

**IMPLICATION OF MONEY AND DEBT MARRIAGE: DEFINING NEW PATHWAYS FOR
THE GIRL-CHILD IN BECHEVE COMMUNITY, OBANLIKU LOCAL GOVERNMENT
AREA, CROSS RIVER STATE, NIGERIA**

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Abstract

Marriage confers contractual obligations to the parties in marriage, and where it negates constitutional right it creates imbalances in the relationship and society. Forced, or debt/ money marriage and child marriage are common practices in most primitive societies in Africa, used for the debt settlement. It is against this backdrop that this study examines the sociological implications of this unwholesome lifelong cultural practice on the girl child in Becheve community, Obanliku Local Government Area, Cross River State. The study employed mixed research designs and a sample size of 550 respondents was drawn using stratified sampling, purposive sampling, and snowballing techniques. The data was collected using consolidated questionnaire, Key Informant Interview (KII), and Focus Group Discussion (FGD). While the descriptive statistics were used to analyze the quantitative data, the thematic and narrative analysis were used for the qualitative data. The study revealed five key socio-economic implications, including physiological/emotional trauma, fundamental right abuses, denial of educational employment opportunity, physical and gender-based assault and health issues. The study recommends that government should mobilize families and the wider community to raise awareness of the harmful consequences of money/debt marriage as well as child marriage, and encouraging structural policy formulation and right of spousal selection among girls. And strengthen legal instruments to protect the girl child.

Keywords: *Money/debt marriage, girl child, implications, money/debt marriage, child marriage, pathways.*

1. Introduction

The life of every human being is inextricably tied to the socio-cultural and economic determinants in any given society. Every individual in the society may experience the three most essential curves of life; birth, marriage and death but among the three life curves, man only have control over marriage to

a large extent. Marriage has a cultural and social significance laced with positive or negative socio-economic, psychosocial and emotional factors. Sadly, certain cultural and religious practices pose a huge threat to the marriage institution. In some societies the day of marriage becomes remarkably the saddest day and sometimes for the rest of their lives.

The concept of money/debt marriage, or money wives is used here interchangeably to connote a socio-culturally patterned practices that involve the marriage of women or betrothal of the girl child below the constitutional age of 18 years. Sometime even the child in the womb is betrothed to a money husband by the parent, families or guardian who have authority over the girl child or women without her approval or consent. They are used for debt/loan resettlement, land acquisition or exchange of material gifts and benefits, good and services or to settle conflict (BBC, 2020, France, 2020; Al Jazeera, 2018). In Becheve community, Obanliku Local Government Area, Cross River State Nigeria this practices are common and even a child in the womb of her mother can be betrothed for debt payment (BBC, 2020, Al Jazeera, (2018), such marriage according to Cross River State Child Right Law (2023, 2009, 2003), are considered as a fundamental rights violation of the child or woman. Marriage involves the exchange of rites from the both families inform of bride price or gift items for women or girls who have attained the age of marriage. The custom of bride price dates back as far as 300 BCE and continues today in places such as Africa, Europe, America, Thailand, Indonesia, Burma, China, and Taiwan etc. (Anderson, 2017). It is prevalent in Africa, with more than 90 percent of sub-Saharan societies making these marriage payments. Ferry in 2001, discussing marriage and spousal abuse among American Muslims noted that marriage is half of faith and the rest is fear Allah, this explains the enormous influence of cultural and religious practices in decision making process and spousal selection among women, and indirectly keeps women emotionally laden and in perpetual fear.

Money/Debt Marriage is a contractual conscription fettered on pre-marital debt, financial obligation incurred by the parents or families of the child or woman, usually, in terms of land, gifts, financial loan and assistance, farming activities, food or material items etc. to settle debt. The female here is referred to as the ‘money wife or debt wife’, a harsh variant of the [sexist traditions that are found embedded in many Nigerian cultures and other countries of the world](#). Each year, 12 million girls are married before the age of 18, that is 23 girls every minute and nearly 1 every 2 seconds (*Girls Not Brides 2002 - 2025*). Money/Debt marriage or any other marriage not in tandem with all established treaties, conventions and protocols of child rights protection and regulations are direct human right violation, abuse, deprivation and molestation which compromises the child future and decency. In Nigeria, this practice is common in Becheve community in Obanliku of Cross River State, in South-South, Hausa and Fulani of Northern Nigeria, largely due to economic and religious factors (BBC, 2018; Al Jazeera, 2020; Akande, 2018, Channel TV Report (2018a; b). It is trading off the girl child or woman as collateral and currency which profits the parent or family to the extent that these children are

denied education, healthcare and are excluded from property rights and public social activities (Savadogo & Wodon 2017; Wodon 2017; Mikhail, 2002). In some cases, they are used as cheap farm-hands by their money/debt husbands.

In Sub-Saharan Africa, the central purpose of the bride price is to create an alliance between kinship groups. Evidence from Kenya and Zimbabwe, Asia, Nigeria suggests that the amount of bride price or bride's wealth can also be a determinant for exploitation of women (Savadogo & Wodon 2017; Mikhail, 2002). This is akin to Becheve community where debt owed, loan or material resources can be converted into bride price, also the child can be given out in marriage to settle a conflict. Marriage payments differ not only by the bearer of the financial burdens (either the grooms' bride price or the brides' dowry) but also by the ownership rights to these transfers, which can vary and evolve through time. Money/Debt marriage endangers the life trajectories of the children especially, in diverse ways (BBC, 2020; Emeka, 2019). The Paramount Ruler of Obanliku Local Government area (LGA), Cross River State HRM Utiah Item on the 17th November, 2025, during the flag off training of Auxiliary Social Workers on Child Protection Regulation by UNICEF in Collaboration with Ministry of Social Welfare and Community Development, Ministry of Justice and the University of Calabar, noted that *'there is a huge gap and need, to address the issues of money/debt marriage and child betrothal in Obanliku because it erode the essence of humanity. It is suicidal for a child in the womb to be betrothed or exchanged as a gift item, for debt/loan repayment, even to a 90-year-old man. In the event that the money wife dies without a girl child or inability of the family to meet the contractual obligation to repay for her loan or debt, any of his sons or family member can inherit the money wife'*. HRM Utiah Item called for sustained advocacy to end this barbaric and enslaving cultural practices that put the girl child, women mostly and their families into perpetual bondage and servitude.

BBC, (2020, 2015), Akande (2018), Savadogo & Wodon (2017), noted that these money wives (brides), are at greater risk of constantly experiencing a range of poor health outcomes, mental disorders, emotional trauma, having children at younger ages, and more children over their lifetime, dropping out of school, earning less over their lifetimes and living in poverty than their peers who marry at later ages. Child brides may also be more likely to experience intimate partner violence, have restricted physical mobility, and limited decision making ability and there are most fundamentally, disempowered in ways that deprive them of their basic rights to health, education, equality, non-discrimination, and to live free from violence and exploitation, which continue to affect them into adulthood (Archibong, 2025; Girls Not Brides, 2025). While money marriage is widely considered a human rights concern closely connected to gender inequality and exploitation, the significance of the practice's impacts at both the individual and societal levels.

1.2 Statement of the problem

Different forms of children and women abuses has continued to persist in different parts of the states of Nigeria despite efforts by Government, Non-Governmental Organizations, and Civil Societies to eradicate such harmful practices especially, those affecting children. *Girls Not Brides 2002 - 2025*, reported that each year, about 12 million girls are married before the age of 18, that is 23 girls every minute and nearly 1 every 2 seconds globally. Each day, more than 41,000 girls worldwide are married while still children, often before they may be physically and emotionally ready to become wives and mothers. Also the International Center for Research on Women (ICRW) demonstrates that forced and child marriages are also huge economic costs for societies worldwide. Money/Debt marriages are direct abuse and violation of the children rights even though, these practices have become a norm in some parts of the country, compromising the future of the children. Becheve Community in Obanliku Local Government Area, Cross River State, Nigeria has been reported by BBC in 2018 and 2020, Basic Right Council Initiative (BRCI) 2018, CrossRiverWatch, 2025 and Al Jazeera, 2018 as the community where debt/money marriage still persist.

Children (girls) and women irrespective of their age are being given out for marriage and even children in the womb are betrothed to men to settle debts/loan repayment, in exchange to land and material gifts or for conflict resolution. Usually, these marriages are contracted under traditional oath which instill fear on the girls and their future becomes emptied even before they become aware and conscious of themselves. These money/debt wives' practices are culturally accepted and supported by over 80 percent of men and families in Becheve community, even though. many young girls have objected to these practices. Almost one in every household in Becheve community have a debt/money wife and those who object to this form of marriage are often threatened by the male folks to banish or ostracize them from the community. It is seen as the ancestral and cultural life which if abandoned will attract punishment from the gods since the families are usually under oath and allegiance to the bonded families. These practices result in early pregnancy, maternal and obstetric complication, Visico Vaginal Fistula (VVF) or Anorectal fistula (ARF), because of the age of the children, sexually transmitted infections and deceases (STIDs), HIV/AIDS, social and economic exclusion, mental health challenges and even death. Some of them are often denied access to employment, education while some dropout of school thus, breeding poverty and disparities, with little or poor vocational training reinforcing the gendered nature of poverty. The right to 'free and full' consent to a marriage is not guaranteed. These practices are against the Convention on the Elimination of all Forms of Discrimination Against Women, cited in article 16 of the Right to protection from child marriage which states that: "The betrothal and the marriage of a child shall have no legal effect, and all necessary action, including legislation, shall be taken to specify minimum age for marriage", to be protected from harmful traditional practice. It is against these background that, this study to examines the sociological implication of money/debt

Marriages on the girl-child development in Becheve community, Obanliku Local Government Area, Cross River State, Nigeria, in terms of the economic implication, labor force participation, psychological and emotional well-being, health and educational wellbeing of the girl-child in Becheve community.

