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Addressing Child Marriage through Social Protection: Trends, Risks, and Policy Options in Bangladesh

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Child marriage remains a significant development concern in Bangladesh, with profound implications for education outcomes, gender equality, and long-term economic participation. Using data from the Bangladesh Demographic and Health Survey (BDHS) 2022, this paper examines recent trends in age at first marriage and identifies key socio-economic and geographic vulnerabilities associated with early marriage. The analysis highlights strong associations between child marriage, household poverty, educational discontinuation, and regional disparities. Framed within the lifecycle approach of the National Social Security Strategy (NSSS), the paper argues that adolescence remains an under-protected stage within existing social protection systems. As Bangladesh transitions toward the next generation of the NSSS, the findings underscore the need for preventive, adolescent-focused social protection interventions, including education-linked incentives, targeted income support, and integrated complementary services to reduce child marriage risks and strengthen long-term equity.

Introduction

Child marriage remains one of the most persistent structural challenges undermining human capital development, gender equality, and inclusive economic growth in Bangladesh. Despite sustained progress in poverty reduction and social sector investments, early marriage continues to shape the life trajectories of millions of girls, particularly those from socio-economically disadvantaged households. From a policy formulation perspective, child marriage is not merely a question of social norms or legal enforcement; it is a manifestation of unmet lifecycle-based vulnerabilities that remain insufficiently addressed by existing social protection mechanisms.

This analysis is undertaken at a critical policy juncture. The National Social Security Strategy (NSSS) Action Plan 2021-2026 is nearing the end of its implementation cycle, while preparatory work for the next generation of the NSSS is expected to begin imminently. This transition offers a strategic window to reflect on lessons learned and recalibrate policy priorities. It presents an opportunity to assess whether the current lifecycle framework adequately addresses the risks faced during adolescence at an age at which economic insecurity, educational discontinuation, and social norms converge to precipitate child marriage.

Against this backdrop, this paper analyzes data from the Bangladesh Demographic and Health Survey (BDHS) 2022 to examine recent trends in

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age at first marriage and to identify policy-relevant vulnerabilities. The objective is to inform the design of future social protection interventions under the NSSS by highlighting adolescence as a critical, yet unprotected, stage in the lifecycle.

Situational Analysis: Trends in Age at First Marriage

Findings from BDHS 2022 indicate a gradual increase in the age at first marriage among women aged 20-49, with the median age rising from 15.3 years in 2007 to 16.9 years in 2022 (National Institute of Population Research and Training [NIPORT] et al., 2023). While this trend reflects incremental progress, it remains insufficient to meet national legal standards or international commitments. concerningly, 51 percent of women aged 20-24 were married before the legal age of 18, demonstrating that child marriage remains widespread rather than exceptional (NIPORT et al., 2023). From a social protection policy standpoint, this persistence signals the limitations of regulatory and punitive approaches in isolation and underscores the need for preventive, incentive-based mechanisms that address underlying economic and social drivers.

Table 1: Age of First Marriage

Percentage of women age 15–49 who were first married by specific exact ages and median age at first marriage, according to current age, Bangladesh DHS 2022

	Percentage first married by exact age:					Percentage never married	Number of respondents	Median age at first marriage
Current age	15	18	20	22	25			
15–19	10.4	na	na	na	na	62.1	4,564	a
20–24	16.7	50.7	70.9	na	na	17.5	3,985	17.9
25–29	22.1	58.4	76.7	85.6	92.3	4.6	3,695	17.3
30–34	27.0	63.4	79.8	87.5	93.8	1.0	3,473	16.9
35–39	31.0	68.4	83.4	90.3	95.0	0.4	3,360	16.4
40–44	34.7	69.3	84.0	90.3	94.4	0.5	2,559	16.1
45–49	37.9	73.5	85.1	91.1	95.2	0.3	2,166	15.8
20–49	26.9	62.6	79.2	na	na	4.9	19,238	16.9
25–49	29.5	65.7	81.3	88.6	94.0	1.6	15,253	16.6

Note: The age at first marriage is defined as the age at which the respondent began living with her first spouse.
na = not applicable due to censoring
a = omitted because less than 50% of the women began living with their spouse for the first time before reaching the beginning of the age group

Source: Using Bangladesh Demographic and Health Survey (BDHS) 2022

Table 2: Background Characteristics

Median age at first marriage among women age 20–49 and age 25–49, according to background characteristics, Bangladesh DHS 2022

Background characteristic	Women age 20–49	Women age 25–49
Residence		
Urban	17.6	17.4
Rural	16.6	16.4
Division		
Barishal	16.6	16.4
Chattogram	17.6	17.4
Dhaka	17.2	17.0
Khulna	16.0	15.8
Mymensingh	16.7	16.4
Rajshahi	16.0	15.8
Rangpur	16.0	15.7
Sylhet	18.8	18.4
Education		
No education	15.6	15.5
Primary incomplete	15.6	15.5
Primary complete	16.0	16.1
Secondary incomplete	16.5	16.4
Secondary complete or higher	19.5	19.5
Wealth quintile		
Lowest	16.3	16.2
Second	16.4	16.2
Middle	16.6	16.3
Fourth	16.9	16.6
Highest	18.3	18.0
Total	16.9	16.6

Note: The age at first marriage is defined as the age at which the respondent began living with her first spouse.

Source: Using Bangladesh Demographic and Health Survey (BDHS) 2022

Geographic and Socio-Economic Disparities

Child marriage in Bangladesh exhibits pronounced regional and socio-economic variation, reinforcing the need for targeted policy responses within a national framework.

