



# **EDI COVID-19 ESSAY SERIES**

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The threat to adolescent development from Covid-19 in rural Bangladesh

Amrit Amirapu University of Kent Niaz Asadullah University of Oxford Zaki Wahhaj University of Kent



# About the covid-19 essay series

In response to the covid-19 global pandemic, the EDI programme commissioned a series of essays written by EDI researchers. The essays highlight the relevance of EDI research to the covid-19 crisis, in many cases referring to ongoing EDI research. They illustrate how an understanding of the relationship between institutions and economic development might help to gauge the impact of the crisis and to formulate a response. For more information, please visit: <u>www.edi.opml.co.uk</u>

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#### 1. Introduction

In developing countries with strongly patriarchal norms, the socio-economic opportunities and choices of adolescent girls and young women often lie in a contested area, subject to the influence of both traditional institutions and the modern state and its partners. While the patriarchal institutions may advocate traditional gender roles – manifested in the form of early childbirth, high fertility, and low rates of female economic participation outside of the home – the state and its partners can, potentially, expand opportunities for female education and training, and protect child and adolescent rights by enacting laws and strengthening law enforcement institutions. The tension between these two sets of institutions has long been apparent to policymakers and practitioners in developing countries. However, since the onset of the Covid-19 pandemic in 2020, the balance between them is changing in ways that, as yet, are not well-understood.

Evidence from past epidemics confirms that they are associated with systematic loss of human capital among girls, particularly in locations without compensatory institutional provisions. Income shocks in the form of natural disasters and environmental crises are also documented to disproportionately affect female adolescents. While the temporary disruptions caused by Covid-19 can have an enduring effect, the behavioural response of parents varies depending on the nature of underlying social institutions.

In this policy brief, we attempt to shed light on this emerging issue by investigating the effects of the Covid-19 pandemic on educational disruptions as well as the practice of female early marriage. Our context is Bangladesh, a country with one of the highest rates of early marriage in the world but one that has also made a number of recent reforms to tackle the phenomenon. However, the pandemic has increased concerns about early marriage by keeping schools closed for 18 months (from March 2020 to mid-September 2021). For our investigation, we make use of data collected between June 2018 and May 2019 as part of two EDI case studies on early marriage law in Bangladesh, as well as data on children's education and early marriages in Bangladesh collected in June 2020 in June 2021 when schools remained closed.<sup>1</sup> The key marriage, educational and other non-educational outcome measures used to examine the effects of COVID-19 are: (i) marital status and marriage offers; (ii) learning time, school enrolment status, home study support, private tutor provision, family tutoring and intention to return to school after the lockdown; (iii) self-reported measures of income loss.

# 2. From Covid-19 to Learning Loss and Child Marriage

About one in three women marry before 18 in the developing world.<sup>2</sup> The adverse effects of this practice on the woman's educational outcomes, the health and education of her children, and the risk of domestic violence are well-documented.<sup>3</sup>

In most countries, there is a minimum age of marriage prescribed by the law.<sup>4</sup> But, in countries with weak institutions, the law is frequently ignored and rarely enforced. By contrast, there is strong evidence, particularly for South Asia, that patriarchal norms, often in the form of pressure from the extended family and the wider community to marry following the onset of puberty, play an important role in the marriage timing of women.<sup>5</sup>

In this social setting, a pandemic – with the disruption in social and economic activities that it causes – can affect the lives of children and adolescents in multiple ways. For example, in social settings with a high incidence of early marriage, educational institutions provide a safe space for adolescent girls, and the social network support provided by teachers and classmates play a critical role in preventing early marriages. Therefore, while educational institutions remain closed during the pandemic, adolescent girls are likely to face heightened marriage pressures. There is also the added risk of increased pressure of domestic work, social isolation and the subsequent decline in mental health.

Economically impoverished regions, which often have strong migrant links with large cities both at home and abroad, may see young male migrants returning home for an extended period and searching for brides in the local marriage market during this period. Concurrently, the pandemic may exacerbate the state's already limited capacity to enforce laws against underage marriages by limiting the ability of law enforcement authorities to detect and respond to reports of such cases.<sup>6</sup> In traditional rural settings, extended school closures and the need for additional support at home (to maintain necessary hygiene standards and provide care for the sick and elderly) may also affect parental aspirations regarding the education of these daughters, especially if school attendance by adolescent girls is a relatively new norm.<sup>7</sup>

<sup>&</sup>lt;sup>2</sup> UNFPA (2012). *Marrying Too Young: End Child Marriage*. United Nations Population Fund.

<sup>&</sup>lt;sup>3</sup> World Bank and ICRW (2017). <u>Economic Impacts of Child Marriage: Global Synthesis Report</u>. See also Field and Ambrus (2008), Sekhri and Debnath (2014), Chari et al. 2017, Amin et al. (2016), Asadullah and Wahhaj (2019), Sundar (2019), Roychowdhury and Dhamija (2021); Garcia-Hombrados (2021).