1.3 Objective of the study

This study examines the sociological implication of money and debt marriage on girl-child development in Becheve Community, Obanliku Local Government Area, Cross River State, Nigeria:

- i. examine the economic implication of money/debt marriage on the girl child in Becheve, community
- ii. examine the influence of Money/Debt Marriage and Labor Force Participation of the girl child in Becheve
- iii. do money/debt Marriage relate to psychological and Emotional well-being of the girl-child in Becheve
- iv. what is the Health implication of money debt/marriage on the well-being of the girl-child in Becheve
- v. do money/debt marriage affect educational wellbeing of the girl-child in Becheve

2. Conceptual Literature Review

Marriage is an institution under which a man and a woman become legally united on a permanent basis. Giddens (2006), defined marriage as a socially acknowledged and approved sexual relationship between two adult individuals. It is a legally sanctioned union, usually involving economic cooperation as well as sexual activity and child bearing that people expect to be enduring (Anderson, 2007; Giddens, 2006; Harralambos & Holborn, 2004; Ekong, 2003). It confers on the consenting parties the rights to conjugal relationship and obligatory parental responsibilities (Child Rights Act, 2009; 2003, and Cross River State Child Rights Law, 2023). In different cultures, religious, different norms and legal structures exist that regulate marital rites (Obeten, 2021; Carr & Goosey, 2017), and are more prominent in primitive tribal societies involving bride price and dowries in more complex socially stratified societies. However, in Becheve community in Obanliku local Government Area, Cross River State, Nigeria loan and debts are or material gifts like cattles, yam, goats or farm land etc., can be converted into bride's price and wealth. Girls or woman married off by this process are known as money /debt wives.

Money/debt marriage affect the educational attainment wellbeing of the female children, resulting in early pregnancies, maternal and obstetric complications which are estimated to be the fourth most common cause of death in girls aged 15-19 in low-income countries and the risks of prematurity and low birth weight are high in adolescent pregnancies, with consequent higher morbidity and

mortality (Mikhail, 2002; BBC, 2020; 2018; Al Jazeera 2018; Emeka, 2019), social isolation and mental challenges and indirectly compromising the child's development; like during humanitarian crisis (Obeten, Edima, & Odey, 2026). These practices are obsolete traditions that strips young girls of their dignity and compromises their future. Where it involves children it is seen as child marriage, though, not only common in Africa, in the Medieval Europe and Russia, the bride's family provided land, cattle or money to the groom's family in exchange of marriage bride price. Mexico and Guatemala "*dote*" the groom's family pay bride's price as a sign of respect and appreciation (Girls Not Brides, 2025; Sriniva 1984; IZA, 2015; Mikhail, 2002; Savaogo & Woden 2017; Roa & Deolali, 1998; Bloch & Roa, 2002 Anderson, 2012), even among the Hispanics and Latin America bride's price is in exchange of material gifts, like gold, jewelry etc. In South Africa "*lobola*", Uganda, Kenya, Ghana, where bride wealth price wealth cattle, kola nuts, shells etc., Botswana, and Shona communities in Zimbabwe (*roora*), (Wikipedia, 2024). In Pakistan, as part of effort to conflict resolution *vani* is practiced. Vani or Swara in some cultures is a cultural practice of giving out a girl child, usually a minor in marriage or servitude in compensation to an aggrieved family to end a dispute, often murder, with an option to pay "*deet*" to avoid it (Wikipedia, 2024). This is similar to the Becheve community marital rites involving conflict resolution. It is customary right usually decided by the reasonable men or council of elders called "*Jirga*". There are global differences of these practices and meanings across countries and cultures of the world. In the Democratic Republic of the Congo (DRC) child marriage forms a critical challenge as many girls are married off before the age of 18 birthdays. Some are married off before age 6 to 10, while in Niger in West Africa there is wife selling practice or sex work to meet family financial obligations. In Becheve community girl children are married off to settle their parents or family loan or debts, and such brides' wealth and gifts are converted to brides' price. Some are given out in marriage to settle conflict especially involving death in Chinese '*caili*', matrimonial community debt is enshrined in china's marriage law, where debts are incurred in marriage. In Indonesia and Malaysia, Afghanistan etc., these practices area common in refugee communities where girls are given out in marriage to pay debt or secure financial benefits (Wikipedia, 2024; Wedd Economy in Asia, 2025; BBC Africa 2015).

Different cultures use different approaches to build relationship between families or to gain financial benefits that invariably create power imbalances in the marriage. Many Nigerian cultures demand the payment of a bride price as a way of emphasizing the value of the bride and more so the institution of marriage. But in Becheve Community, Obanliku LGA Cross River State practices "Money/ Debt Marriage" involving young girls and women are used as collateral for loan and gifts and can be converted to bride's price (BBC, 2020 & 2018; Al-Jazeera, 2018; France, 2019; Emeka, 2019; Akande, 2018; BRCI 2018; Archibong, 2025; Channels Television report, 2018). Women are not just sent to their husbands after the payment of a bride price or wealth, the women themselves are currency, for exchange of material resources and services (BRCI, 2018, Channels Tv, 2018). The Becheve

community is made up of 17 local sister tribes who live in the thick mountainous terrain of **Obanliku** Local Government Area in Cross River State and home to the former tourist attraction, **Obudu Cattle and Ranch Resort**. These tribes practice an ancient tradition where young girls and women are given out as “money or debt wives”, sometimes before they are born, in exchange or collateral for some lump sum or to settle a previous debt, or further still, to offset some gifts or loans, and land acquisition or for conflict resolution (BBC, 2020 & 2018; Al-Jazeera, 2018; France, 2019; Emeka, 2019; Akande, 2018; BRCI, 2018; Archibong, 2025; Akande, 2015). These wives are essentially handed out to their husbands, and sometimes these their husband are female as well, and families as chattels, to do as they please, while the family is absolved of the debt or continues to enjoy access to some benefit. They are sometimes used as conduits and whenever the money wife relatives visit her in her husband’s home whatever gift or money that is offered them during the visit are recorded by their in-law (the man), as relationship gratitude which may form part of the debt incurred for the relationship to strive and the amriage to continue. To the practitioners the practice is seen as, the pride of patriarchs in Becheve families. If the money wife dies without giving a child, her family is liable to give a replacement (BBC, 2020 & 2018; Al-Jazeera, 2018; France, 2019; Emeka, 2019; Archibong, 2025; BRCI 2018).

2.1 The economic implication of money/debt marriage on the girl child and society

According to the BBC in 2018 report, money/debt marriage is seen as an economic currency, used it to ascertain men authority over their money wives. Some of the practitioners argue that money marriage is a long-aged traditional practice that cannot be eradicated. More so, the practice serves both marital and economic benefits to the people, hence the sustenance of the practice and cultural heritage. In Becheve, these marriages often involve children, betrothed or married out to the man by the family for economic gains and child become an economic asset to the groom’s family.

Clement (2018), noted that, marriage involving children, money marriage inclusive is costing the world trillions of dollars. This form of marriage has enormous and multiple cost for girls, it ends their childhoods, and many of the girls are used as farm hands and are sexually exploited, and compromises their education, health and opportunities for social development and economic well-being. In [Uganda](#), *Girls Not Brides* National Partnership 2022 - 2025 conducted an advocacy with the government, and found out that Uganda could have generated \$2.7 billion in annual benefits, had they ended all forms of child marriage - particularly useful in crafting compelling pitches. In Ethiopia, they found out that ending child marriage which in Becheve is conscription of the girl child for debt repayment could reduce the country’s dependence on overseas development assistance by a sixth, and they chose to highlight this finding in their efforts to end child marriage while boosting child education and development. In Morocco, the dangers and economic cost, informal or formal, forced marriage involving children caused the government to promulgate a law, that expressly forbid the bride’s guardian

to receive any payment from the prospective groom inconsideration of marriage especially when the child is not of age. While in Nepal, as in many parts of Southeast Asia, the tradition of requiring a bride's family to provide a dowry is illegal (Savadogo & Wodon, 2017; Woden, 2017; Dalmia & Lawrence, 2005; Srinivas, 1984; Rao & Deolalikar, 1998; Anderson & Ray, 2012; Karim, M. (2014). The dowry system was banned completely by the Social Customs and Practices Act 2009. Several laws in Pakistan prohibit dowries, including: West Pakistan Dowry (Prohibition of Display) Act, 1967; Dowry and Bridal Gifts (Restriction) Act, 1976. Tanzania's Marriage Act of 1971 does not mention bride price as a prerequisite for marriage, although the practice is widely accepted among the country's numerous ethnic communities, it accepts material gifts like cows, land etc. like Becheve community where the money wives are used as a source of cheap labour force and men can be paid to hire them for manual labour and jobs for economic gains

2.2 Money/Debt Marriage and Labor Force Participation

According to Girls Not Brides 2002 - 2025 report, the relationship between child marriage which debt marriage is part of, and labor force participation is complex. On the one hand, lower educational attainment among women who marry as children may reduce their likelihood of entering the labor market and adversely affect the type of jobs and employment opportunities. Specifically, in low-income settings where labor markets tend to be informal and where many women are faced with poverty, women must work simply for the household to survive, the impacts of lower educational attainment on women's labor market participation may be less salient.

