

Report

**Baseline Study for Initiatives for
Married Adolescent Girls' Empowerment (IMAGE) project
in Karnataka State, India**

May 2019

Carried out by

5 Partner NGOs in Karnataka, India

Report by



Gateway Consultancy, Bangalore, India

Supported by



**Terre des Hommes- Netherlands (TdH-NL) India Program
Bangalore, India**

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Executive Summary

The report is prepared by funding support of Terre des Hommes, Netherlands, as part of the 'Initiatives for Married Adolescent Girls' Empowerment (IMAGE)' project in Karnataka State, India to support girls, who are victims of child marriage. Following is the report of the Baseline study conducted with 3000+ girls who are victims of early child marriage, who are the target beneficiaries of the project. The survey was conducted by 5 NGO partners working in 5 districts in Karnataka where the project is being implemented. Here are a few highlights from the report.

Demographic profile

- A total of 3077 respondents were surveyed in 109 panchayats, 13 blocks in 5 districts of Karnataka where the project is being implemented.
- Majority of them are Hindus (88.8%). Most of the respondents were STs (27.8%), followed by SC (24.2%) and OBC (23.1%), showing high incidents of child marriages in these castes. Majority of them speak Kannada.
- Most of them are aged 14-16 years. While the majority of them, got married between the ages of 13-15 years; 10 are reported to be physically handicapped.

Family and living status

- Majority live in a household with more than 3 members, including themselves.
- Most of the respondents report 'married' - i.e., 3025 reported to be living with husbands; while very few reported separated and widows.
- Most of the girls live either with their husbands at in-laws (1691 numbers). Some do live with their parents (527 numbers) or with their husbands separately (476 numbers) or with husbands at their natal home (367 numbers). It is shocking to note that 5 of the respondents are living alone.

Access to basic amenities

- Most (51%) use the sources of public tap standpipe.
- Majority of respondents use either an Indian type toilet (46.8%) or defecate in the open (47.4%).
- Majority of respondents (67.4%) have houses made of brick walls as compared to other types of walls.
- Majority of respondents (40.5%) have a tiled roof in their respective houses.

Livelihoods status & income level

- About 66% (around 1938) of the respondents from this survey do not own their land; Out of the respondents who own the land, a majority of them (24.8%) own less than 1 acre of land.
- A majority of the respondents' husbands (66.2%) are daily wage laborers. This is the same as their household's major source of income.

- Most of the respondents' husband's have a monthly income which is below INR 5000. This means most respondents live below the lowest income bracket fixed for this survey which is below INR 5000.
- Majority of the respondents (83.6%) do not work and are dependent on the income earned by other members of the family. Out of those who work, except 3, all earn income less than Rs. 5000 per month.

Causes, changes and effects of early marriage

- Majority of respondents (around 620 respondents) got married when they were 14 years of age and fell between the age bracket of 14-17 years; On the other hand, the husbands (47%) were more than 21 years of age when they got married.
- When asked what was the major push factor behind their early marriage, 38.1% replied as 'Tradition' being the push factor behind their marriage followed by the factor of 'Parents obligation to get the responsibility of marrying the girl' (23.4%). Majority of respondents (62.8%) said that they would not have married so young if they had the option of working.
- When asked what were the changes experienced by them after marriage, 73.5% replied that the biggest change they experienced after early child marriage was 'increased household responsibilities'.
- When asked what are the effects of marrying earlier, 86.8% were in line with saying that the effect of marrying earlier was 'responsibilities shouldered at a very young age'. Next highest is response is 'Missing out the fun of teenage life and being young'.

Early pregnancy and motherhood

- Around 49.2% of the respondents (1516 nos) reported to have children and most of these mothers are aged 15 years or younger; 27.3% of them accepted that they were pressurized into early pregnancy.
- Majority of the respondents (50% of them) reported that they did not have any major complications of early pregnancy. 20.6% of them quoted 'weakness' as a consequence of early pregnancy, followed by those who responded 'Burden of child bearing and rearing' (15.2%) as a major consequence of early pregnancy; 49 had miscarriages and/or abortions.
- Only 42 respondents said 1 child had died, 8 said 2 children had died, 1 said 2 children had died and 2 respondents said that more than 3 of her children had died after childbirth; 'Most of the children died at the age of less than first 28 days of life (Perinatal and Neonatal mortality)'

Access to SRHR health services

- Maximum of the respondents (94.6%), said that they had given vaccinations/ immunisations for their children.
- Majority of respondents in all the areas covered in this study, responded that they received regular checkups. This number was closely followed by TT immunisation as compared to IFA tablets or any other services. This also puts some light on the awareness and availability of these services in the areas of study.
- Majority of respondents (38%) chose 'Primary health centre' as their place of delivery.

- Out of 332 (13.3%) candidates who answered this question, 192 (57.8%) respondents replied that a 'Doctor' had assisted during their delivery.
- Maximum respondents (39.1%) answered that they received post-natal care on 'Nutrition for both mother and child'.

Health issues and need for counselling

- Most of the respondents (65.4%) said that they do not have any sexual problems. Out of the 34.5% respondents who said that they had sexual problems, majority of them said painful intercourse.
- Most of the respondents agree to psychological problems after marriage and they choose the loss of appetite as the option after others which is chosen by maximum respondents.
- Majority of respondents agree that they have general counseling needs. This trend is seen across all geographies.

Access to social entitlements and government schemes

- Generally most respondents have Aadhar cards (97.8%) and only 47% have ration cards. Importantly, only 36.5% have bank accounts showing lack of access to mainstream financial services.
- While the majority of these respondents (81.8%) replied to having life insurance, only 149 respondents out of 3077 respondents in the study said that they had taken a loan within one year.
- Out of the 10 schemes available for the respondents, a majority of them availed Mathru Poorna Scheme.

Decision making

- Majority of the respondents (43.1%) said that both father and mother in law are decision-makers in the family.
- While most said that 'both' herself and her husband take decisions in matters of caring for children, if any, on health, household affairs, most said that their 'Husband' takes decisions on financial matters and spending of the household income. This shows the unequal power relationship in the household, when it comes to money and its utilisation.
- When asked 'Do you feel your workload and responsibilities are reduced or increased after marriage?', most respondents (77%) replied that their workload has increased after marriage.
- When asked 'How do you describe your relationship with your husband?' majority of respondents reply to their relationship as that of a friend and that they are happy with their husbands. When asked 'Describe your relationship with your family members the ones you live with?', the majority of respondents in all the areas surveyed choose as 'loving' for their relationship with family members.

Gender based violence

- Most respondents have agreed to questions on Gender-based violence as shown in the graph below. Majority of respondents say that their 'husbands have verbally abused them' as compared to any other gender based violence. This is true in all areas except the areas surveyed by PMSR where a majority of respondents say that they 'think that it is justified for a husband to beat his wife'. This shows the prevalence of gender-based violence in these communities.

Career goals and aspirations

- When asked what is their career goals and aspirations, the majority of respondents (1604 nos) said that they are not sure about their career goals.
- When asked 'Do they want to continue education?', unlike most conventional belief, the majority of respondents replied 'No' to this question. On the other hand, most said that they are and want to be involved in some sort of income generating activities. Majority of respondents (80.1%) replied that they need special skills training. Majority respondents also requested that they want loans in support their livelihoods.