<sup>&</sup>lt;sup>4</sup> Pew Research Center (2016). Many Countries Allow Child Marriage. Pew Re-

search Center Report. Available at http://www.pewresearch.org/fact-tank/2016/09/12/manycountries-allow-child-marriage/

<sup>&</sup>lt;sup>5</sup> See Field and Ambrus (2008) and Asadullah and Wahhaj (2019).

<sup>&</sup>lt;sup>6</sup> These potential effects are discussed in a (Bangla) news article in <u>Prothom Alo</u> on 21<sup>st</sup> June, 2020.

<sup>&</sup>lt;sup>7</sup> Sajeda Amin elaborates on this potential mechanism in an opinion piece in Netra News on 9<sup>th</sup> April, 2020, titled "Bangladeshi women play crucial role in fight against Covid-19".

https://storage.googleapis.com/netra/2020/bangladeshi-women-play-crucial-role-in-fight-against-covid-19-981.html

The threat to female adolescent development in Bangladesh and other countries in the region from the Covid-19 pandemic through these channels have been voiced repeatedly by a range of stakeholder organisations since the start of the outbreak.<sup>8</sup> According to UNICEF, the pandemic may push up to 10 million more girls into child marriage over the next decade.<sup>9</sup> At the same time, prolonged school closure has increased concerns over learning loss.<sup>10</sup>

But hard evidence regarding these effects, particularly educational and marriage outcomes among adolescents remains sparse. Available emerging developing country studies include Dessy et al. (2021) who find that lockdown measures in Nigeria during the pandemic adversely affected the likelihood of children attending school after schools reopened and suggests that this may exacerbate child marriage practices.<sup>11</sup> This concern is particularly serious in countries like Bangladesh and the Philippines where schools remained closed even after nationwide lockdown measures were removed. According to one study by UCEP conducted during the early months of school closure (July-August 2020), 53 per cent of the female students in UCEP general schools were married by their 18th birthday.<sup>12</sup>

We use data from the EDI projects on child marriage law, and a follow-up survey in Bangladesh conducted during the pandemic to assess which of these mechanisms are at play and to weigh their relative importance. Using insights from the EDI projects, we also discuss what types of policy responses are likely to be most effective in the current situation.

## 3. Covid-19: The Bangladesh Experience

The first Covid-19 cases in Bangladesh, involving two male migrants who had returned from Italy and a female relative, were confirmed on 3<sup>rd</sup> March, 2020.<sup>13</sup> On 17<sup>th</sup> March, the government declared school closures till the end of the month.<sup>14</sup> On 23<sup>rd</sup> March, the government declared a "nationwide holiday" for a period of 10 days, from 26<sup>th</sup> March to 4<sup>th</sup> April, ordering the closure of all non-essential businesses and advising people to stay at home and practise social distancing.<sup>15</sup> The "lockdown" was subsequently extended in phases till 30

https://www.unicef.org/rosa/media/16481/file/Bangladesh%20Case%20Study.pdf` <sup>13</sup> Reuters, 8<sup>th</sup> March, 2020. <u>https://www.reuters.com/article/us-health-coronavirus-bangladesh-idUSKBN20V0FS</u>

<sup>&</sup>lt;sup>8</sup> See, for example, Girls Not Brides (2020), "Covid-19 and Child, Early and Forced Marriage: An Agenda for Action". <u>https://www.girlsnotbrides.org/resource-centre/covid-19-and-child-early-and-forced-marriage-an-agenda-for-action/</u>

<sup>&</sup>lt;sup>9</sup> UNICEF (2021). COVID-19: A threat to progress against child marriage. United Nations Children's Fund (UNICEF), New York

<sup>&</sup>lt;sup>10</sup> Donnelly, R. and Patrinos, H.A. (2021) Learning loss during Covid-19: An early systematic review. *Prospects*. https://doi.org/10.1007/s11125-021-09582-6

<sup>&</sup>lt;sup>11</sup> Dessy, Sylvain & Gninafon, Horace & Tiberti, Luca & Tiberti, Marco (2021) "COVID-19 and Children's School Resilience: Evidence from Nigeria" GLO Discussion Paper No. 952.

<sup>&</sup>lt;sup>12</sup> The study by UCEP is cited in UNICEF (2021) *Bangladesh Case Study: Situation Analysis on the Effects of and Responses to COVID-19 on the Education Sector in Asia.* Available at

<sup>&</sup>lt;sup>14</sup> <u>The Business Standard</u>, 16<sup>th</sup> March, 2020.