According to IZA (2014), Wendo, (2024). and Girls Not brides (2002 -2025) report, marriage involving children need not necessarily have a direct impact on women's labor force participation, higher fertility associated with child marriage may influence women's roles in the labor market and the number of hours they are able to work. Frequent interruptions to employment and work schedules due to childbirth and rearing as well the time burden of care responsibilities can also affect the types of jobs that women can engage in, forcing them into lower-paying jobs and more unstable work situations. More often, money wives are completely denied access to employment opportunities and any form of formal engagement, limiting their bargaining power in their households, including possibly with regards to the decision to enter the labor force, and even health decisions. The overriding outcome of these pathways of impact is likely to health, nutrition and violence, fertility and population growth, educational attainment and learning, and participation in the type of labor force and work decision-making, and investments opportunities (IZA ,2014; Girls Not brides 2002 -2025; Savadogo & Wodon, 2017; Srinivas, 1984; Rao & Deolalikar, 1998; Anderson & Ray, 2012; Akande, 2018).

ICRW specifically, noted that in low income countries in particular, in-kind payments are more common in certain sectors, such as agriculture and domestic work, which tend to employ less educated

women. In most countries and Becheve in Obanliku marrying as a child appears to increase women's likelihood of labor force participation as an adult. In Niger, for example, ending child marriage would result in a very small increase in women's labor force participation. At the national level, female labor force participation would increase by only 0.17 percent. In Bangladesh and other countries, the impacts are greater. Here, women who would have otherwise been child brides would be more likely - by 3.54 percent - to engage in the labor force. But in other countries, ending money and child marriage could be associated with a reduction in labor force participation for women. The Becheve money/debt marriage and betrothal confer to the man some rights over the women or girl and reclassifies the bride as a subject of the groom and in low-income settings where labor markets tend to be informal and where many women faced with poverty, must work simply for the household to survive, the impacts of lower educational attainment on women's labor market participation may be less salient. Although money/debt marriage need not necessarily have a direct impact on women's labor force participation, gender role, and higher fertility associated with child marriage may influence women's roles generally in the labor market (Girls Not Brides 2025-2022; Savadogo and Wodon 2017).

Debt/money marriage limits women's control over labour and employment and their bodies sexually, and is linked to domestic violence, owing to women's fear of returning to their natal home without being able to repay the bride price (Wendo, 2004). South Asia, Pakistani India dowry payments can impoverish the bridal family and dramatically affect the lives of unmarried women, who are increasingly considered burdensome economic liabilities. The custom of dowry in India has been linked to female infanticide and, among married women, to "bride burning" and "dowry-death"-that is, physical harm visited on the wife (sometimes leading to death) to extract promised (Savadogo & Wodon, 2017, Anderson, 2012, IZA 2014). In Becheve, married women and girls who tries to liberate themselves and abandon this marital home are threatened and can be killed mysteriously because of the perceived oath.

Evidence from Bangladesh Rural Advancement Committee (BRAC), suggests that after just two years of implementation the BRAC programs raised the likelihood that girls engage in income-generating activities by 72%, and early entry into marriage fell by 58%. Findings like these indicate that women's economic and social empowerment can be jump-started through the combined provision of vocational and life skills, and is not necessarily held back by insurmountable constraints arising from binding social norms and leadership. Frequent interruptions to employment due to childbirth and the time burden of care responsibilities can also affect the types of jobs that women can engage in, forcing them into lower-paying jobs and more unstable work situations. This type of marriage can limit their bargaining power in their households, including possibly with regards to the decision to enter the labor force, education, health decision making, property rights and investment. Overall, the ultimate outcome

of these pathways of impact is likely to health, education, nutrition, violence, fertility and population growth (Anderson 2014).

2.3 Money/Debt Marriage and psychological and Emotional well-being of the Girl-Child

There are multiple and interacting factors that precipitates psychological and emotional issues affecting women and children at the levels. One of such issues that pushes family to marry off their children below age 18 arises from the of burdens associated with poverty, loan/indebtedness and inadequate policies to support families and parents (Maidi, 2018; Chowdhury, 2004). Because of the geographical location Becheve people are petty subsistence farmers and with no public modern amenities. The frustration and the social deprivation, educational denial, sexual exploitation, labour and gender roles shift as a result of this forced marriage may result to social and economic exclusion, stigmatization and labelling, mental disorder, drug misuse and abuse, violence and truancy in the family. In Becheve, men and family members who are married to money/debt wives see them as their ‘property’ and often maltreat, physically, emotionally and sexually abuse them as the money wives have no right whatsoever to refuse the men and their families. Most often the trauma and emotional scars they face, long after bruises have faded and fractures healed are long lasting (Clement, 2018; BBC, 2018; Chowdhury, 2004; Kamal, 2012; Kamal & Hassan, 2015: Anderson, 2014; UN, 1989). These post traumatic experiences are similar to those of humanitarian crisis (Obeten, Edima, & Odey, 2026).

There is a growing body of evidence that suggest that suicide and maternal deaths are leading causes of death for girls 15-19. ICRW’s own research shows that child marriage has negative impacts on mental health, as well - particularly for girls who marry before age 15 (Anderson 2014; Girls Not Bride 2025). The consequences of emotional abuse can be devastating and long-lasting, and include: increased risk for a lifelong pattern of depression, estrangement, anxiety, low self-esteem, inappropriate or troubled relationships, or a lack of empathy. As with physical abuse, the consequences of psychological and emotional abuse or deprivation are severe and can often last into adulthood (Ali, 2013). Other consequences are difficulty in maintaining healthy relationships, and insecure attachments in adulthood which may lead to a higher risk of poor peer relations, trouble with intimacy, difficulty with conflict resolution, suicide and relational aggression and are aggressive.

There are many research reports by World Bank, UNICEF, Girls Not Brides, BRCI 2018, that document the effect of girl child (money/debt marriage), according to Human Development Resource Centre (2011), there is greater incidence of conflict and civil strife and lower levels of overall development, including schooling, employment and healthcare and decision making. The parents of these girls often cannot find any other option to rather than to force them to marriage because of three main reasons; (i) cultural practices (ii) illiteracy and (iii) extreme poverty. The marriage registrars often

receive high amounts from grooms to register false age of brides (The Financial Express, 2013). Such crimes are also the results of financial instability of the local workers (Herz and Sperling, 2004).

Money/Debt Marriage and educational attainment of the Girl-Child

Marriage at a very tender age compromises the future of the children and the ability to progress with their education and to develop their intellectual and social skills, including the ability to express themselves, sense of self-worth and autonomy (Nada Foundation, 2024, Action Aid, 2011). Arguably, the Becheve community is factual representation of the agonies these girls conscripted into marriage faces. Research has showed that there is high rate of school dropout and non-completion rates among girls' school in Nigeria, they become impoverished and dependent on their husband, their dignity to self-determination and self-reliance and the ability to make decisions and choices are denied (Dhaka Ahsania Mission, 2014). The patriarchal nature of the society promotes the gender hierarchies and role differentiation where the sex role socialization of the girls often keeps them lagging behind (Lever cited in Risman & Davis, 2013).

Studies revealed that poverty encourages the illiterate parents to force their daughters to get married to a rich man (Ahmed 2005; Kabeer (2009). And in Becheve a man who can loan money or rent land and other material resources is seen in the light of a rich man. That again put light on the issue of gender and power hierarchies where males are stereotypically bound to play the role of first breadwinner of the family and the whole family love to depend on him unintentionally or intentionally (Drawing & Angen, 2010), As a result, money marriages create limitations on girls to be nourished as an independent personality. On the other hand, research revealed that even only one extra year of schooling can help to increase 10-20% of a woman's wage and World Bank stated that women with secondary education can definitely contribute in the country's per capita income growth. Therefore, these global economic benefits disappear when money marriage involving (children) limits girls' education (Vogelstein, 2013), and hinders the possibility to ensure the structural change both locally and globally (Kabeer, 2009).