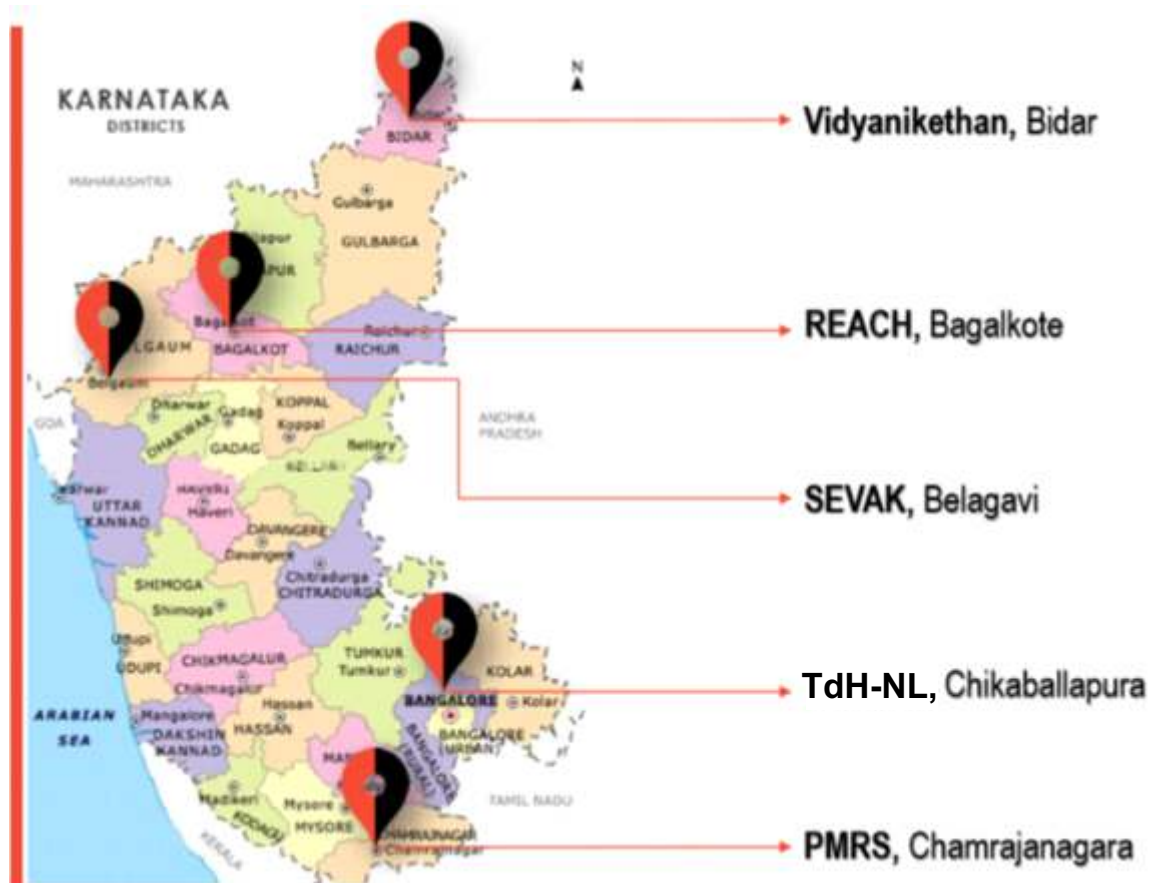
Project Overview

About IMAGE Project

Project	Initiatives for Married Adolescent Girls' Empowerment (IMAGE) in Karnataka, India
Lead partner	Terre des Hommes - Netherlands
Implementing partners	PMSR REACH SEVAK Vidyanikethan Terre des Hommes-Netherlands
Location	5 selected districts of Karnataka, India: Bagalkot Belagavi Bidar Chamarajanagar Chikballapur
Theme	Child abuse-SRHR (Child Marriage)
Primary beneficiaries	3,000+ married adolescent girls
Secondary beneficiaries	- 2,500 vulnerable children - 20,000 community members - 30 NGOs
Project Period	3 Years (2018-2020)

Initiatives for Married Adolescent Girls' Empowerment (IMAGE) is an innovative and integrated project to address the issues of Early Married Girls (EMG) in Karnataka state of India. Funded by Terre des Hommes, Netherlands (TdH-NL), the project is being implemented in 5 selected districts of Bagalkot, Belagavi, Bidar, Chamarajanagar and Chikkaballapur.

Geographic distribution of the IMAGE Project



The project will address the issue of EMGs by primarily working with the girls themselves and through various stakeholders like the families, the community and the government. Most of the interventions fall under 'Provision' strategy, followed by 'Prevention', and 'Promotion'. TdH-NL India will take the lead role for the program. Coordination, monitoring and knowledge building are the major roles of TdH-NL. There are 5 field implementing partners each covering 20 villages to reach out to 3,000 EMGs, 2,500 highly vulnerable children, and 20,000 community members.

About TdH-Netherlands

Terre des Hommes-Netherlands envisions a world free of child exploitation. As an international child rights organisation, it aims to improve the quality of life of children who are living in difficult circumstances all over the world, regardless of race, faith and affiliation. Working within the framework of the UN Sustainable Development Goals, it's mission is to prevent child exploitation, remove children from situations in which they are exploited and makes sure that they can develop themselves in a safe environment. TdH-NL has been involved in helping children living in difficult circumstances through its partner NGOs in India for more than two decades now. TdH-NL has worked among children and families involved in quarry work (stone cutting), matchstick industries, domestic work, textile and garments industries etc. IMAGE is one such project that is being initiated by TdH-NL recently to realize its vision of a world free of child exploitation. In this project, TdH-NL acts a lead partner and also coordinates the implementation of same in Bagepalli location, Chikkaballapur district.

Partner NGOs

The details of the partner NGOs who are responsible for the execution of the various activities, as part of the IMAGE project is presented below.

PMSR

Name of the NGO	People's Movement for Self-Reliance
Headquarters	Kollegal
Project location	Chamrajanagara district
Chairman	Adiss Arnold
Coordinator	Adiss Arnold

PMSR (People's Movement for Self Reliance) is a non-profit, registered voluntary organization. Founded by the Late Rev. Dr. B.H. Jackayya in 1985, in Kollegal, Chamrajanagar district in Karnataka, India. It was founded for the socio-economic and health development of the marginalized community in that area. By empowering the oppressed women and children, taking initiative to improve the lives of especially the children with all disabilities including the mentally challenged. Freeing those poor who were bonded labourers and child labourers and also address the issues of child exploitation in the form of neglect, child abuse and child marriage.

SEVAK

Name of the NGO	Society for Empowerment through Voluntary Action in Karnataka (SEVAK)
Headquarters	Belagavi
Project location	Belagavi district
Chairman	Rajendra N Satgouda
Chief Functionary	Anand B Lobo

Registered as a Society in the year 2009, SEVAK is working with the mission that envisages a just, peaceful and equitable society where the citizens live a dignified life and have opportunities to improve and better their collective destinies. The main aim of the organisation is to organise disadvantaged communities around issues related to food, income, employment, health and education securities and human resources development. The Society focuses towards gender equity, right based issues to development and environment issues. Ever since its inception the Society has concentrated on children, women, youth and tribal communities in Belgaum and Uttar Kannada districts of Karnataka.

REACH

Name of the NGO	REACH
Headquarters	Bagalkot
Project location	Bagalkot district
Chairman	GN Simha
Coordinator	Kumar GN

Rural Environmental Awareness Community Help (REACH) has been involved in the process of empowerment of rural poor for the past 25 years. Registered as a Society in 1992 with registration number 121/92-93, REACH has been working with the rural communities, who are depending on natural resources. It started its activities in Komaranahalli cluster of villages in Harapanahalli taluka District Davangere by organizing the landless laborers through Krishi Karmikar Sangha (KKS) and women through Self Help Groups (SHGs). It is known for various innovative programs like being the first in Karnataka to introduce and succeed in natural regeneration of forest through 'Social fencing' (banning grazing, putting fire lines, stopping mining, preventing cutting trees, seed dribbling and soil and water conservation measures).

Vidyanikethan

Name of the NGO	Vidyanikethan
Headquarters	Bidar
Project location	Bidar district
Chairman	Susheela
Coordinator	Nagaraj

Vidyanikethan is a not-for-profit organization founded in 1988 to improve the lives and livelihoods of people from the vulnerable, marginalized and under-developed sections of the society. Based in Bangalore (India) Vidyanikethan's special focus is on the development of children and women from the low income group families. It works in four key areas - health, education, natural resources management and socio-economic development. Its primary working areas are urban, peri-urban, and about 270 villages in Karnataka and Tamil Nadu. Its interventions have impacted more than 12000 families. It has initiated about 600 Self-Help Groups in almost 10 divisional areas in two major states in South India - Karnataka and Tamil Nadu.

Overview about the Baseline survey

Background

With the ambitious aim to support the girl children who are victims of child marriage through the IMAGE project, TdH-NL and its partner NGOs understand that they have taken up a responsibility that could be life changing both for the target girls and at-risk girls population across India. TdH-NL realized that it is necessary to understand the target population, their situation and the status of child marriage at large to ensure the relevancy and the effectiveness of our efforts. The current report based on the baseline study, thus undertaken, is an outcome of that particular understanding and strategy.

Objectives and Scope of the Study

The main purpose of this Baseline Study is to clearly identify, articulate, and document the existing situation of the 3,000 early marriage adolescent girls and young women besides monitoring and measuring the project results, outcomes and impact. The key objectives of the study are:

- To know the status of each early married adolescent girls and young women to ensure focussed facilitation of services
- To gather specific data and general information on the extent, magnitude and consequences of child marriage, GBV, SRHR, Health & Nutrition, etc
- To understand the socio-economic profile of the girl's families and to assess their present living conditions and that of their families
- To understand the future aspirations of the children, so as to contribute to our efforts as part of this Project to prevent such violations of children's rights in target locations

Strategies

The survey is strategized and implemented in two phases:

Phase 1: Onboarding EMGs into the Project & Profile Creation

Orienting & Sensitizing about the project and collection of minimum details about the EMGs- Individual profile and family profile. This will help us to gain more information and insight about their situation in detail and develop/refine the detailed survey questionnaire was carried out in the second phase of this study.

Phase II: Detailed Survey

This survey tool will capture demographic and socio-economic profile of the EMGs and their family, pregnancy, motherhood, gender based violence, access to education, social protection, financial security services, reproductive health, nutrition, safety, security, and justice, etc.