<sup>&</sup>lt;sup>15</sup> The Daily Star, 23<sup>rd</sup> March, 2020. <u>https://www.thedailystar.net/coronavirus-deadly-new-threat/news/govt-offices-closed-march-26-april-4-cabinet-secretary-1884730</u>

May when businesses were allowed to reopen.<sup>16</sup> However, Covid-19 cases had continued to rise exponentially during the lockdown reaching close to 40,000 by the end of the lockdown period.<sup>17</sup> A week later, the government decided to re-introduce lockdowns at a local level, targeting infection hotspots and clusters.<sup>18</sup> Schools and other educational institutions remained shut throughout the pandemic and reopened again only on 12 September 2021.<sup>19</sup>

There have been numerous media reports on the rising number of cases of child marriage since the onset of the pandemic. A recent report highlights a sharp drop in female student attendance as well as a simultaneous rise in marriage cases in one secondary school in Kurigram, the poorest district of Bangladesh.<sup>20</sup> A number of studies have been conducted to provide more systematic evidence of the effects of the pandemic on adolescent marriages in Bangladesh. The Manusher Jonno Foundation (MJF) conducted a telephone survey in which more than 57,000 women and children in 53 districts were interviewed and reported 462 child marriages occurring in June (compared to a figure of 170 for May 2020). The Population Council conducted three rounds of rapid phone-based surveys of about 450 adolescent girls in five rural districts of Bangladesh in April, June and September 2020. The number of girls in the survey that reported child marriages in their communities between June and September 2020 was nearly twice the corresponding figure for the period April to June.<sup>21</sup> In addition, 22% of adolescent girls reported an increase in household chores during the lockdown. A survey of over 3,000 households in Gaibandha district conduct in June-July 2020 found that adolescent girls in households that had experienced job losses during the lockdown were at higher risk of marriage.<sup>22</sup> The study also found a decrease in study time and increase in household chores for both boys and girls during the lockdown but the changes were significantly larger for girls.

In a survey by BRAC's gender justice and diversity programme during the pandemic, 91% of women reported an increase in domestic and care work compared to pre-pandemic levels. Two other rapid response studies have been conducted to understand the gendered response of Covid-19 in Bangladesh. These include a qualitative study in urban slums<sup>23</sup> and a quantitative study of households with school-enrolled children in rural areas and urban

<sup>&</sup>lt;sup>16</sup> WHO Covid-19 Bangladesh Situation Reports. <u>https://www.who.int/bangladesh/emergencies/coronavirus-disease-(covid-19)-update/coronavirus-disease-(covid-2019)-bangladesh-situation-reports</u>

<sup>&</sup>lt;sup>17</sup> The Economist, 6<sup>th</sup> June 2020. "Covid-19 in South Asia: A Deadly Tide".

<sup>&</sup>lt;sup>18</sup> Xinhua, 6<sup>th</sup> June, 2020. <u>http://www.xinhuanet.com/english/2020-06/06/c</u> 139119553.htm

<sup>&</sup>lt;sup>19</sup> <u>https://www.thedailystar.net/youth/education/news/education-37-million-bangladeshi-children-disrupted-covid-unicef-2202076</u>

<sup>&</sup>lt;sup>20</sup> The Daily Star, 21<sup>st</sup> September, 2021. <u>https://www.thedailystar.net/news/bangladesh/news/quarter-married-2180416</u>

<sup>&</sup>lt;sup>21</sup> Population Council (2020). "Bangladesh: Covid-19 Knowledge, Attitudes, Practices and Needs", Covid-19 Research and Evaluations. https://www.popcouncil.org/uploads/pdfs/2020PGY\_CovidBangladeshKAPStudyR1-3Brief.pdf

<sup>&</sup>lt;sup>22</sup> Makino, Shonchoy and Wahhaj (2021). "Early Effects of the COVID-19 Lockdown on Children in Rural Bangladesh", University of Kent Economics Discussion Paper.

<sup>&</sup>lt;sup>23</sup> Rashid, Sabina Faiz, Bachera Aktar, Nadia Farnaz Wafa Alam, Samiha Ali, Farzana Mansoor Imran Hossain Mithu, Ateeb Ahmed, Abdul Awal (2020) IMPACT OF COVID-19: Lived Experiences of the Urban Poor in Slums during the Shutdown, BRAC JPGSPH COVID-19 RAPID MINI-RESEARCH REPORTS, April 2020

slums.<sup>24</sup> They do not report data on early marriage but, overall, the results suggest growing vulnerability of adolescent girls along multiple dimensions. Relatedly, a telephone-based survey of mothers with young children in a rural subdistrict close to Dhaka recorded an increase in depression and anxiety symptoms, as well as increases in the experience of emotional and physical violence during the lockdown.<sup>25</sup>

Other studies have revealed a similar gendered response to the pandemic in other countries and in different parts of the world. A recent review of studies investigating the gender dimension of socio-economic impacts of the Covid-19 pandemic covering 49 studies and 32 countries across all major regions concluded that "in many arenas, women are bearing the greatest burdens of the crisis … women have faced greater employment and income losses, have shouldered the majority of increases in unpaid care work, and have endured increased levels of violence." <sup>26</sup>

In relation to the existing literature, a distinguishing feature of our data and empirical investigation is that it consists of a three-year panel with detailed marriage-related information on a representative sample of adolescent girls, covering a period of 21 months prior to the pandemic and a period of 15 months following the imposition of the initial lockdown in Bangladesh. The panel dimension of the dataset allows us to take into account seasonal effects and pre-pandemic trends in our analysis.