2.5 Money/debt marriage and Health implication on the well-being of the Girl-Child

A growing body of empirical evidence reports that money/debt marriage negatively affects married girls' and women's health wellbeing. Relevant factors identified include: (1) maternal and reproductive health and health-seeking behavior; (2) mental health and psychosocial well-being; and (3) HIV and STDs status, risk factors, and knowledge. Maternal reproductive health and health-seeking behavior outcomes strongly associated with girl (child) marriage include factors relating to reproductive health and family planning such as early age at first birth, decreased modern contraceptive use, short birth intervals between pregnancies, increased unwanted or unintended pregnancies, and increased likelihood

of having a stillbirth or miscarriage (Godha, Hotchkiss, & Gage, 2013; Kamal, 2012; Kamal & Hassan, 2015; Nasrullah, Muazzam, Bhutta, & Raj, 2013; Raj, Saggurti, Balaiah, & Silverman, 2009) Most girls in Becheve give birth to children even before the are 14 years and suffers health complications replacement (BBC, 2020 & 2018; Al-Jazeera, 2018; France, 2019; Emeka, 2019; Archibong, 2025; BRCI 2018).

Earlier ages at marriage for women have also been associated with lower use of antenatal care, such as reduced number of antenatal visits, and lower likelihood of delivery by a skilled attendant (Godha et al., 2013). Such relationships have been identified overwhelmingly from data in South Asian countries like China (Nada Foundation, 2024; Zhang et al 2024; 2019).

A few studies have measured associations between money/debt marriage, mental health, and psychosocial well-being, finding strong associations with the diagnosis of several mental health disorders (Le Strat, Dubertret, & Le Foll, 2011), suicidal ideation and attempts as well as weak relationships between girl child marriage and items in measures of post-traumatic stress disorder, social reactions, abuse attributions, and esteem Closely linked, money wives (child) has been associated with increased odds of woman experiencing physical or sexual intimate partner violence (Raj, Saggurti, Lawrence, Balaiah, & Silverman, 2010). There are mixed findings on the association between money marriage which results to child marriage and women's objective (non-self-reported) health measures. Some studies have found out that money wives like the girl child marriages are associated with greater odds of HIV infection (Bruce & Rowbottom, 2004); others found later ages at marriage to be associated with greater odds of HIV infection and VVF. A country-level analysis of child marriage did find significant associations to national rates of maternal mortality and fertility rate, across 96 countries (Raj & Boehmer, 2013). A study on cervical cancer risk factors in rural China found that younger ages at marriages were associated with comparatively higher relative risk than those married after 21 years of age in a small sample (Zhang, Ai-Feb, Chang-Cai, Ling, et al, 2013; International Pan Asia Regional Office ,2013) Most girls in Becheve married off before the age of 18 suffer health complications especially that have limited access to health care delivery.

Interviews and focus groups with women who married as children, other married and unmarried women in communities, men, children, and local and government leaders have further described negative health outcomes associated with money/debt marriages. These include reduced use or understanding of family planning (Mardi, Ebadi, Shahbazi, Esmaelzade, et al., 2018; McClendon et al., 2017) as well as complications with pregnancy and childbirth, maternal mortality, infertility, disruptions in the menstrual cycle, and abortion (Myers, 2013; Nasrullah et al., 2014; Raj, Gomez, et al., 2014). Additional studies in certain contexts have also captured accounts of frequent pain (Nasrullah et al., 2014), physical weakness (Nasrullah et al., 2014), and malnutrition and hunger (Myers, 2013). q

2.2 Theoretical Framework**1. Power Dynamics theory of Michael Foucault (1920 -1984),**

The Power Dynamics theory, Michael Foucault (1920 -1984), and Peirre Bourdieu (1930 -2002) highlights the intrinsic nature of power in determining and its influence within relationships including romantic partnership, relationship and marriage, families and social groups. It is a direct offshoot of the social exchange theory of Thibaut and Kelly (1959), which emphasizes the use and exchange of resources, such as land, gifts, food, money loans, rewards and cost in relationship which invariably influence power dynamic and proponents argue money/debt marriage, and money involving children are traceable to cultural and patriarchal society where men dominants and women are seen as property and are excluded in decision-making processes involving them in society, it is this power structures that gives men firm control of resources in their localities, financial control, decision making and responsibility to determine what will be accepted or otherwise as well as it impacts on relationship satisfaction, violence and conflict. The power dynamic theory to a large extent determine the socialization, upbringing, gender role characterization and shapes opinions and attitudes and behaviours of people in the society because it provide a complex network of relationships and discourse and seeing power dynamics as cultural capital.

2. Feminist theory by Charles Fourier (1873), and Okin (1989)

The term feminism (féminisme), was first coined in 1837 by French philosopher, Charles Fourier; and Okin (1989), referring to “feminine qualities or character,” over the years the term has evolved to refer to equal rights for women in terms of decision-making, self-determination and suffrage. These will include right to education, marriage, health and dismantling patriarchal power structures, gender-based inequalities, oppression, subjugation in the society as they affect women and enthroning egalitarian society and giving women and the girl child equal rights to opportunities and labour employment, a commitment to effect change by emancipating and empowering women; and (c) acknowledgment of the validity and value of women’s experiences within the context of their individual lives (Thorne, 1982), allowing women’s lived experiences to be the focus of attention, contributing not only to a redefinition of family, but also a reconstruction of knowledge.

Considering the plight of women in a patriarchal society, feminist orientation emphasizes reflexivity, recognition of multiple voices, and the acknowledgment of women’s experiences as source and justification of knowledge (Thompson, 1992; Baber & Allen, 1992). Acknowledging women’s experiences as source and justification of knowledge elevates the status of women’s experience from that of the everyday to a level of authority (Thompson, 1992).

3. Methodology

The study adopts the mixed research design. The mixed method serves the purpose of utilizing both quantitative and qualitative data collection and analysis. Thus, a consolidated questionnaire, Key Informant Interview (KII) and Focus Group Discussion (FGD) were used to collect data. In order to mix both the quantitative and qualitative method towards solving the research problem, the explanatory sequential design was also employed (Creswell & Plano, 2011). The target population comprises both male and female indigenes of Becheve, including the girl child who were victims of money/debt marriage.

The target population was stratified into ten based on the ten autonomous villages that constitute Becheve community. The first stratum was Amandukureke, second stratum was Lunduara, third stratum was Makambe, fourth stratum was Kotele, fifth stratum was Imale, sixth stratum was Mbunu, seventh stratum was Ikwette, eight' stratum was Yindive, ninth stratum was Ugbakoko and the tenth stratum was Apambu. In each of this stratum, 275 respondents were selected, using purposive, and snow balling sampling techniques, giving us a total sample size of 550. Essence for the stratified sampling was to enable all the sub-villages to be included in the sample and more because it guarantees precision. Besides, to reduce bias and improve the reliability of the research findings, each stratum was proportionally represented by equal number of participants.

Furthermore, victims of money/debt marriage were purposively selected based on their personal experiences, effects it has on them, length of marriage, and coping mechanisms. The combination of purposive and snowball sampling techniques is justified on methodological, ethical, and practical grounds. On methodological grounds, victims of money/debt marriage lack a formal sampling frame, thereby making probability sampling impracticable. Ethically, this approach discourages coercion and respects the autonomy of vulnerable respondents like the girl child in Becheve. Analytically, despite being non-probabilistic, the sample size and structure support causal inference within the study's explanatory framework.

The instrument used to collect quantitative data was a consolidated questionnaire while the Key Informant Interview (KII) and focus group discussion (FGD) were used to collect qualitative data.

A focus group discussion was also conducted with 10 participants. That is, one (1) participant was purposively chosen from each of the ten (stratum) autonomous villages. Altogether, 10 persons participated in the FGD.

The quantitative data was analyzed using descriptive statistics such as frequencies and percentages, mean and standard deviations and presented in tables while qualitative data were analyzed using the five thematic steps (Jwan & Ong'ondo 2011).

4 Results

Psychological and emotional effects of debt/money marriage on the girl-child in Becheve community.

The result of Table 1 shows the opinions of respondents on the psychological/emotional experiences of the girl child due to money/debt marriage in Becheve. With regard to whether money/debt marriage can induce depression for victims, 411 representing 74.7 per cent agreed,

127 representing 23.1 per cent disagreed while 12 representing 2.2 per cent were undecided. This gives a mean score of 3.32 and SD of 2.31. This implies that money/debt marriage induces depression for victims. As to whether the girl child in Becheve suffers mental derangement due to forced marriages, 417 representing 75.8 per cent agreed, 118 representing 21.5 per cent disagreed while 15 representing 2.7 per cent were undecided. This gives a mean score of 4.09 and SD of 2.22, implying that the girl child in Becheve suffers mental derangement due to forced marriages. On whether most victims of money/debt marriages experience acute stress in their union, 377 representing 68.5 per cent agreed, 163 representing 29.6 per cent disagreed while 10 representing 1.8 per cent were undecided. This gives a mean score of 3.10 and SD of 2.35, implying that most victims of money/debt marriages experienced acute stress in their union.