The current report is the outcome of the **Baseline Surveys**.

Survey Implementation and Methodology

The study is conducted in forms of survey (phase 1 & II) using Mobile Data Collection App. Orientation to NGOs staff were given followed by piloting, refining the survey form if needed and rolling out the surveys.

The implementation of the Survey has three key components:

1. Design and develop questionnaire for Baseline study that will be used to measure the impact of the IMAGE project, in consultation with TdH-NL and its partner NGOs.
2. Devise the execution of technology-enabled, mobile-based applications to conduct the survey by creating surveys on the mobile apps, and orienting and training the field team on conducting the survey using the same.
3. Orientation for partner NGOs on Baseline survey questionnaire, methodology and use of mobile apps for the survey; Handholding support to partner NGO during survey collection-remote support
4. Preparing and presenting the report based on the study that would involve data collation, cleaning, analysis and interpretation and subsequent composition of the report.

To collect primary data, a structured questionnaire was designed to conduct the in-depth study on the girl children who are victims of early child marriage (ECM). The study surveyed all the recent settlements in the study area. The study hoped that this will throw light on the demographic profile of the children and their families and also give detailed insight into the life and living conditions of these children.

A total of 3000+ girl children were surveyed in 5 blocks in 5 districts of Karnataka (Annexure). A team of Field Associates and Researchers were organized to conduct the primary collection of data. The study relied little on the secondary source of data as there were none available on the status of these children on official records.

Note on Technology Enabled Survey: CommCare

CommCare is a web/ mobile application to conduct surveys, follow-up project data collections and subsequently an organisational data management system. The app is specifically designed for the development sector keeping in mind the ease of operation in designing a survey and fluid interface to help field staff to collect data and NGOs to manage the data. CommCare allows to design questionnaire within its web application platform that can then be onboarded on to its mobile app (Android, Windows and iOS). The mobile app is also available in multiple Indian languages including Kannada, the local language of the project locations - this allows both the survey to be available in multilingual mode (that could be changed based on the interviewers choice) along with allowing inputting in the local language.

Results and Findings

Section A: Geographical information on the respondents

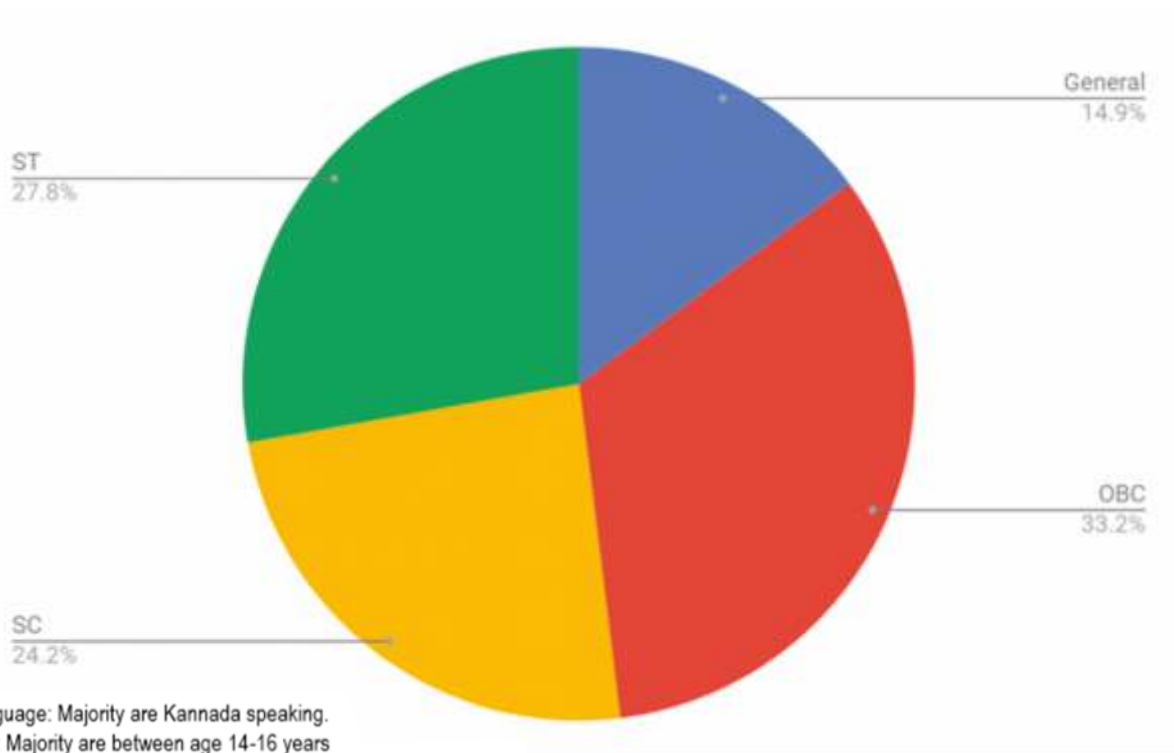
A.1 Geographic Distribution of the Respondents

A total of 3077 respondents were surveyed in 109 panchayats, 13 blocks in 5 districts of Karnataka.

Partner NGO	No. of blocks covered	No. of Panchayats covered	No. of Rajakumaris
REACH	5	36	609
SEVAK	4	18	608
Vidyanikethan	1	12	630
PMSR	2	32	630
TdH-NL	1	11	600
Total	13	109	3077

A.2 Demographic profile of the Respondents

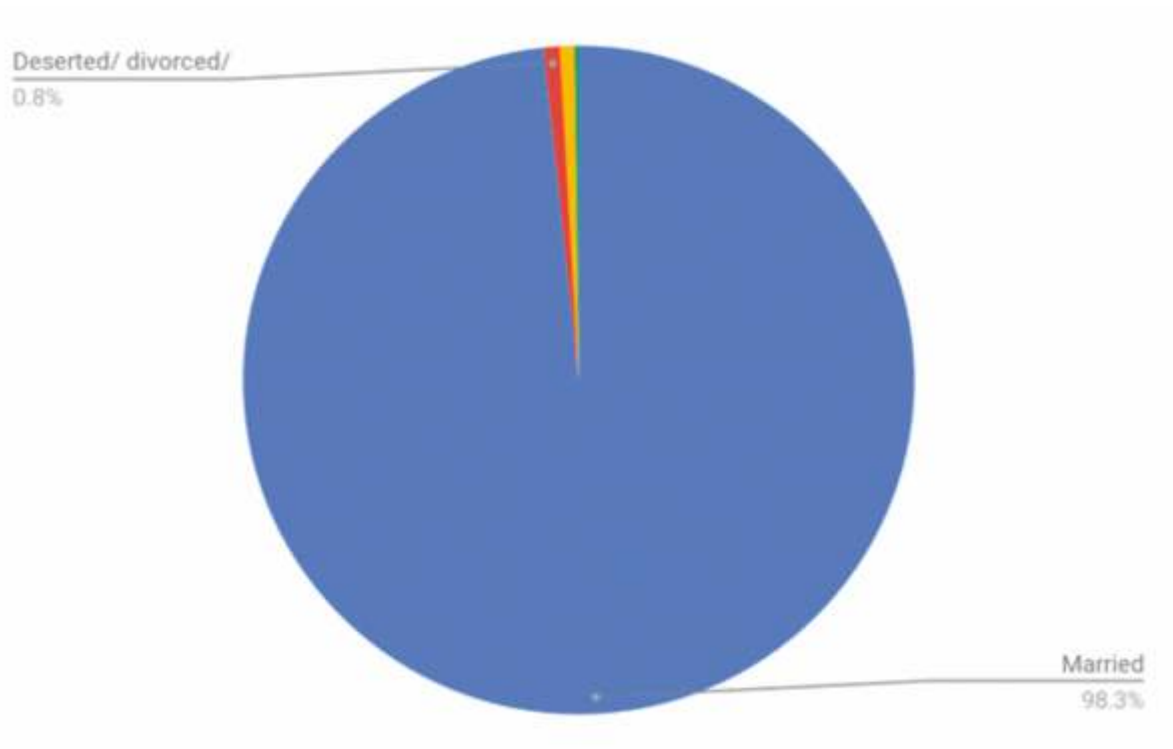
The Rajakumaris surveyed come from various backgrounds and profiles. Majority of them are Hindus (88.8%). Most of the respondents were STs (27.8%), followed by SC (24.2%) and OBC (23.1%), showing high incidents of child marriages in these castes.