#### 4. Lessons from the Past

A large literature shows that, when poor households in developing countries experience adverse economic shocks, women and girls are hit hardest, with limited risk-sharing among household members.<sup>27</sup> Existing studies suggest that a fall in income may cause school dropout or a significant decline in consumption for specific household members.<sup>28</sup>

The experience of the recent Ebola outbreak in West Africa appears especially pertinent as the measures adopted by governments and local authorities during the epidemic were similar to those currently in use to tackle the Covid-19 pandemic: school closures, village lockdowns and travel bans, which curtailed economic activities and opportunities. There is anecdotal evidence of "spikes in child labour, neglect, sexual abuse and teenage pregnancies" in areas

<sup>&</sup>lt;sup>24</sup> Asadullah, M Niaz and Banerjee (2020) "Schooling, learning and COVID-19" Joint BIGD University Malaya research on COVID-19. https://bigd.bracu.ac.bd/wp-content/uploads/2020/06/COVID-19-Schooling-and-Learning\_June-25-2020.pdf

<sup>&</sup>lt;sup>25</sup> Hamdani et al. (2020). "Immediate impact of stay-at-home orders to control COVID-19 transmission on socioeconomic conditions, food insecurity, mental health, and intimate partner violence in Bangladeshi women and their families: an interrupted time series". *The Lancet Global Health*, August 25, 2020. https://doi.org/10.1016/S2214-109X(20)30366-1

<sup>&</sup>lt;sup>26</sup> O'Donnell, M., Bourgault, S., McDougal, L., Dehingia, N., Cheung, W.W. and Raj, A. (2021). The Impacts of COVID-19 on Women's Social and Economic Outcomes: An Updated Review of the Evidence. *CGD Policy Paper*, 225.

<sup>&</sup>lt;sup>27</sup> See the literature review by Duflo (2012). "Women empowerment and economic development". *Journal of Economic Literature*, 50(4), pp.1051-79.

<sup>&</sup>lt;sup>28</sup> See, for example, Jacoby and Skoufias (1995) and Dercon and Krishnan (2000).

that were under lockdown during the Ebola outbreak.<sup>29</sup> A recent study used variations in the extent of disruption across villages during the Ebola outbreak to estimate its effects on youth women and found that school enrolment rates among adolescent girls were 16 percentage points below their initial value (a mean enrolment rate of 32%) in the most disrupted villages long after schools had reopened.<sup>30</sup>

Evidence regarding the effects of adverse shocks on marriage timing is less clear-cut. A recent study analysed the effects of droughts on the incidence of marriage timing in sub-Saharan Africa and India and showed that droughts increased the risk of early marriage in bride price regions but decreased it in regions where dowry is prevalent.<sup>31</sup> Similar results are obtained in another study comparing the effects of income shocks in India and Vietnam.<sup>32</sup>

There are limits to what we can learn about the potential consequences of the ongoing Covid-19 pandemic from the existing literature because the nature of the shock may be fundamentally different from those previously investigated. This is because there is a deep level of uncertainty about its duration and the path to recovery. The limited capacity of the state to respond to a public health crisis on this scale introduces another dimension of uncertainty: whether the state, going forward, will be able to formulate and implement effective policies to ensure the health and safety of its citizens.<sup>33</sup> From the perspective of an individual household, it may even be unclear whether it is an acute, temporary shock, or a permanent one. Our data and analysis capture household response at the early stages of the pandemic and one year on. But perceptions about the depth and duration of the shock, as well as confidence in the state's capacity, are likely to evolve over time and may have significant implications for behaviour even if there is limited change in material circumstances during that period.

# 5. Covid-19 Survey on Children's Education and Parental Aspirations

To shed light on how the Covid-19 pandemic and lockdown is affecting children's education and parental expectations about their future, we conducted two rounds of telephone surveys during the week of June 12-18, 2020 and the week of June 22-29, 2021 called <u>SChEMaC</u> (Survey on Children, Early Marriage and Covid-19), targeting 536 women located in 23 districts in Bangladesh. The targeted respondents included all women with one or more unmarried daughters aged 9-24 years who were included in the Child Marriage Law and Attitudes Survey

<sup>&</sup>lt;sup>29</sup> UNICEF press release: <u>https://www.unicef.org/press-releases/covid-19-children-heightened-risk-abuse-neglect-exploitation-and-violence-amidst</u>

<sup>&</sup>lt;sup>30</sup> Bandiera, O., Buehren, N., Goldstein, M.P., Rasul, I. and Smurra, A. (2019). "The Economic Lives of Young Women in the Time of Ebola: Lessons from an Empowerment Program". The World Bank.