As to the statement the girl child in Becheve is bound to be hallucinated sometimes due to money/debt marriage, 296 representing 53.8 per cent agreed, 226 representing 41.1 per cent disagreed while 28 representing 5.1 per cent were undecided. This gives a mean score of 3.01 and SD of 2.49, implying that the girl child in Becheve were sometimes hallucinated due to money/debt marriage. On whether anxiety disorder is a common experience for victims of money/debt marriage, 405 representing 73.6 per cent agreed, 138 representing 25.1 per cent disagreed while 7 representing 1.3 per cent were undecided. This gives a mean score of 2.99 and SD of 2.12, implying that anxiety disorder was common experience for victims of money/debt marriage. The data analysis shows that all the five items measured have mean scores that are above 2.5 (I.e., Mean > 2.5), which implies all the items affect the girl child as a result of money/debt marriage in Becheve.

Table 1: Responses to the psychological and emotional effects of debt/money marriage on the girl-child in Becheve community (n = 550)

| S/n | Items | Agreed | Disagreed | Don't know | Mean | STD |
|-----|--|--------|-----------|------------|------|------|
| 1 | Money/debt marriage can induce depression for victims | 411 | 127 | 12 | 3.32 | 2.31 |
| 2 | The girl child in Becheve suffers mental derangement due to forced marriages | 417 | 118 | 15 | 4.09 | 2.22 |
| 3 | Most victims of money/debt marriages experience acute stress in their union | 377 | 163 | 10 | 3.10 | 2.35 |
| 4 | The girl child in Becheve is bound to be hallucinated sometimes due to money/debt marriage | 296 | 226 | 28 | 3.01 | 2.49 |
| 5 | Anxiety disorder is a common experience for victims of money/debt marriage | 405 | 138 | 7 | 2.99 | 2.12 |

Mean > 2.5 represents items that negatively affects the girl child due to money/debt marriage while $M < 2.5$ items that do not affect the girl child.

Economic implication of money/debt marriage for the girl child in Becheve, community

Table 2 shows respondents' responses to economic implications for money/debt marriage and wellbeing of the girl child in Becheve. On whether money debt marriage denied the victims financial independence, 408 representing 74.2 per cent agreed, 111 representing 20.2 per cent disagreed while 31 representing 5.6 per cent were undecided. This gives a mean score of 4.02 and SD of 2.96, implying that money debt marriage denied the money/debt victims financial independence. As to whether women were not allowed to own economic property due to the money/debt marriage, 398 representing 72.4 per cent agreed, 134 representing 24.4 per cent disagreed while 18 representing 3.2 per cent were undecided. This gives a mean score of 3.10 and SD of 2.91, implying that due to the money/debt marriage, women were not allowed to own economic property.

As to whether women in Becheve still prosper despite the money/debt marriage system, 207 representing 37.6 per cent agreed, 320 representing 58.2 per cent disagreed while 23 representing 4.2 per cent were undecided. This gives a mean score of 2.41 and SD of 1.95, suggesting that women in Becheve did not prosper due to the money/debt marriage system. On whether the poverty level of women in Becheve is terribly high, 387 representing 70.4 per cent agreed, 150 representing 27.3 per cent disagreed while 13 representing 2.4 per cent were undecided. This gives a mean score of 3.96 and SD of 2.86-, implying that the poverty level of women in Becheve was terribly high. As to whether money/debt marriage system enriches the males to the detriment of the females, 412 representing 74.9 per cent agreed, 117 representing 21.3 per cent disagreed while 21 representing 3.8 per cent were undecided. This gives a mean score of 3.16 and SD of 2.77, implying that money/debt marriage system enriches the males to the detriment of the females.

Given that items which mean scores are 2.5 and above (I.e., Mean > 2.5) negatively affect the girl child as a result of the money/debt marriage and the items with mean scores below 2.5 (I.e., Mean < 2.5) do not affect the girl child, therefore, items 1, 2, 4 & 5 affects the girl child whereas item 3 did not.

Table 2: Responses to economic implication of money/debt marriage for the girl child in Becheve, community (n = 550)

| S/n | Items | Agreed | Disagreed | Don't know | Mean | STD |
|-----|---|--------|-----------|------------|------|------|
| 1 | Money debt marriage denied the victims financial independence | 408 | 111 | 31 | 4.02 | 2.96 |

| | | | | | | |
|---|---|-----|-----|----|------|------|
| 2 | Due to the money/debt marriage, women were not allowed to own economic property | 398 | 134 | 18 | 3.10 | 2.91 |
| 3 | Women in Becheve still prosper despite the money/debt marriage system | 207 | 320 | 23 | 2.41 | 1.95 |
| 4 | The poverty level of women in Becheve is terribly high | 387 | 150 | 13 | 3.96 | 2.86 |
| 5 | Money/debt marriage system enriches the males to the detriment of the females | 412 | 117 | 21 | 3.16 | 2.77 |

Source: Fieldwork 2026

Mean > 2.5 represents items that negatively affects the girl child due to money/debt marriage while $M < 2.5$ items that do not affect the girl child.

Marital obligations in money/debt marriage as it affects the girl child in Becheve.

Table 3 indicates respondents' opinion to marital obligations in money/debt marriage and wellbeing of the girl child in Becheve. As to whether 'Love' is not a parameter for marital engagement in Becheve, 405 representing 73.6 per cent agreed, 123 representing 22.4 per cent disagreed while 22 representing 4 per cent were undecided. This gives a mean score of 3.74 and SD of 2.21, suggesting that the girl child was not given out in marriage for the sake of "love" but for monetary consideration

On whether the rich men in Becheve are more likely to marry beautiful maidens than the poor, 399 representing 72.5 per cent agreed, 131 representing 23.8 per cent disagreed while 20 representing 3.6 per cent were undecided. This gives a mean score of 3.74- and SD of 2.63, suggesting that the girl child was usually given out in marriage to the highest bidder (rich men). As to whether women in Becheve are likely to live their lives solely as housewives, 313 representing 56.9 per cent agreed, 220 representing 40 per cent disagreed while 17 representing 3.1 per cent were undecided. This gives a mean score of 3.22 and SD of 2.45, suggesting that women in Becheve are likely to live their lives solely as housewives.

On whether the girl child is likely used as a tool to settle parental debts, 404 representing 73.5 per cent agreed, 131 representing 23.8 per cent disagreed while 15 representing 2.7 per cent were undecided. This gives a mean score of 3.72 and SD of 2.61, suggesting that the girl child is likely used as a tool to settle parental debts. On whether women in Becheve still observe marital fidelity despite the money/debt marriages, 223 representing 40.5 per cent agreed, 308 representing 56 per cent disagreed while 19 representing 3.5 per cent were undecided. This gives a mean score of 2.48 and SD of 2.14, suggesting that there was much infidelity among women as a result of the money/debt marriage system.

It is given that items which mean scores are 2.5 and above (I.e., Mean > 2.5) negatively affect the girl child as a result of the money/debt marriage and the items with mean scores below 2.5

(I.e., Mean<2.5) do not affect the girl child. As it was, items 1,2,3 &4 were found to affect the girl child while item 5 showed otherwise.

Table 3: Responses to marital obligations in money/debt marriage as it affects the girl child in Becheve (n = 550)

| S/n | Items | Agreed | Disagreed | Don't know | Mean | STD |
|-----|--|--------|-----------|------------|------|------|
| 1 | 'Love' is not a parameter for marital engagement in Becheve | 405 | 123 | 22 | 4.01 | 2.21 |
| 2 | The rich men in Becheve are more likely to marry beautiful maidens than the poor | 399 | 131 | 20 | 3.74 | 2.63 |
| 3 | Women in Becheve are likely to live their lives solely as housewives | 313 | 220 | 17 | 3.22 | 2.45 |
| 4 | The girl child is likely used as a tool to settle parental debts | 404 | 131 | 15 | 3.72 | 2.61 |
| 5 | Women in Becheve still observe marital fidelity despite the money/debt marriages | 223 | 308 | 19 | 2.48 | 2.14 |

Source: Fieldwork 2026

Mean > 2.5 represents items that negatively affects the girl child due to money/debt marriage while M < 2.5 items that do not affect the girl child.