Language: Majority are Kannada speaking.
Age: Majority are between age 14-16 years
Age of marriage: Most married in the age between 11-13 years
10 are reported to be physically handicapped

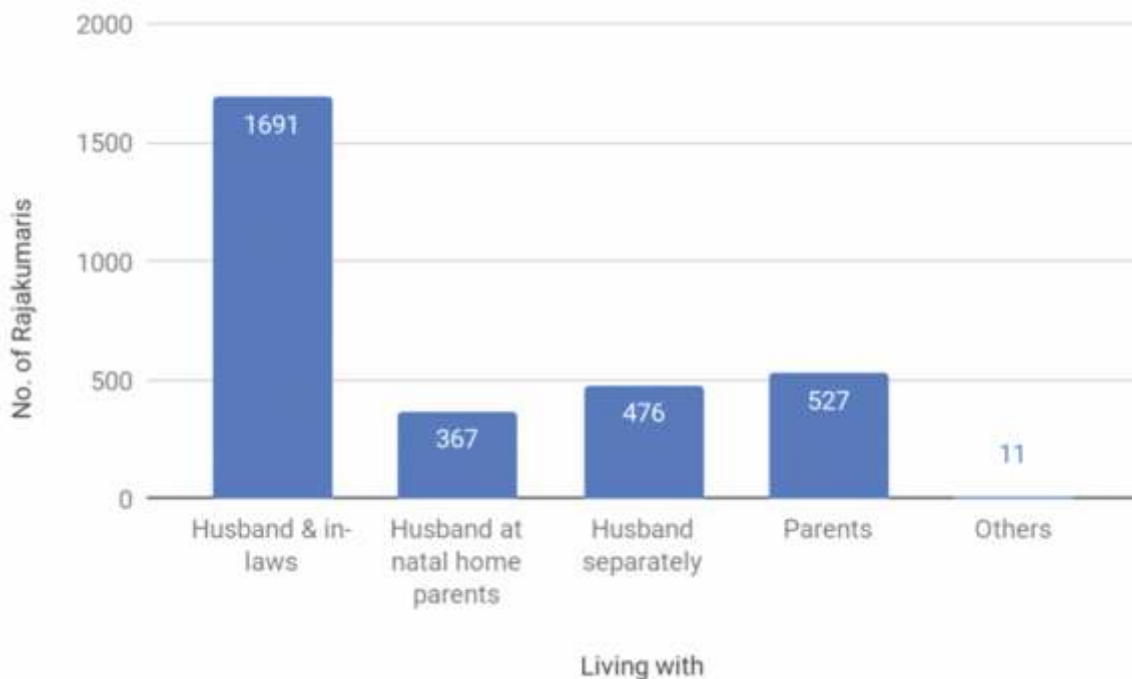
A.3 Post-marriage living status

All the respondents report 'married' - i.e., 3025 reported to be living with husbands; while very few reported separated and widows.



A.4 Currently living with

Most of the girls live either with their husbands at in-laws (1691 numbers). Some do live with their parents (527 numbers) or with their husbands separately (476 numbers) or with husbands at their natal home (367 numbers). It is shocking to note that 5 of the respondents are living alone.



Section B: Socio-Economic Conditions of the respondents

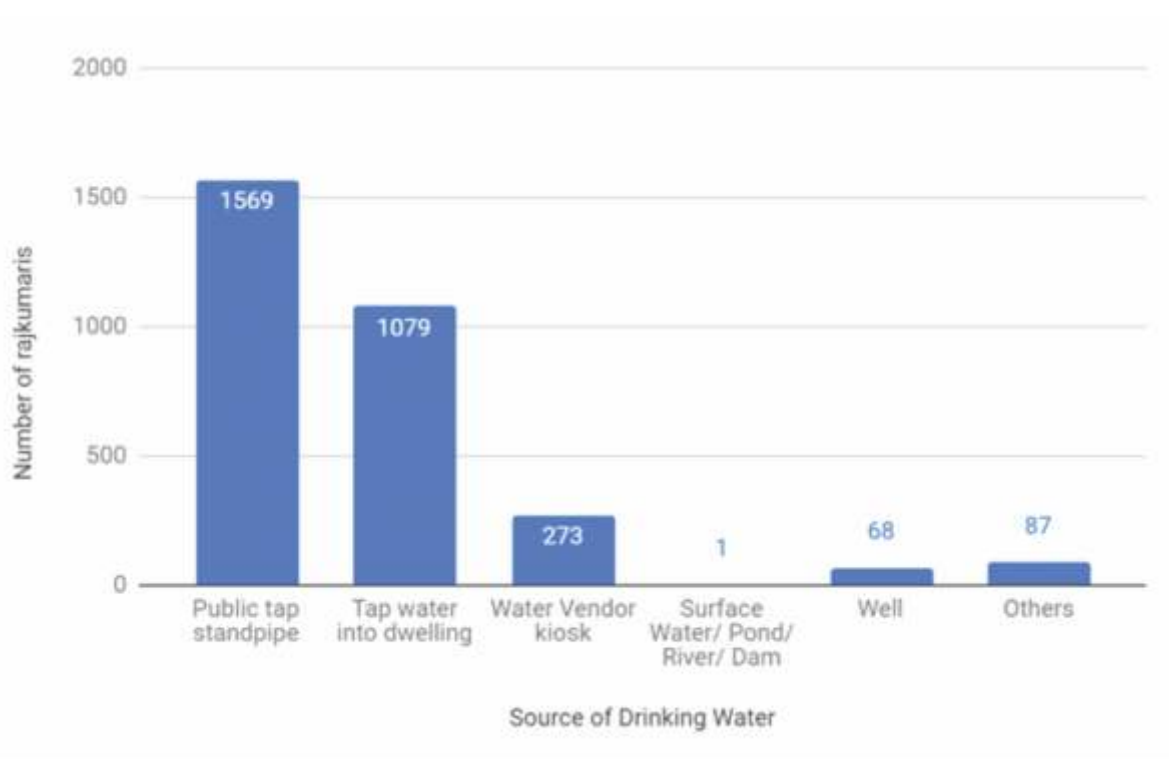
B.1 Family Size

Most of the respondents live in a household with more than 3 members, including themselves. This means most of them are in joint families, either at their in-law's place or at their parents' house.

Family size	PMSR	SEVAK	REACH	Vidyaniketan	Bagepalli	Total
2	102	20	66	81	106	375
3	77	107	277	138	139	738
4	155	179	183	213	187	917
5	144	177	60	141	84	606
6	152	125	21	57	16	371

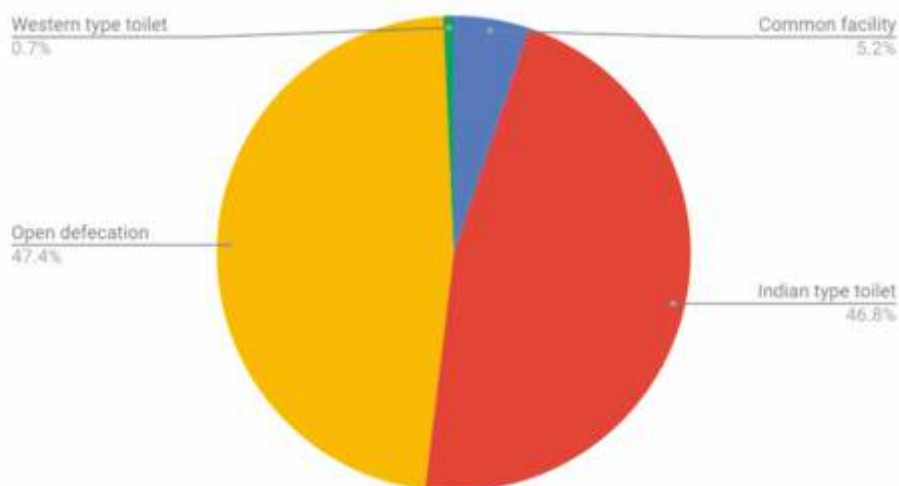
B.2 Source of drinking water

51% respondents use the sources of public tap standpipe. This means that most of the respondents live in houses where public water is made available by the government.



B.3 Type of toilet

Majority of respondents use wither an Indian type toilet (46.8%) or defecate in the open (47.4%). This means that half of the majority of respondents have access to toilets and half do not have access to it.