<sup>&</sup>lt;sup>31</sup> Corno, L., Hildebrandt, N. and Voena, A. (2020). Age of marriage, weather shocks, and the direction of marriage payments. Econometrica, 88(3), pp.879-915.

<sup>&</sup>lt;sup>32</sup> Trinh, T.A. and Zhang, Q. (2020). "Adverse shocks, household expenditure and child marriage: evidence from India and Vietnam", Empirical Economics.

<sup>&</sup>lt;sup>33</sup> As an example, measures recently announced by the Bangladesh government to ensure health and safety within schools when they reopen have, according to news reports, triggered scepticism and confusion among parents. The Daily Star, 9<sup>th</sup> September 2020. http://103.16.74.140/frontpage/news/plan-reopen-primary-schools-health-guidelines-finalised-kids-1958157

(<u>CiMLAS</u>). The first round of the survey had a response rate of 93% and the second round had a response rate of 90%.

SChEMaC, when combined with CiMLAS, constitutes a unique panel dataset with detailed information on marriages, engagements, and any marriage-related initiatives relating to the respondents' daughters since June 2018 through the Covid-19 pandemic from March 2020 to mid-June 2021. The CiMLAS sample, in turn, is composed of all respondents aged 20-39 years as well as members of their extended families in 80 villages randomly selected from an earlier nationally representative survey of women in Bangladesh conducted in 2014 (the Women's Life Choices and Attitudes Survey or <u>WiLCAS</u>).

#### Economic and Health Effects

In June 2020, the survey respondents' answers to questions about the economic effects of the first Covid-19 lockdown on their households indicate that for the majority it constituted a severe economic shock. More than 90% of the respondents reported at least some loss in income since the start of the lockdown; 62.4% reported that their household income had declined by more than 50% as a result. About two-thirds of the respondents reported that at least one household member – who would have been working under normal conditions – had been unable to work since the beginning of the lockdown. A quarter of the households experienced a loss of remittance from outside the household. About 28% of the respondents indicated that there had been food shortages – defined as household members being forced to cut back food consumption or skip meals – as a result of the lockdown; among them, about four in five reported that this happened every week. About 15% of respondents also report that one or more household members had symptoms of respiratory illness (such as fever, sore throat, dry cough, shortness of breath, breathing difficulty) since the beginning of the lockdown.

A year after the first Covid-19 lockdown, the situation appears to have worsened by most measures. In June 2021, respondents were asked to compare their incomes in April and May that year to the same period in 2020. About 75% of the respondents indicated that their incomes in 2021 were worse or much worse than 12 months ago, while 15% indicated that their their incomes had improved. About 42% of the respondents indicated food shortages in April-May 2021; and two in three reported that this happened every week. The proportion reporting symptoms of respiratory illness in one or more household members in April-May 2021 was 45%, three times the proportion a year earlier.<sup>34</sup>

In Tables 1A and 1B we present the mean values of three parental characteristics – father's years of schooling, mother's years of schooling, and whether the father is engaged in a low-

<sup>&</sup>lt;sup>34</sup> These figures should not be interpreted as the Covid-19 infection rate for the study sample as cases reported by the respondents very likely include respiratory illnesses other than Covid-19. Using random swab sample, Nazneen et al. (2021) estimated, for the period April to October 2020, that 12.6% of the study households had one or more infected individuals, and a national infection rate of 6.4% at the individual level. These rates include both symptomatic and asymptomatic cases. (Nazneen A. Sultana R. Rahman M. et al. (2021), "Prevalence of COVID-19 in Bangladesh, April to October 2020 – a cross-sectional study", *IJUD REGIONS* Vol. 1 pp 92-99)

paid occupation<sup>35</sup> – of children by severity of income shock reported by their households in 2020 and 2021 respectively. In 2020, households reporting severe income shocks appear to be poorer than those that do not: mean years of schooling among fathers and mothers are significantly lower, and the father is more likely to be in a low-paid occupation. By 2021, this pattern has disappeared: we find no significant differences in these variables between households that suffered a severe shock versus a small shock or no shock. Furthermore, mean parental schooling in households reporting severe income shocks are significantly higher than the corresponding values for 2020.