Health implications of money debt/marriage for the girl-child in Becheve

Table 4 reveals respondents' opinion on the health implications for money debt/marriage and well-being of the girl-child in Becheve. In regard to whether the girl child in Becheve is most likely to suffer from obstetric fistula when they got pregnant at early marriage, 422 representing 76.7- per cent agreed, 112 representing 20.4 per cent disagreed while 16 representing 2.9 per cent were undecided. This gives a mean score of 3.44 and SD of 2.85, suggesting that the girl child in Becheve is most likely to suffer from obstetric fistula when they got pregnant at early marriage. As to whether the girl child has high risk of sexually transmitted infections caused by money/debt marriage, 430 representing 78.2 per cent agreed, 98 representing 17.8 per cent disagreed while 22 representing 4 per cent were undecided. This gives a mean score of 3.12 and SD of 2.90, suggesting that the girl child has high risk of sexually transmitted infections caused by money/debt marriage. On whether the girl child may suffer pregnancy - induced hypertension and preeclampsia due to money/debt marriages, 386 representing 70.2 per cent agreed, 147 representing 26.7 per cent disagreed while 17 representing 3.1 per cent were undecided. This gives a mean score of 2.74 and SD of 2.43, suggesting that the girl child suffer pregnancy - induced hypertension and preeclampsia due to money/debt marriages

With regard to whether anemia and malnutrition is a common health challenge for money/debt victims, 403 representing 73.3 per cent agreed, 116 representing 21.1 per cent disagreed while 31 representing 5.6 per cent were undecided. This gives a mean score of 2.86 and SD of 2.74, suggesting that anemia and malnutrition is a common health challenge for money/debt victims. On whether there is no risk of health complications for money/debt victims, 216 representing 39.3 per cent agreed, 289 representing 52.5 per cent disagreed while 45 representing 8.2 per cent were undecided. This gives a mean score of 2.31 and SD of 1.45, suggesting that the statement “there is no risk of health complications for money/debt victims’ was not accepted. It is given that items which mean scores are 2.5 and above (I.e., Mean>2.5) negatively affect the girl child as a result of the money/debt marriage and the items with mean scores below 2.5 (I.e., Mean<2.5) do not affect the girl child. As it stands, items 1,2,3 &4 to affect the girl child while item 5 showed otherwise.

Table 4: Responses to health implications of money debt/marriage for the girl-child in Becheve (n = 550)

| S /n | Items | Agreed | Disagreed | Don't know | Mean | STD |
|------|--|--------|-----------|------------|------|------|
| 1 | The girl child in Becheve is most likely to suffer from obstetric fistula when they got pregnant at early marriage | 422 | 112 | 16 | 3.44 | 2.85 |
| 2 | The girl child has high risk of sexually transmitted infections caused by money/debt marriage | 430 | 98 | 22 | 3.12 | 2.90 |
| 3 | The girl child may suffer pregnancy - induced hypertension and preeclampsia due to money/debt marriages | 386 | 147 | 17 | 2.74 | 2.43 |
| 4 | Anemia and malnutrition is a common health challenge for money/debt victims | 403 | 116 | 31 | 2.86 | 2.74 |
| 5 | There is no risk of health complications for money/debt victims | 216 | 289 | 45 | 2.31 | 1.45 |

Source: Fieldwork 2026

Mean> 2.5 represents items that negatively affects the girl child due to money/debt marriage while M < 2.5 items that do not affect the girl child.

Lost educational opportunities on the girl-child in Becheve community.

Table 5 revealed respondents' opinion on misplaced educational opportunities caused by money/debt marriage and wellbeing of the girl-child in Becheve. In regard to whether most girls in Becheve are not in school, 344 representing 6.2 per cent agreed, 190 representing 34.5 per cent disagreed while 16 representing 2.9 per cent were undecided. This gives a mean score of 2.99 and SD of 2.54, suggesting that most girls in Becheve are not in school; very few girls in Becheve are in tertiary institutions. On whether very few girls in Becheve are in tertiary institutions, 416 representing 75.6 per cent agreed, 103 representing 18.7 per cent disagreed while 31 representing 5.6 per cent were undecided. This gives a mean score of 2.90 and SD of 2.54, suggesting that because of money/debt marriage, the girl child is denied education. On whether because of money/debt marriage, the girl child is denied education, 388 representing 70.5 per cent agreed, 144 representing 26.2 per cent disagreed while 18 representing 3.3 per cent were undecided. This gives a mean score of 3.10 and SD of 2.92, suggesting that the bride price/dowry paid on the head of a bride could be used to train a male child.

As to whether the bride price/dowry paid on the head of a bride could be used to train a male child, 391 representing 71.1 per cent agreed, 127 representing 23.1 per cent disagreed while 32 representing 5.8 per cent were undecided. This gives a mean score of 3.42 and SD of 2.55, suggesting that the bride price/dowry paid on the head of a bride could be used to train a male child. With regard to whether there are still have highly educated women in Becheve, 138 representing 25.1 per cent agreed, 369 representing 67.1 per cent disagreed while 43 representing 7.8 per cent were undecided. This gives a mean score of 2.49 and SD of 2.01, suggesting that there are some highly educated women in Becheve.

It is given that items which mean scores are 2.5 and above (I.e., Mean>2.5) negatively affect the girl child as a result of the money/debt marriage and the items with mean scores below 2.5 (I.e., Mean<2.5) do not affect the girl child. As it was, items 1,2,3 &4 were found to affect the girl child while item 5 showed otherwise.

Table 5: Responses to effect of lost educational opportunities on the girl-child in Becheve community (n = 550)

| S/n | Items | Agreed | Disagreed | Don't know | Mean | STD |
|-----|---|--------|-----------|------------|------|------|
| 1 | Most girls in Becheve are not in school | 344 | 190 | 16 | 2.99 | 2.32 |
| 2 | Very few girls in Becheve are in tertiary institutions | 416 | 103 | 31 | 2.90 | 2.54 |
| 3 | Because of money/debt marriage, the girl child is denied education | 388 | 144 | 18 | 3.10 | 2.92 |
| 4 | The bride price/dowry paid on the head of a bride could be used to train a male child | 391 | 127 | 32 | 3.42 | 2.55 |

| | | | | | | |
|---|--|-----|-----|----|------|------|
| 5 | We still have highly educated women in Becheve | 138 | 369 | 43 | 2.49 | 2.01 |
|---|--|-----|-----|----|------|------|

Source: Fieldwork 2026

Mean > 2.5 represents items that negatively affects the girl child due to money/debt marriage while $M < 2.5$ items that do not affect the girl child.

Social implications of money/debt marriage for the girl-child in Becheve community

Table 6 shows respondents' opinion on social implications for money/debt marriage and well-being of the girl-child in Becheve. As to whether money debt marriage victims are often stigmatized, 412 representing 74.9 per cent agreed, 116 representing 21.1 per cent disagreed while 22 representing 4 per cent were undecided. This gives a mean score of 3.41 and SD of 2.54, suggesting that money debt marriage victims were often stigmatized. On whether girls who were given out in marriage through money/debt marriage suffer discrimination, 397 representing 72.2 per cent agreed, 119 representing 21.6 per cent disagreed while 34 representing 6.2 per cent were undecided. This gives a mean score of 4.02 and SD of 2.61, suggesting that girls who were given out in marriage through money/debt marriage suffer discrimination. In regard to whether the girl child in Becheve is usually shy because of the money/debt marriage, 395 representing 71.8 per cent agreed, 129 representing 23.5 per cent disagreed while 26 representing 4.7 per cent were undecided. This gives a mean score of 3.16 and SD of 2.63, suggesting that the girl child in Becheve is usually shy because of the money/debt marriage.

On whether in-spite of money/debt marriage, women in Becheve experience social inclusion with the male counterparts, 141 representing 25.6 per cent agreed, 386 representing 70.2 per cent disagreed while 23 representing 4.2 per cent were undecided. This gives a mean score of 2.43 and SD of 2.22, suggesting that the girl child is likely to be discriminated against in community affairs. As to whether the girl child is likely to be discriminated against in community affairs, 410 representing 74.5 per cent agreed, 102 representing 18.5 per cent disagreed while 38 representing 6.9 per cent were undecided. This gives a mean score of 3.13 and SD of 2.81, suggesting that the statement: "in spite of money/debt marriage, women in Becheve experience social inclusion with the male counterparts" was not accepted.

Given that items which mean scores are 2.5 and above (I.e., Mean > 2.5) negatively affect the girl child as a result of the money/debt marriage and the items with mean scores below 2.5 (I.e., Mean < 2.5) do not affect the girl child. As it was, items 1,2,3 & 5 were found to affect the girl child while item 4 showed otherwise.

Table 6: Responses to social implications of money/debt marriage for the girl-child in Becheve community (n = 550)

| S/n | Items | Agreed | Disagreed | Don't know | Mean | STD |
|-----|-------|--------|-----------|------------|------|-----|
|-----|-------|--------|-----------|------------|------|-----|

| | | | | | | |
|---|--|-----|-----|----|------|------|
| 1 | Money debt marriage victims are often stigmatized | 412 | 116 | 22 | 3.41 | 2.54 |
| 2 | Girls who were given out in marriage through money/debt marriage suffer discrimination | 397 | 119 | 34 | 4.02 | 2.61 |
| 3 | The girl child in Becheve is usually shy because of the money/debt marriage | 395 | 129 | 26 | 3.16 | 2.63 |
| 4 | In-spite of money/debt marriage, women in Becheve experience social inclusion with the male counterparts | 141 | 386 | 23 | 2.43 | 2.22 |
| 5 | The girl child is likely to be discriminated against in community affairs | 410 | 102 | 38 | 3.13 | 2.81 |

Source: Fieldwork 2026

Mean > 2.5 represents items that negatively affects the girl child due to money/debt marriage while $M < 2.5$ items that do not affect the girl child.