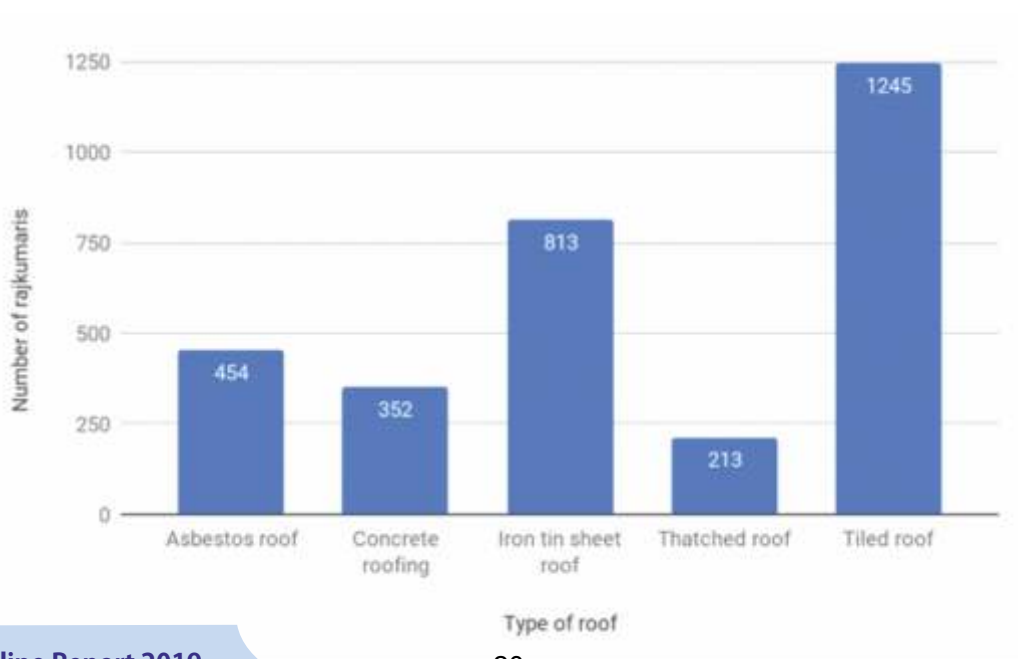
B.4 Type of wall

Majority of respondents (67.4%) have houses made of Brick walls as compared to other types of walls. This means that they have pukka houses.

Type of wall	PMSR	SEVAK	REACH	Vidyaniketan	Bagepalli
Bricks walls	471	381	244	472	508
Concrete brick walls	40	13	114	145	75
Iron sheet walls	3	4	75	5	
Mud walls	106	208	140	8	16
Wood walls	10	2	36		1

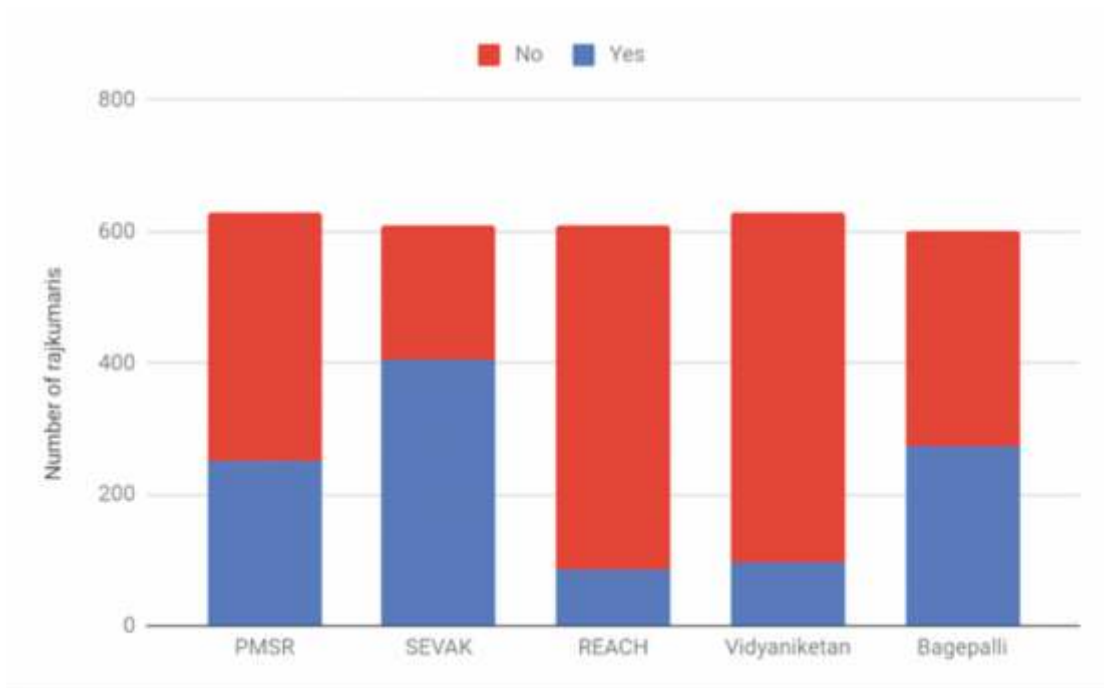
B.5 Type of roof

Majority of respondents (40.5%) have a tiled roof in their respective houses. This validates the earlier observation of the respondents having pukka houses.



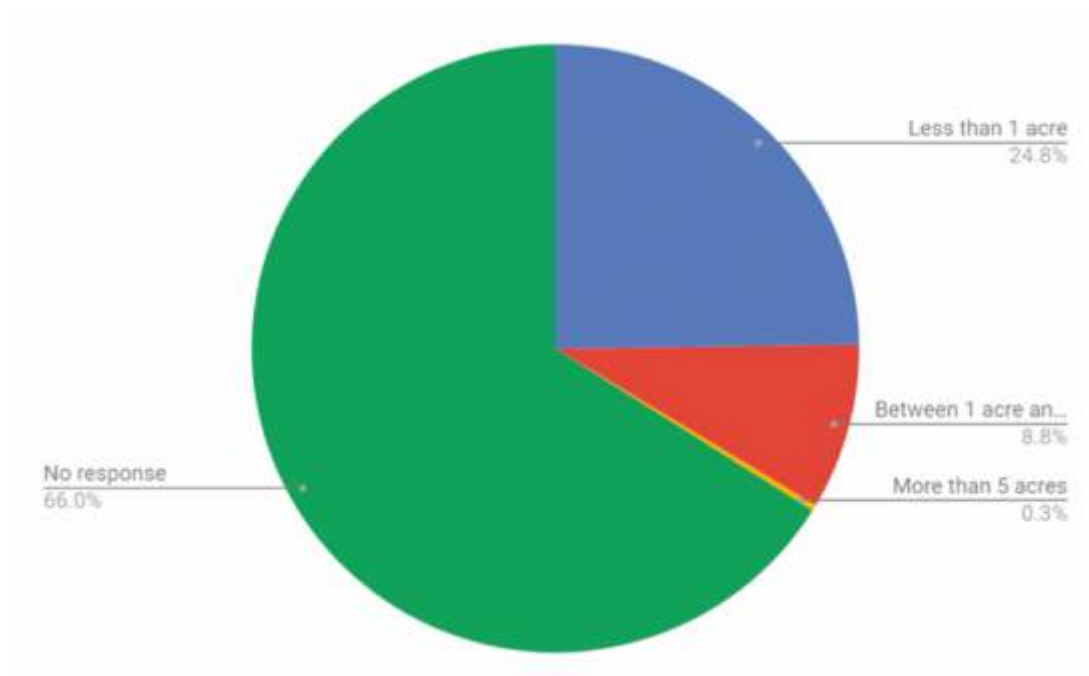
B.6 Ownership of land

About 66% (around 1938) of the respondents from this survey do not own their land.



B.7 Size of the owned land

Out of the respondents who own the land, a majority of them own less than 1 acre of land.



*No response means that the respondents do not own land, hence the question was not asked or responded.

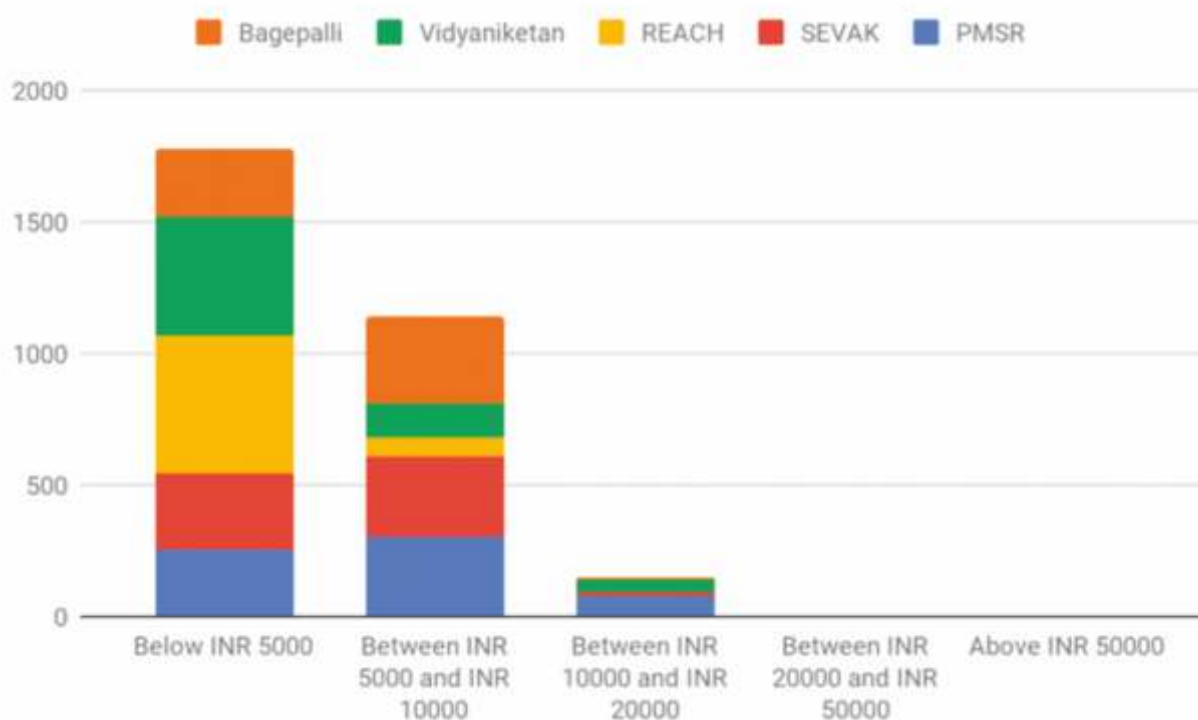
B.8 Main source of Household income

Majority of respondents (78.4%) in this survey are daily wage laborers as compared to other sources of income. The second common employment is farming activities (16.7%).