#### Children's Education

Tables 2A and 2B provide descriptive statistics on the education of children aged 9-14 (both boys and girls) of the SChEMaC respondents in June 2020 and June 2021.<sup>36 37</sup> In June 2020, about three months after the Bangladesh government introduced the initial lockdown, 92.5% of boys and 92.3% of girls were enrolled in school (Table 2A). We observe a sharp drop in children's reported study time in June 2020 relative to pre-lockdown levels by, on average, about an hour and a quarter per day. The size of the drop is the same for boys and girls: from about 214 minutes to 137 minutes for boys, and from 195 minutes to 119 minutes for girls. Although the drop is the same, there is a persistent gender differential in daily study time that is statistically significant at the 5% level during the lockdown.

About 70% of children were receiving some kind of study support at home (according to the mother) with no significant difference between boys and girls. When asked what type of study support their children were receiving at home during the lockdown, the most frequent answers were tutoring by a family member (42.9% for boys, 42.6% for girls), extra time for self-study (39.8% for boys, 41.4% for girls), and the use of the services of a paid tutor (14.3% for boys, 13% for girls). The use of internet, mobile phone and distance-learning programmes on television were reported in fewer than 2% of cases.<sup>38</sup> Differences across genders were not statistically significant in any of these cases.

Comparing Table 2B to 2A reveals how the protracted school closures have impacted upon children's education and parental aspirations. In June 2021, when schools had been shut for over 15 months, the enrolment rates and the proportions with extra study time had remained more or less unchanged for both boys and girls but we observe significant deterioration in a number of other indicators. Family tutoring had declined for both boys (from 41.1% to 33.6%) and girls (from 40.7% to 28.4%). Study time declined further in the following 12 months, especially for boys such that, by June 2021, girls had significantly more study time than boys.

<sup>&</sup>lt;sup>35</sup> The occupations included in this category are agricultural day labourer, share-cropper/tenant, sweeper, construction worker, riskshaw/van puller, potter, mason and handicrafts maker.

<sup>&</sup>lt;sup>36</sup> It is important to point out that the sample of boys and girls in this age group is not representative of the wider population because, as noted in Section 5, inclusion in the survey was conditional on the respondent (i.e. the mother) having one or more unmarried daughters aged 9-24 years.

<sup>&</sup>lt;sup>37</sup> Note that the sample used to construct the two tables are slightly different to ensure that the figures relate to children aged 9-14 *at the time of the survey*.

<sup>&</sup>lt;sup>38</sup> The fact that the respondent was the parent and not the child may have led to under-reporting of the use of new technologies for learning purposes.

Table 1B reveals one compensating change to counteract these declines: there is a sharp increase in private tutoring between June 2020 and June 2021 (from 14.3% to 25.6% for boys and from 13% to 31.8% for girls).

We find a positive association between economic and educational shocks. As shown in Table 3A, the drop in study time up to June 2020 was larger for children whose families experienced a more severe negative income shock: children in households reporting a greater than 50% reduction in income enjoyed 43 fewer minutes of study time than children in households with a smaller reduction in income (significant at the 1% level).<sup>39</sup> This pattern holds for both boys and girls but the difference is larger for – and statistically significant only in the case of – girls. By June 2021, the positive association between economic and educational shocks had disappeared, primarily because the study time of children in households that had experienced a small income shock (see Table 3B). The additional loss in study time between June 2020 and June 2021 is also more pronounced among boys than for girls.

These patterns suggest that study time is affected not just by school closures but also the negative economic shock triggered by the pandemic. The pathway for this effect is unclear. While we do not have data on child labour, it is unlikely that child labour would have increased in response to an income shock because of the limited scope of employment during the lockdown. On the other hand, income loss can potentially lead to increased stress within the household and adversely affect study within the home. This mechanism appears plausible given the evidence that the lockdown in Bangladesh led to increased symptoms of anxiety, depression and experience of intimate partner violence (see footnote 16).

In response to a question about whether the child will return to school when schools reopen, the answer, for children who are enrolled in school, is almost invariably positive in both rounds of the survey.

## Marriage Patterns

The combined dataset (SChEMaC together with CiMLAS) allows a detailed comparison of marriage patterns during the lockdown in Bangladesh (from 26<sup>th</sup> March 2020 to the beginning of the second round of the survey on 22<sup>nd</sup> June, 2021) compared to earlier periods.

The marriage rates for 15-17 year olds at the beginning of June in 2018, 2019, 2020 and 2021, constructed using the combined dataset, is shown in Figure 1. About 21.3% (42 out of 197) of the respondents' daughters aged 15-17 years were married at the start of June 2019. The marriage rate for the same age group dropped slightly to 17.7% (36 out of 203) in June 2020 (two months into the Covid-19 lockdown) and increased slightly to 20.5% (38 out of 185) at the beginning of June 2021. The differences between the marriage rates in 2019, 2020 and

<sup>&</sup>lt;sup>39</sup> We do not have comparable measures for 2021 as questions about pre-lockdown study time was not asked during the second round and the sample of children is slightly different, i.e. younger.