Sexual assault occasioned by debt/money marriage on the girl child in Becheve community

Table 7 shows respondents' responses to sexual assault occasioned by debt/money marriage and wellbeing of the girl child in Becheve community. On whether the girl child is sometime sexually molested, 417 representing 75.8 per cent agreed, 111 representing 20.2 per cent disagreed while 22 representing 4 per cent were undecided. This gives a mean score of 3.43 and SD of 2.94, suggesting that the girl child is sometime sexually molested. With regard to whether wife battery for sex is common practice in Becheve, 404 representing 73.5 per cent agreed, 115 representing 20.9 per cent disagreed while 31 representing 5.6 per cent were undecided. This gives a mean score of 3.21 and SD of 2.81, suggesting that wife battery for sex is common practice in Becheve. As to whether raping of girls was common occurrence in Becheve, 399 representing 72.5 per cent agreed, 126 representing 22.9 per cent disagreed while 25 representing 4.5 per cent were undecided. This gives a mean score of 3.02 and SD of 2.43, suggesting that raping of girls is common occurrence in Becheve

On whether sexual decency is highly respected in Becheve, 110 representing 20 per cent agreed, 412 representing 74.9 per cent disagreed while 28 representing 5.1 per cent were undecided. This gives a mean score of 2.26 and SD of 2.13, suggesting that money/debt marriage lures the girl child into sexual immorality. With regard to whether money/debt marriage lures the girl child into sexual immorality, 313 representing 56.9 per cent agreed, 222 representing 40.4 per cent disagreed while 15 representing 2.7 per cent were undecided. This gives a mean score of 2.55 and SD of 2.43, suggesting that the item which states: "sexual decency is highly respected in Becheve" was not accepted.

It is given that items which mean scores are 2.5 and above (I.e., Mean>2.5) negatively affect the girl child as a result of the money/debt marriage and the items with mean scores below 2.5 (I.e., Mean<2.5) do not affect the girl child. As it stands, items 1,2,3 &5 were found to affect the girl child while item 4 showed otherwise.

Table 7: Responses to sexual assault occasioned by debt/money marriage on the girl child in Becheve community (n = 550)

| S / n | Items | Agreed | Disagreed | Don't know | Mean | STD |
|-------|---|--------|-----------|------------|------|------|
| 1 | The girl child is sometime sexually molested | 417 | 111 | 22 | 3.43 | 2.94 |
| 2 | Wife battery for sex is common practice in Becheve | 404 | 115 | 31 | 3.21 | 2.81 |
| 3 | Raping of girls is common occurrence in Becheve | 399 | 126 | 25 | 3.02 | 2.43 |
| 4 | Sexual decency is highly respected in Becheve | 110 | 412 | 28 | 2.26 | 2.13 |
| 5 | Money/debt marriage lures the girl child into sexual immorality | 313 | 222 | 15 | 2.55 | 2.43 |

Source: Fieldwork 2026

Mean> 2.5 represents items that negatively affects the girl child due to money/debt marriage while M < 2.5 items that do not affect the girl child.

Strategies that can be used to curb money/debt marriages in Becheve

Table 8 shows respondents' opinion on how to curb money/debt marriages in Becheve. With regard to whether sensitization services can curb money/debt marriages in Becheve, 418 representing 76 per cent agreed, 111 representing 20.2 per cent disagreed while 17 representing 3.1 per cent were undecided. This gives a mean score of 3.51 and SD of 2.95, suggesting that sensitization services are required to curb money/debt marriages in Becheve. As to whether effective engagement of government with the custodians of Becheve custom and tradition can curb money/debt marriages in Becheve, 410 representing 74.5 per cent agreed, 123 representing 22.3 per cent disagreed while 17 representing 3.1 per cent were undecided. This gives a mean score of 3.71 and SD of 2.88, suggesting that effective engagement of government with the custodians of Becheve custom and tradition would solve the problem. On whether awareness creation should be intensified to curb money/debt marriages in Becheve, 416 representing 75.6 per cent agreed, 114 representing 20.7 per cent disagreed while 20

representing 3.6 per cent were undecided. This gives a mean score of 3.16 and SD of 2.61, suggesting that awareness creation should be intensified.

In regard to whether provision of free education for the girl child in Becheve can curb money/debt marriages in Becheve, 426 representing 77.5 per cent agreed, 93 representing 16.9 per cent disagreed while 31 representing 5.6 per cent were undecided. This gives a mean score of 3.22 and SD of 2.84, suggesting that provision of free education for the girl child in Becheve would help to wipe out ignorance among the girls. As to whether advocacy campaigns should be carried out to curb money/debt marriages in Becheve, 475 representing 86.4 per cent agreed, 35 representing 6.4 per cent disagreed while 40 representing 7.3 per cent were undecided. This gives a mean score of 3.46 and SD of 2.92, suggesting that advocacy campaigns should be carried out in Becheve community.

It is given that items which mean scores are 2.5 and above (I.e., Mean>2.5) negatively affect the girl child as a result of the money/debt marriage and the items with mean scores below 2.5 (I.e., Mean<2.5) do not affect the girl child. As it stands here, all the items 1-5 measured here were found to be effective in curbing money/debt marriage in Becheve.

Table 8: Respondents to strategies that can be used to curb money/debt marriages in Becheve (n = 550)

| S/n | Items | Agreed | Disagreed | Don't know | Mean | STD |
|-----|--|--------|-----------|------------|------|------|
| 1 | Sensitization services required | 418 | 111 | 21 | 3.51 | 2.95 |
| 2 | Effective engagement of government with the custodians of Becheve custom and tradition | 410 | 123 | 17 | 3.71 | 2.88 |
| 3 | Awareness creation should be intensified | 416 | 114 | 20 | 3.16 | 2.61 |
| 4 | Provision of free education for the girl child in Becheve | 426 | 93 | 31 | 3.22 | 2.84 |
| 5 | Advocacy campaigns should be carried out | 475 | 35 | 40 | 3.46 | 2.92 |

Source: Fieldwork 2026

Mean > 2.5 represents items that negatively affects the girl child due to money/debt marriage while M < 2.5 items that do not affect the girl child.

5. Discussions

This study examined the implication of money and debt marriage, with focus on defining new pathways for the girl-child in Becheve Community. The findings revealed that money/debt marriages have far reaching implications for the girl child and for the Becheve community as a whole. The debt/money marriage affects the psychological and emotional, economic, social, marital obligations, health, educational opportunities, sexual wellbeing of victims. The suggested strategies to curb the menace of money/debt marriage in Becheve catalyze some ripple effects.

5.1. Psychological/emotional well-being of the girl-child in Obanliku Local Government Area.

The finding reveals that money/debt marriage affects the psychological/emotional well-being of the girl-child in Obanliku Local Government Area. Marriage places a huge demand on the family and the couple. This is in light of the fact that it has a direct effect on the overall well-being of the girl-child physiological and emotional well-being. Most girl-child in the study were exposed into early marriage without reaching the age of maturity with little or no idea on how to manage the pressure that tends to arise from marriage. Often times this girl-child are frequently abused which makes them traumatized and depressed which often results to health challenges. The findings from this study clearly support Umoh (2021) postulation which holds that, money or debt marriage which is still practiced in some part of Nigeria has a direct effect on the overall well-being of teenage girls that are of victims of this debilitating practice. The fact that most times girls are forced against their wish into such marriage greatly affect the emotional well-being and also spell doom to their overall well-being.

The more most of the girl child was pushed into debt marriage the more they became psychologically or emotional abused, and the more it affects their wellbeing. The finding is in line with) who revealed that more often than not, debt marriages are characterized by neglect, maltreatment and may result to depression, schizophrenia, anger, worries and which invariably affect the individual wellbeing.

In Becheve community, children who were given out in forced marriages suffer from emotional abuse and experiences mental health problems, low mood, hopelessness, and low-self-esteem. For some of them, their emotions, social life and intellect became affected as a result of the debt marriage they were forced into, while so many others, their self-esteem and confidence were shattered. Also, some of these children experience emotional deprivation, lack of care, love and never given empathic attention which thus hamper their wellbeing. It was also observed that these children were sometimes overactive, inattentive, impulsive, and disorganized.

5.2. Economic implication of money/debt marriage for the girl child in Becheve, community

The findings revealed that money/debt marriage affects the economic wellbeing of the girl child subjected to the obnoxious tradition. In other words, their economic wellbeing. Most of these victims subjected to lack of funds or financial hardship. As these children experiences financial

hardship so did they had no zeal and strength required for a more functional livelihood. The finding is in accordance with the study of Anderson (2017) which determined if there is a relationship between debt marriage and financial lack, and found out that financial lack significantly relates with forced marriages. The phenomenon of poverty caused by money/debt marriages is arguably the greatest challenges that hampers these girls' economic wellbeing.