Household's main source of income	PMSR	SEVAK	REACH	Vidyaniketan	Bagepalli
Animal husbandry	3		1		10
Business	1	3	3	2	9
Daily wage	538	452	518	515	390
Farming activities	60	130	64	97	164
Fishery		2		1	
Petty shop	8	5	3	7	12
Salary employment	14	13	9	7	7
Other	3		11		1
None	3	3		1	7

B.9 Total household income per month

Majority of respondents (58.1%) have a household income of below INR 5000. This means most respondents live below the lowest income bracket fixed for this survey which is below INR 5000.



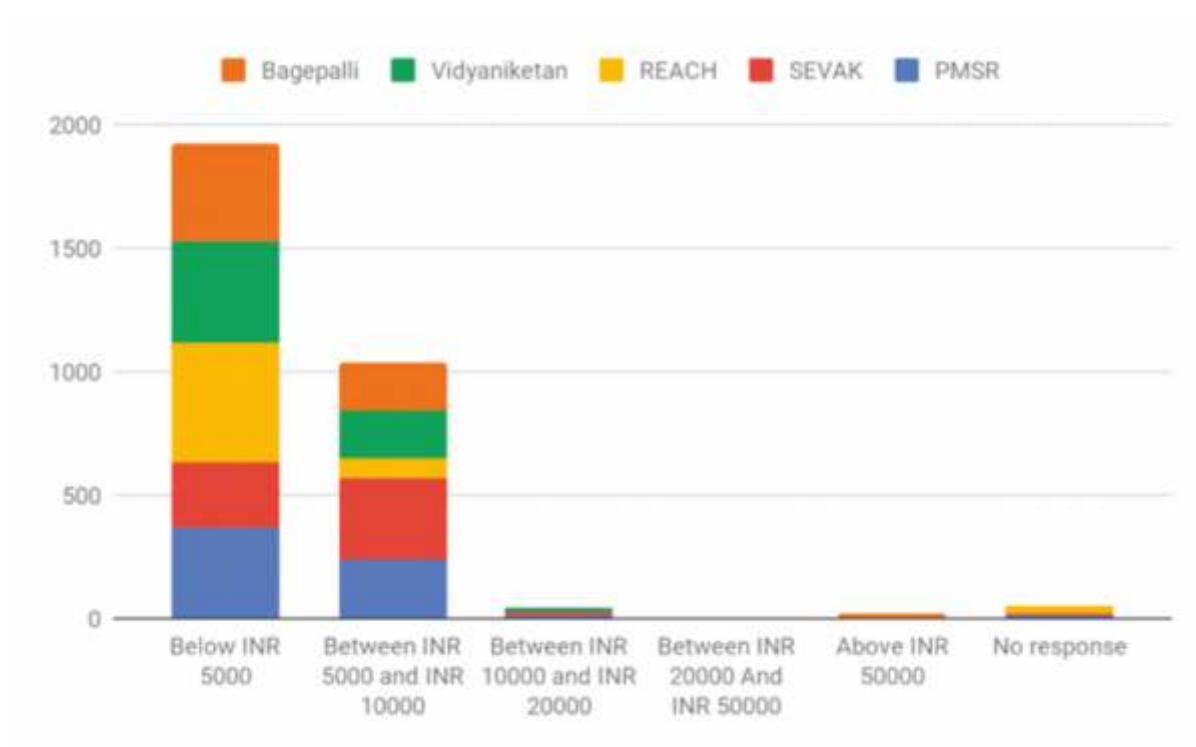
B.10 Main source of Husband's income

A majority of the respondents' husbands (66.2%) are daily wage laborers. This is the same as their household's major source of income.

Husband's main source of income	PMSR	SEVAK	REACH	Vidyaniketan	Bagepalli
Animal husbandry	1	1	1	4	2
Business	5	4	2	513	10
Daily wage	534	496	519	93	396
Farming activities	46	68	69		146
Fishery				1	
Petty shop	5	4	2	8	17
Salary employment	21	31	12	9	10
Other	9	2	1		16
None	9	2	3	2	3

B.11 Husbands income per month

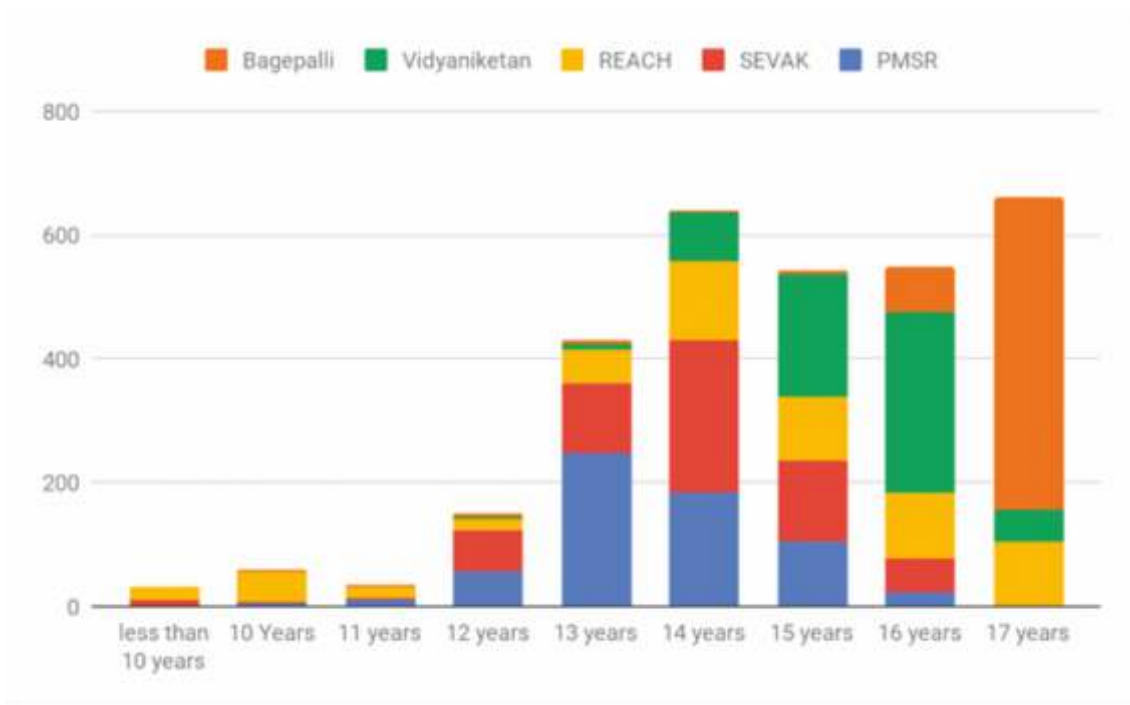
Most of the respondents' husband's have a monthly income which is below INR 5000. This means most respondents live below the lowest income bracket fixed for this survey which is below INR 5000.