2021 are not statistically significant. In all three years, the mother reports an active groom search for the daughter in fewer than 2% of cases.<sup>40</sup>

In cases where marriage offers were refused, respondents were asked about the reason. For marriage offers received and declined during the first Covid-19 lockdown, the explanation provided in one out of six cases was that the parents could not afford pay the dowry demand. The other reasons were that the daughter did not want to marry (one in three) and that the daughter wasn't old enough (22%). For marriage offers received and declined between July 2020 and June 2021, we see a significant shift in patterns: the importance of dowry had declined (to one in ten) and the other reasons had become more important: the daughter did not want to marry (43%) and the daughter wasn't old enough (28%). In comparison, for marriage offers received and declined between June 2018 and May 2019, 52% were rejected because the daughter did not want to marry, and 23% because the daughter was not old enough. None of the respondents had mentioned the amount of dowry demanded as the reason for declining the offer during this period.

#### Discussion

The telephone surveys we conducted in June 2020 and June 2021 provide a snapshot of how households with adolescent girls and pre-adolescent children were coping with the effects of the Covid-19 pandemic in rural Bangladesh. The majority of children (in the age group 9-14 years) were receiving some form of support for studying at home during the lockdown (help from a paid tutor, from an adult household member, extra time for independent study, etc.) but average study times showed substantial declines for both boys and girls. Girls had significantly less study time during the initial lockdown but the additional decline in study time during the next 12 months was concentrated primarily among boys. These sharp declines in study time were not reflected in mothers' expectations about the future education of her children: apart from a small number of exceptions, most children – boys and girls – were expected to return to school when schools reopen.

For older daughters (aged 15-24 years), we asked detailed marriage-related questions. The data reveals that the marriage rate among 15-17 year olds in June 2020, following the initial lockdown, was about 18%, almost identical to that in June 2019. By June 2021, when schools had been closed for nearly 15 months, the marriage rate among 15-17 year olds had increased by about 3% points but, in our data, the increase is not statistically significant. During the lockdown we see a new reason being provided for refusing marriage offers – inability to pay the dowry – absent from the explanations provided the previous year. It is well-documented that the dowry demand increases with the age of the bride.<sup>41</sup> As the pandemic exacerbates financial pressures on poor households, parents who otherwise would have waited till their

<sup>&</sup>lt;sup>40</sup> The mean female age of marriage is typically higher for marriages initiated during any available period since the start of the pandemic compared to the same period in 2018 or 2019. But the differences in mean age are small and not statistically significant. Data on marriage age in the study sample is not available for a sufficiently long period to isolate the effects of the pandemic from secular trends over time.

<sup>&</sup>lt;sup>41</sup> See, for example, Field and Ambrus (2008), Amin and Bhajracharya (2011) for empirical evidence, and Wahhaj (2018) for a theoretical explanation for this phenomenon

daughters were older, may marry them off at a young age to save on dowry-related expenses. Although we do not see any clear evidence of an increase in early marriage rates since the start of the pandemic, we believe that the risk of such an increase in the future remains high due to a combination of factors: relaxation of lockdown rules, prolonged school closures, increased financial hardship and increased financial uncertainty.

#### **Policy Responses**

Given this context, are there specific types of institutional responses that can mitigate the threats posed by Covid-19 to adolescent development? Even in normal times, formal institutions in South Asia aimed at protecting child rights and gender rights do not function well and the pandemic has overstretched existing state capacity in unprecedented ways.

The high rate of school enrolment in our sample at the start of the lockdown confirms the progress achieved in schooling, particularly for girls, in the last few decades. However, both boys and girls have experienced significant loss of learning time since the start of the pandemic. At the early stages of the pandemic, children in households experiencing severe income shocks had suffered the most in terms of this measure. But in the 12 months to June 2021, the sharp declines in study time had also reached children in households reporting small income shocks.

Schools reopened in September 2021 but the possibility of further disruptions to education, owing to the pandemic, remain. The closing of schools yet gain, in February 2022, in response to a new wave of infections is a case in point. The policy priority should, therefore, be to treat schooling as an essential service and ensure (i) timely return to the safe space provided at school and restore adolescent-targeted community level programmes and (ii) avoid further closures. The government's television-and radio-based distance-learning mechanism is promising but not gender-targeted. The available evidence suggests that the uptake is low. Bangladeshi policymakers must continue to seek solutions to ensure uninterrupted access to counselling and educational services for adolescent girls by enhancing distance-learning tools and harnessing social media platforms for educational purposes.

In the case of adolescent girls who dropped out of school, the reopening of schools alone would not mitigate their vulnerability to early marriage. At this stage, programmes with an exclusive focus on early marriage prevention will not be able to reach and assist girls who are already married. Therefore, programmes targeting married adolescents, with the aim of expanding their economic opportunities and mitigating their health risks, have become even more important than before.