In Becheve community, the poverty of girls subjected to money/debt marriage is endemic as there are no viable occupations other than subsistence agriculture. Indeed, majority of these children were just seating at home as housewives. Some of these children were found involved in street trading, gardening, child caring, handicrafts, and house chores. Some of them were victims of all form of hard labour like carrying heavy logs and this has pushed many of them into becoming psychologically imbalanced and would perform poorer in every of their endeavors than their privilege counterpart.

Some of these children experienced hunger due to poverty. Many of these children enmeshed in lack, and were paralyzed from thinking ahead thus rendering them economically dependent and hopeless. Also, many of these children had been exploited and abused by their husbands using financial inducements.

5.3. Marital obligations in money/debt marriage as it affects the girl child in Becheve.

The money/debt marriage has significant effect on marital obligations of Becheve people. In the money/debt marriage of Becheve people, the family and kinship obligations stands out, as the marriage is tied to the family that gave out their children in marriage and by extension to the entire clan. The marriage is not considered to be an affair of two individuals who were given out in marriage. Consequently, both the girl child given out in marriage and her spouse owe their loyalty to the spouse's extended family. They participate in shared labor such as farm work or trade.

The children produced by the spouses were meant to continue the family lineage.

Another basic obligation is on gender roles and expectations which the spouses were expected to practice at all times. For example, the married girl is to bear children, manage the home, obey and support her husband and his family. The husband on the other hand is to provide the needs of his wife and protect her. As far as the Becheve culture is concern, sexual relations and childbearing cannot be compromised and does not require the woman's consent.

The social enforcement of the money/debt marriage is maintained through the patriarchal culture, in which case, the male dominates all social relations, and where women do not have economic independence. In all most all cases, it is the spouses' family that arranges their children marriage and play a major role before and after the marriage. the spouses may not have the right to refuse. What the family had decided. This finding is in line with Godha et al. (2013) who reported that money/debt marital obligations are often characterized by bitterness, violence, hatred, infighting, and abuses.

5.4. Health implications of money debt/marriage for the girl-child in Becheve

Findings also reveals that money/debt marriage affects the health of the girl-child in Obanliku Local Government Area. This clearly implies that money/debt marriage has a direct effect on

the health of the girl-child. This is as a result of the fact that most of the girls who are exposed to money/debt marriage were seen to be abused physically and psychologically which has a direct effect of their health. Most of these girls are seen to be exposed to hard labor of different kinds and this to a significant extent affect their overall health. Also, most of them are not adequately taken care of in their various places of marriage. This is mostly as a result of the fact that, they are often viewed as items bought with money and as such are often treated without proper respect and care. This finding is in line with Obeten (2020) postulation which holds that money marriage has a direct link to the health of the girls who are often victims of this practice. They are known to be poorly taken care of and often times exposed to harsh treatment which in turn affect their health.

5.5. Lost educational opportunities on the girl-child in Becheve community.

Findings also reveals that money/debt marriage affect the educational well-being of the girl-child in Obanliku Local Government Area. This clearly implies that the prevailing trend where teenage girls were exposed into early marriage as a result of money/debt marriage has a direct effect on their educational well-being. This is as result of the fact that often times most of these girls are dropped out of school for the sole a of marriage. Most appalling is the fact that they hardly return back to school and as such are left with insufficient knowledge to enable them sustain a healthy living in the society. This devastating trend is further exacerbated by the fact that in most of this communities, parents view girl-child education as a waste of money and what really matters are to ensure that the child is given out for marriage solely for monetary benefits. This finding is in line with Desmond (2021) assertion which holds that the trend of giving out teenage for marriage with the sole aim of generating money has a direct effect on the girl-child education. This is because most of them are forced out of school by their parents with little or no possibility of returning back to school.

5.6. Social implications of money/debt marriage for the girl-child in Becheve community

The finding of the study equally revealed that money debt marriage in Becheve community affect the wellbeing of children forced into marriage. In other words, most of the girl children forced into marriage were socially and physical abused by their spouses and family members. The finding is in accordance with the study by Wendo (2024) who found out that the way and manner some of the women forced into marriage were socially disconnected from their immediate families affect their sense of reasoning as well as intelligent quotients.

In Becheve community, it was observed that the money/debt marriage has far-reaching social consequences affecting every aspect of the girl child. Most of the girls have lost opportunities for education and future careers. Many dropped out of school when their families took the decision to give them out for marriage. This did not only limit their educational attainment but also reinforces cycles of poverty. Somany of these girls suffered social isolation and loss of peer networks. This is because from the moment they were given out in marriage, they became separated from peers and familiar environments. Most of them have lost their freedom with little or no support systems.

Apart from the power imbalance and reduced autonomy they experienced, these girls were dominated by their spouses who were older in age than them, and may even deny them the right of informed decision making. For instance during a FGD, one of the girl child states:

“ my husbands decides the healthcare I will access, even when it is against my wish”

Another girl child had this to say: ”I have no right to refuse sex when I am not in the mood or even negotiate contraception”

Because the girls were forced into marriage, they became more vulnerable to domestic violence and coercion. They experienced the risk of abuses and exploitations on daily basis. Some of these money/debt victims suffer from wife battery and injury being inflicted on them by their spouses and sometimes they were subjected to physical force which causes them harm. Some of the money/debt victims complained that they had in one way or the other experienced beating, biting, throwing, hitting, shaking, pinching, punching, kicking, slapping or strangling which may or may not leave physical marks.

5.7. Sexual assault occasioned by debt/money marriage on the girl child in Becheve community

The finding of this study also revealed that domestic sexual abuse was on the increase in Becheve community caused by the culture of money/debt marriage. The finding is in agreement with Nada Foundation (2024) who found out that forced marriages are known to be characterized by sexual abuses, which in most cases results to deformity, mental impairment and ill health.

In Becheve community, it was observed that most money/debt marriage victims experienced sexual abuse and most of them were affected by the negative behaviour of their spouses. Indeed, some money/debt marriage victims were vulnerable to immoral behaviours such as rape. It was also observed that money/debt marriage victims were easily induced into early sex. The type of sexual harassment that is common place among money/debt marriage victims includes sexually oriented battery, harm and unwanted sexual advances, physical intimidation, bullying or coercion of a sexual nature, or the unwelcome or inappropriate promise of rewards in exchange for sexual favours. All these sexual activities affect the wellbeing of the girl child in Becheve. The consequence is that most some suffer psycho-social trauma.

5.8. Strategies that can be used to curb money/debt marriages in Becheve

Findings from this study, especially from the FGD session, it was said that in curbing the rate of money/debt marriages in Becheve, it would require a great deal of strategic measures to be taken. Sensitization services among the people was key among this measures. It means attempting to change the behavioral patterns and their attitudes towards the obnoxious practice through sensitization practice. It also requires government intervention and engagement with the custodians of Becheve custom and tradition. Because, the people may be ignorant of the consequences of this obnoxious tradition, it was suggested that awareness programmes should be created and intensified as well as the provision of free education for the girl child in Becheve. It was also said that advocacy campaigns should also be carried out by reaching out to a mix

of legal enforcement agencies to help protect the rights of the girl child in the area. This implies strengthening and enforcing laws that defines appropriate ways marriage obligations should be done. Free education for the girl child in Becheve was unanimously endorsed by the FGD discussants. More so, financial support for families would help to reduce their financial burdens, and further reduced the economic incentives behind money/debt marriage.

6. Conclusion and Recommendations

This study explored how money/debt marriage in Becheve community affects the girl child in particular and the entire community in general. The ripple effects included among others the psychological and emotional, economic, social, marital obligations, health, educational opportunities, sexual wellbeing of victims of money/debt marriage in Becheve. It is evident that the money/debt marriage and its implications for the girl child is shaped by sociocultural contexts.

Marriage is socio-cultural obligation that plays dominant roles in shaping the society. Therefore, any marriage especially those involving children under the age of 18 years, and pregnancy betrothal for money/debt settlement, are direct violation of human right, and closely connected to gender inequality and exploitation. The Becheve, Obanliku marital rites involving the use of children and women as ‘shields’ for debt/loan repayment affects the life of the girl child in multiple ways, and compromises their future. The study revealed that money/debt marriage is an affront to the fundamental human rights of the girl child which calls for strong advocacy and institutional laws and foundations, and compromises their future, enhancing psychological and emotional abuse, poor health outcomes and reinforcing the culture of poverty and illiteracy in the society.

The study recommends that strict laws enforcement modalities to address and punish offenders as a deterrent to would be potential victims, as well as to abolish this age long traditional practice. Also, there should be community advocacy and awareness, and deliberate campaigns by Government and stakeholders, community leaders on the dangers and harmful consequences of money/debt marriage and child marriage. Child protection regulation mechanism and services should be introduced within the communities and accessible channels of addressing children and women concerns should be established. Education and health promotion and sensitization should form part of the education curriculum. Non-governmental organizations (NGOs), BRAC, UNICEF, BRCI, initiatives opposed to money/debt marriage payments and violence against women should play an important role in shaping the women rights outcome.

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