Section C: Early marriages

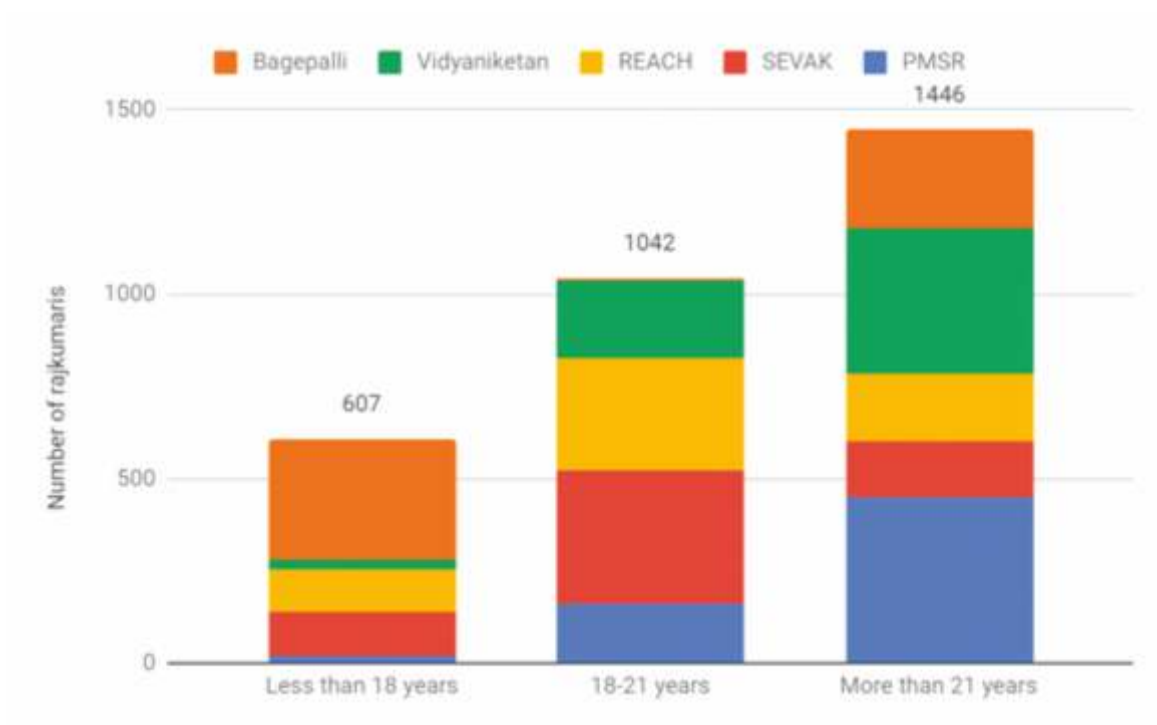
C.1 Age of marriage

Majority of respondents (around 620 respondents) got married when they were 14 years of age and fell between the age bracket of 14-17 years.



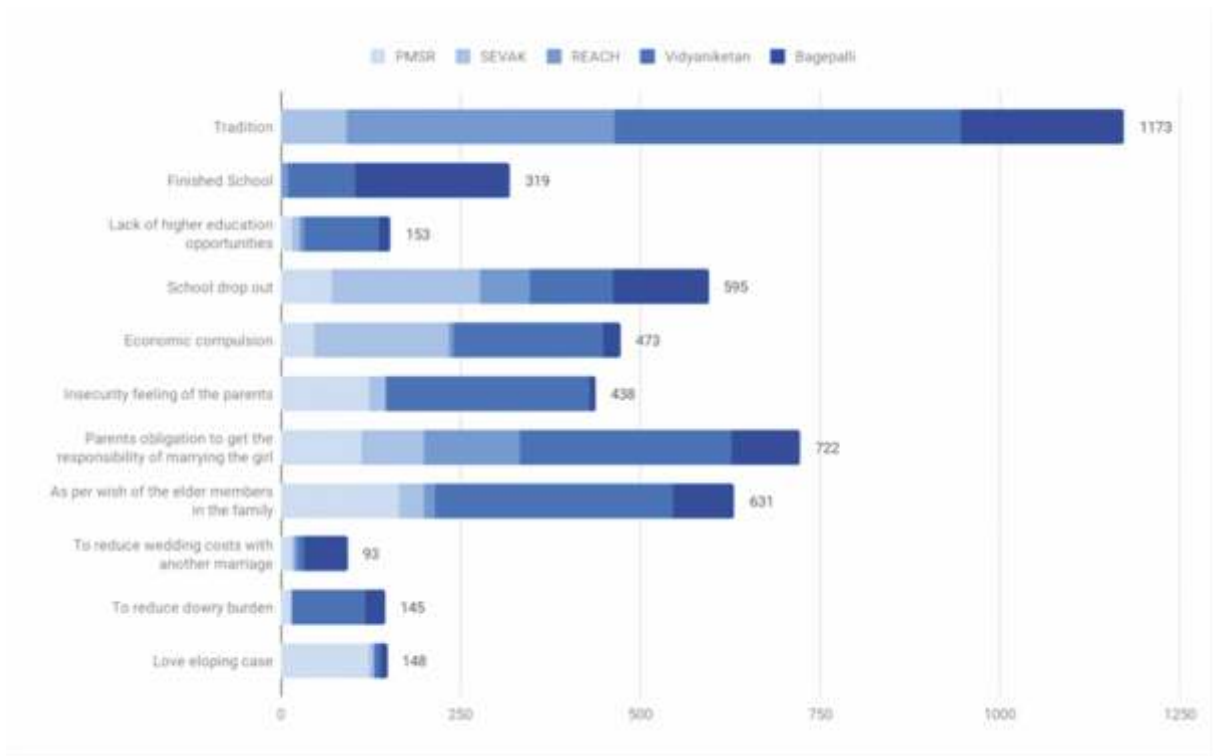
C.2 Husband's age of marriage

Majority of husbands (47%) were more than 21 years of age when they got married. This shows that while the respondents were very young and not of age to marry, most of their husbands were adults by law.



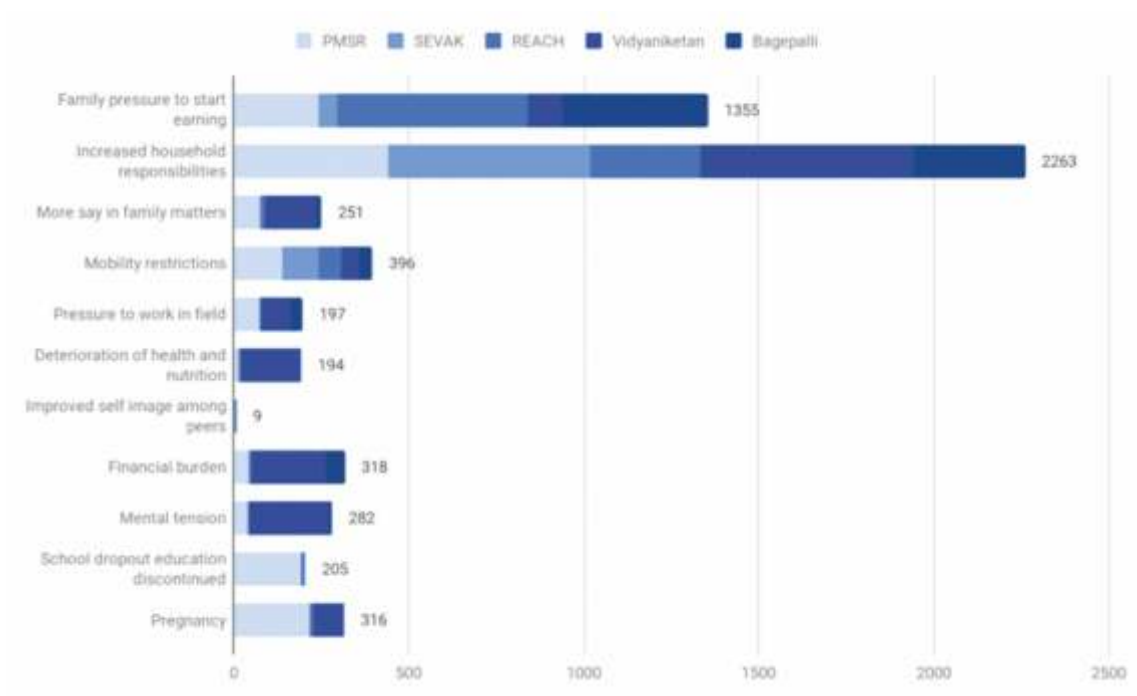
C.3 Push factor behind early child marriage

Majority of respondents (38.1%) have replied as 'tradition' being the push factor behind their marriage followed by the factor of 'Parents Obligation To Get The Responsibility Of Marrying The Girl' (23.4%).