## **Tables**

Table 1A. Furthar characteristics by Size of medine Shock (2020)							
	small	large	difference	p-value	Ν	Ν	
	shock	shock			(small)	(large)	
Mother Schooling (Yrs)	5.759	3.985	1.774	(0.000)	203	329	
Father Schooling (Yrs)	5.568	3.070	2.498	(0.000)	199	327	
Father Low-paid Occup	0.236	0.340	-0.104	(0.011)	203	329	

Table 1A: Parental Characteristics by Size of Income Shock (2020)

Source: 2020 SChEMaC. Note: A large (small) income shock denotes a reduction in household income of greater than (less than) 50 percent, compared to pre-lockdown levels.

Table 1B: Parental Characteristics by Size of Income Shock (2021)							
	small	large	difference	rence p-value		Ν	
	shock	shock			(small)	(large)	
Mother Schooling (Yrs)	4.679	4.797	-0.118	(0.738)	277	212	
Father Schooling (Yrs)	3.982	3.900	0.081	(0.839)	272	211	
Father Low-paid Occup	0.278	0.325	-0.047	(0.256)	277	212	

Source: 2021 SChEMaC. Note: A large (small) income shock denotes a reduction in household income of greater than (less than) 50 percent, compared to pre-lockdown levels. T-tests for equality of mean mothers' schooling, fathers' schooling and father in low-paid occupation for households suffering large shocks in 2020 and 2021 yield p-values of 0.0094, 0.0127 and 0.7196 respectively.

Table 2A: Children's Education and Parental Aspirations (2020)						
	male	female	difference	p-value	N (male)	N (female)
Enrolled in 2020	0.925	0.923	0.002	(0.925)	161	338
Lockdown Study Time in 2020	137.05	119.30	17.752	(0.026)	149	312
Study Time Before lockdown	214.43	195.22	19.215	(0.100)	149	312
Home Study Support in 2020	0.696	0.725	-0.029	(0.500)	161	338
Extra Study Time in 2020	0.398	0.414	-0.017	(0.724)	161	338
Family Tutoring in 2020	0.429	0.426	0.003	(0.957)	161	338
Private Tutor in 2020	0.143	0.130	0.013	(0.698)	161	338
Will Return to School (2020)	1.000	0.994	0.006	(0.331)	146	309

(0000)

Source: 2020 SChEMaC. Note: The summary statistics is based on children aged 9-14 and living at home in June 2020.

Table 2B: Children's Education and Parental Aspirations (2021) female difference N (female) male p-value N (male) Enrolled in 2021 0.893 0.947 -0.054 (0.057)121 245 Lockdown Study 89.44 110.28 -20.831 (0.008)108 232 Time in 2021 Home Study 0.752 0.735 0.017 (0.722)121 245 Support in 2021 Extra Study 0.339 0.392 -0.053 (0.326)121 245 Time in 2021 **Family Tutoring** 0.364 0.310 0.053 (0.307)121 245 in 2021 Private Tutor in 0.256 0.318 -0.062 (0.222)121 245 2021 Will Return to 1.000 (0.496) 232 0.996 0.004 108 School (2021)

Source: 2021 SChEMaC. Note: The summary statistics is based on children aged 9-14 and living at home in June 2021.

Table 3A: Comparison of Learning Time Loss by Size of Negative Income Shock (2020)						
	small shock	large shock	difference	p-value	observations	
Change in Study Time	-50.253	-92.834	42.581	(0.000)	461	
in 1st lockdown (All)						
Change in Study Time in 1st lockdown (Female)	-45.685	-95.862	50.176	(0.000)	312	
Change in Study Time in 1st lockdown (Male)	-60.741	-86.842	26.101	(0.176)	149	

Source: 2020 SChEMaC. Note: A large (small) income shock denotes a reduction in household income of greater than (less than) 50 percent, compared to pre-lockdown levels. The summary statistics is based on children aged 9-14 and living at home in June 2020.

Table 3B: Comparison of Learning Time Loss by Size of Negative Income Shock (2021)						
	small shock	large shock	difference	p-value	observations	
Change in Study Time	-101.685	-96.463	-5.223	(0.697)	373	
in 2nd lockdown (All)						
Change in Study Time in 2nd lockdown (Female)	-85.271	-88.110	2.839	(0.863)	253	
Change in Study Time in 2nd lockdown (Male)	-135.942	-114.314	-21.628	(0.338)	120	

Source: 2021 SChEMaC. Note: a large (small) income shock denotes a reduction in household income of greater than (less than) 50 percent, compared to pre-lockdown levels. The summary statistics is based on children aged 10-15 and living at home in June 2021. The reference period for calculating changes in study time is that before the first lockdown.



Figure 1: Marriage and Engagement Rates among Daughters aged 15-17 years

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