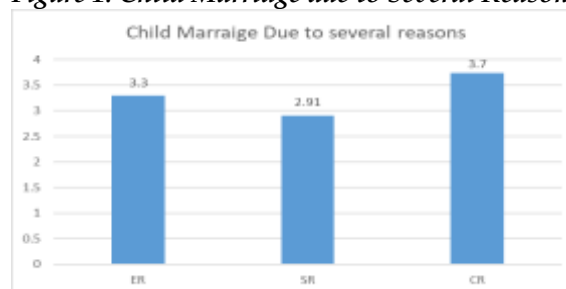
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	3.622	.366		9.884	.000
	sr	.072	.082	.092	.881	.381
	er	-.034	.060	-.058	-.576	.566
	cr	-.221	.088	-.264	-2.520	.013
a. Dependent Variable: em						

From table 3(b) regression analysis it is found that social reasons and economic reasons are insignificant as their significant levels are more than 5% (.381 and .566) but Covid -19 as a reason of child marriage is significant as its significant level is less than 5% (.013).

So, it is said that if child marriage increases 1 % due to Covid 19 then respondent's household were negatively impacted by .221.

4.5. Child Marriage due to Several Reasons

Figure 1: Child Marriage due to Several Reasons.



Bar diagram shows that among 100 respondents most of them agreed that Covid-19 as a reason of child marriage is higher than economic reasons and social reasons of child marriage.

4.6. Findings and Discussion

4.6.1. Factors Contributing to Child Marriage during COVID-19

The COVID-19 pandemic has exacerbated the prevalence of child marriage in the slum areas of Dhaka City. School closures over extended periods, widespread job losses in families, and the overall deterioration of economic conditions are among the

primary drivers. Regression analysis reveals that COVID-19-related factors significantly influence child marriage, with a p-value less than 0.05 at a 95% confidence level. This indicates that the relationship between the pandemic and early marriage is statistically significant.

The analysis further demonstrates that COVID-19-related reasons outweigh both economic and social factors in driving child marriage during the pandemic. Families facing economic uncertainty, coupled with limited access to education and social support, often view early marriage as a coping strategy to reduce household burdens. These findings underscore the urgent need for targeted interventions to protect children, particularly girls, in urban slum communities.

4.7. Recommendations

To address the rising incidence of child marriage during crises such as COVID-19, it is imperative for government authorities and social institutions to take coordinated action.

Key recommendations include:

- **Strengthening Legal Enforcement:** The Ministry of Women and Children's Affairs, along with the Ministry of Law, should rigorously implement existing laws and legal processes to prevent child marriages.
- **Awareness and Social Change:** Raising awareness among families and communities about the negative consequences of child marriage can help shift cultural norms and reduce early marriages.
- **Investing in Education and Health:** Prioritizing investments in girls' education and health services can empower adolescent girls and enhance their resilience against early marriage.
- **Enhancing Community Safety:** Establishing national and community-based child protection systems can improve safety for girls and provide protective networks within communities.

7.3 Government Policies on Child Marriage

Bangladesh has developed a National Action Plan to End Child Marriage (2018–2030), which aligns with the United Nations Sustainable Development Goals (SDGs) of 2015. The plan outlines five strategic priorities:

- **Sector-Specific Actions:** Implement policies tailored to the specific needs of children and adolescents across different sectors.
- **Legal Reform and Accountability:** Ensure amendment, enforcement, and proper implementation of laws, along with mechanisms for accountability.
- **Promotion of Positive Social Values:** Engage

families, communities, and policymakers to develop supportive social norms that discourage child marriage.

- **Empowerment of Adolescents:** Equip girls and boys with the knowledge, skills, and agency to act as social change agents.
- **Digitalization and Social Protection:** Enhance access to digital education, legal services, reproductive health facilities, and social protection programs, ensuring incentives for adolescent girls.

The National Action Plan adopts a phased implementation strategy, beginning with the fiscal year 2018–2019 as the baseline. It envisions progressive milestones aligned with Bangladesh's broader national vision for 2021 and 2041, ensuring that efforts to eradicate child marriage are systematic, measurable, and sustainable.

1. Short-term (2018-2019 to 2020-2021 fiscal year)
 2. Mid-term (2018-2019 to 2024-2025 fiscal year)
 3. Long-term (2018-2019 to 2029-2030 fiscal year)
- (Source: NAPECM, 2018)

4.8. Comparison with few previous study

Ali (2019) warns that COVID-19's economic shock may rival world wars. Managers must treat child marriage as an emergency response indicator, not just a social issue. During future crises, relief programs should flag families with adolescent girls for priority cash support. Without this, poverty will continue driving early marriage as a perceived survival tool. Trinh and Zhang (2021) show that early marriage blocks education and reproductive health. Program managers need to design conditional support that keeps girls enrolled even when schools close. Digital learning platforms, mobile phones, and community learning hubs should be part of emergency education plans. Teachers cannot assume schools will remain open during pandemics. Haq et al. (2024) highlight severe psychological harm from pandemic-era child marriage. Health managers in slums must train frontline workers to screen for anxiety, depression, and helplessness among married adolescent girls. Mental health referral pathways should be embedded into routine slum health services. deeply rooted patriarchal norms normalize child marriage. Managers need community-led dialogue programs that include fathers, brothers, and religious leaders. Scientific monitoring systems must track real-time marriage data during crises. Weak data leaves vulnerable girls invisible. Managers should invest in mobile-based reporting tools for slum health workers. In short, without integrated economic relief, culturally sensitive interventions, and robust

scientific monitoring, future crises will repeat the same harm.

5. CONCLUSION

This study examined the main drivers and household-level effects of child marriage in Dhaka's urban slums during COVID-19. Three factors stood out: economic hardship, social pressure, and pandemic-related disruptions. Among these, COVID-19 was the strongest driver. The findings show that health crises do not just threaten physical wellbeing. They also roll back years of progress on child protection. Without urgent action, child marriage will remain a coping mechanism for poor families during future shocks.

5.1. Implications

The government needs to link social protection programs directly to keeping girls in school. Cash transfers tied to school attendance worked poorly during lockdowns because schools closed. New models must work without physical attendance. Local authorities should train slum health workers to identify and report child marriage risks during emergencies. NGOs working in Dhaka's slums should shift from awareness-only campaigns to economic support for families with adolescent girls. Small grants or food aid during crises reduced marriage pressure in several cases noted during this study. Community leaders need clear guidelines on

handling marriage proposals during emergencies. Changing parental attitudes requires proof that girls who marry later earn more and contribute more to family income. This study found many parents saw marriage as protection from pandemic-related risks like job loss or eviction. Messaging must address this fear directly, not just repeat legal bans.

5.2. Future Research Directions

- Longitudinal studies tracking the same households over two to three years to see whether pandemic-era child marriages lead to worse health and economic outcomes compared to earlier marriages.
- Comparative research across different slums in Chattogram, Khulna, and Rajshahi to test whether the drivers found in Dhaka hold true elsewhere.
- Intervention-based studies that test specific combinations of cash support, school re-enrollment, and legal aid to identify the most cost-effective response for future crises.
- Qualitative work with fathers and brothers, who were underrepresented in this study, to understand male decision-making around girls' marriage during economic shocks.
- Research on the role of mobile phones and digital learning in keeping girls engaged during school closures, and whether this reduces marriage pressure.

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