Regional disparities are evident across administrative divisions. Median age at first marriage is notably higher in eastern divisions such as Sylhet (18.8 years) and Chattogram (17.6 years), while western divisions including Khulna, Rajshahi, and Rangpur; record substantially lower median ages, averaging 16.0 years (NIPORT et al., 2023). These patterns closely mirror spatial inequalities in poverty, educational access, and labor market opportunities.

Wealth differentials further underscore the economic determinants of early marriage. Women from households in the highest wealth quintile marry approximately two years later (18.3 years) than those from the lowest quintile (16.3 years) (NIPORT et al., 2023). For policymakers, this gap highlights the prevalence of poverty-driven "distress marriages," where early marriage becomes a coping strategy in the absence of reliable income support.

The Education Dividend and Post-Marriage Vulnerability

Education emerges as the most robust protective factor against child marriage. BDHS 2022 data show that women with secondary education or higher have a median age at first marriage of 19.5 years, compared to 15.6 years among women with no formal education: a difference of nearly four years (NIPORT et al., 2023). This substantial "education dividend" reinforces the central role of secondary schooling in delaying marriage and expanding life opportunities for adolescent girls.

However, marriage often marks a turning point toward heightened vulnerability rather than stability. Approximately 80 percent of women discontinue their education immediately following marriage, effectively truncating human capital formation (NIPORT et al., 2023). Economic consequences are similarly severe: 52 percent of women who were engaged in paid work prior to marriage withdraw from the labor force afterward, reinforcing financial dependency and intergenerational poverty.

From a lifecycle-based policy perspective, these findings demonstrate that the costs of child marriage extend far beyond adolescence, generating long-term welfare losses that existing safety net programs are ill-equipped to address retroactively.

Policy Implications for Social Protection Reform

The evidence underscores the need to recalibrate Bangladesh's social protection landscape to explicitly recognize adolescence as a high-risk lifecycle stage. As the NSSS Action Plan 2021-2026 approaches expiration and the country is on the verge of developing the next-generation NSSS, this moment represents a critical opportunity to embed preventive interventions that address the root causes of child marriage.

Strengthening Incentives for Education

Given the strong inverse relationship between secondary education and early marriage, future social protection policies should continue to prioritize keeping girls in school as a core preventive strategy. In FY 2025–26, the Government of Bangladesh has allocated nine education-related social protection programmes with a combined budget of BDT 9,790 crore (approximately USD 799 million), reflecting a substantial public investment in this area. As the country transitions from the current NSSS Action Plan 2021-2026 toward the formulation of the next-generation NSSS, it is critical that these programmes are sustained and more explicitly aligned with child marriage prevention objectives (MoF, 2025). International and regional evidence

demonstrates that education-linked incentive schemes not only delay marriage but also improve learning outcomes and enhance women's long-term economic participation, thereby generating high social returns on public investment (Baird et al., 2011; UNICEF, 2020).

Addressing Household Economic Vulnerability

Evidence presented in Table 2 demonstrates a strong association between household wealth status and age at first marriage, underscoring the need for income-smoothing mechanisms targeted at poor households with adolescent girls. Reflecting this priority, the FY 2025–26 national budget has substantially increased allocations for household poverty-related social protection programmes; from BDT 29,770 crore (approximately USD 2.43 billion) in the previous fiscal year to BDT 39,319 crore (approximately USD 3.21 billion). While this expansion represents a significant policy commitment, its effectiveness will depend critically on the accuracy of targeting and the extent to which adolescent-related vulnerabilities are explicitly addressed within programme design.

Expanding and adapting existing schemes, particularly the Mother and Child Benefit Programme (MCBP) to include households with adolescent girls, could help alleviate the economic pressures that often incentivize early marriage. From a policy formulation perspective, such an adaptation would mark a strategic transition from narrowly defined maternal benefits toward a more comprehensive, lifecycle-based risk mitigation approach, in line with the core principles of the National Social Security Strategy (NSSS) (Government of Bangladesh, 2015). Embedding adolescent-focused objectives within household poverty programmes would enhance both the preventive impact and long-term equity of public social protection spending.

Integrating "Social Protection Plus" Approaches

Cash transfers alone are insufficient to address the multidimensional drivers of child marriage. A "Social Protection Plus" model combining income support with complementary services for households offer a more sustainable solution. Priority interventions include skills development and vocational training for adolescent girls to counter post-marriage labor force withdrawal and enhance economic agency. Community awareness and behavior change initiatives, delivered through social protection service points, to reinforce knowledge of marriage laws and shift norms around girls' education and employment (Devereux & Sabates-Wheeler, 2004).

Conclusion

While the median age at first marriage in Bangladesh has increased modestly over time, child marriage remains deeply concerning, particularly among poor households and in western regions of the country. Evidence from BDHS 2022 confirms that early marriage is both a cause and a consequence of socio-economic vulnerability, reinforcing cycles of educational discontinuation, limited labor force participation, and poverty.

Bangladesh is approaching a transition from the NSSS Action Plan 2021–2026 to the formulation of the next generation of the National Social Security Strategy. Addressing adolescent girls' vulnerability to child marriage should be elevated as a core policy priority. Social protection programmes need to be more aligned with the specific risks faced during adolescence. Education-linked incentives, targeted income support, and integrated complementary services will be essential. Together, these measures can support the Government of Bangladesh in advancing a more preventive, equitable, and lifecycle-responsive social protection system.

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