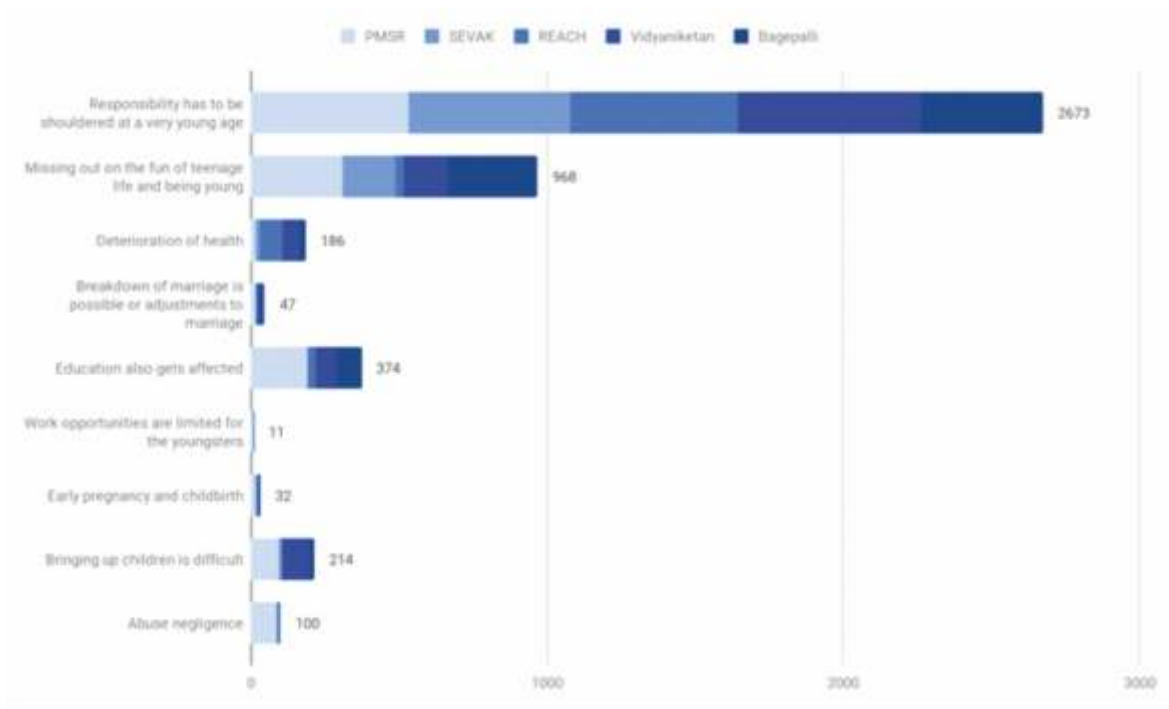
C.4 Changes Experienced By You After Marriage

Majority of the respondents (73.5%) replied that the biggest change they experienced after early child marriage was 'Increased household responsibilities'



C.5 Effects Of Marrying Earlier

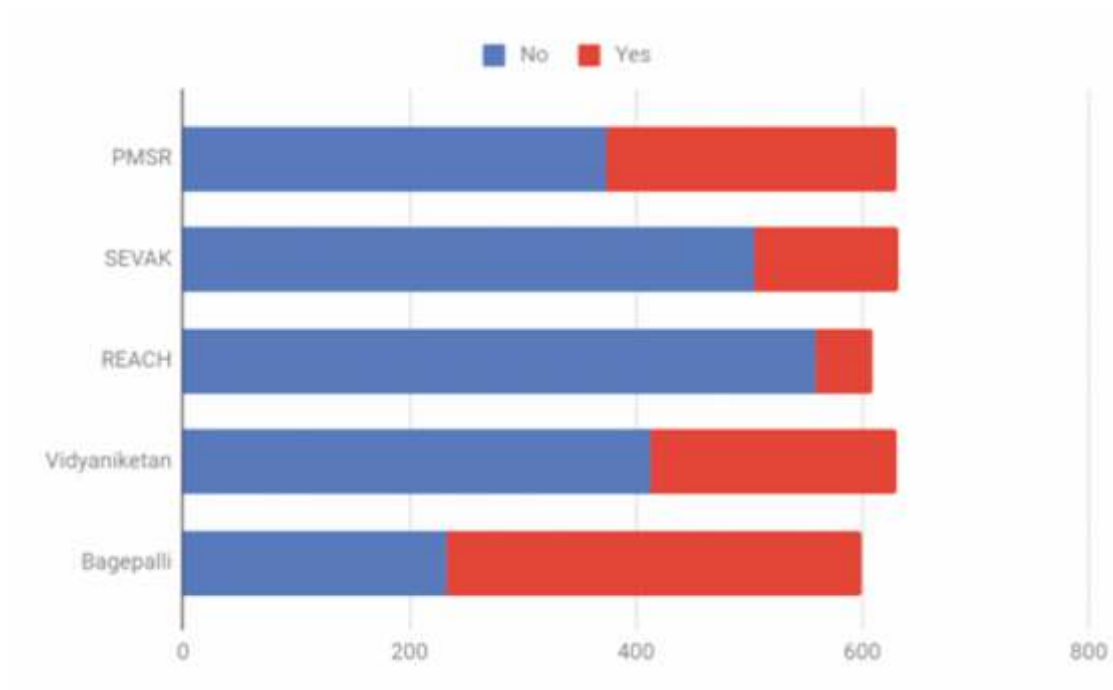
Majority of respondents (86.8%) were in line with saying that the effect of marrying earlier was 'responsibilities shouldered at a very young age'. Next highest is response is 'Missing out the fun of teenage life and being young'.



Section D: Early pregnancy and motherhood

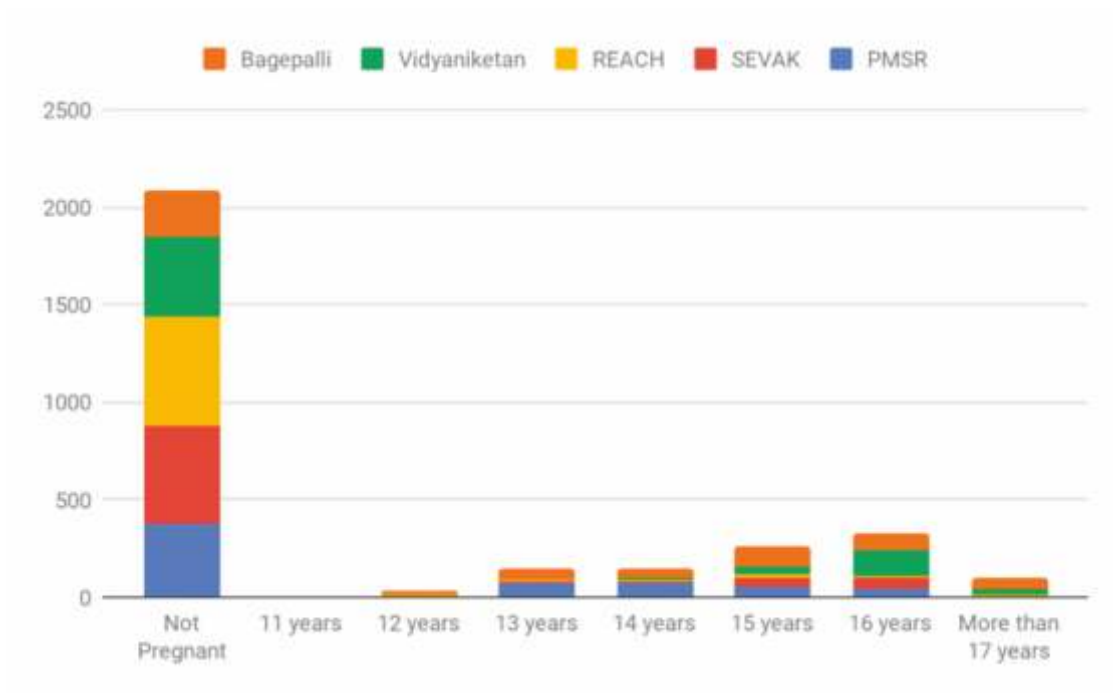
D.1 Have you been pregnant?

Majority of respondents in all the surveys answered 'No' to this question. 33% (around 1015) of the respondents answered yes to this question.



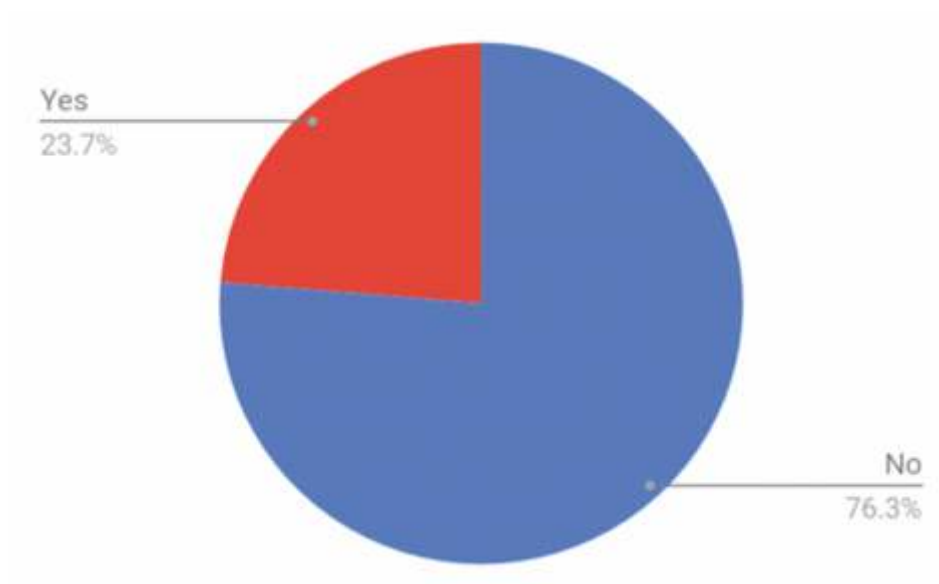
D.2 Age of first pregnancy

67% of respondents have not been pregnant. Out of the respondents who had been pregnant, the majority of respondents were 16 years old when they were pregnant for the first time.

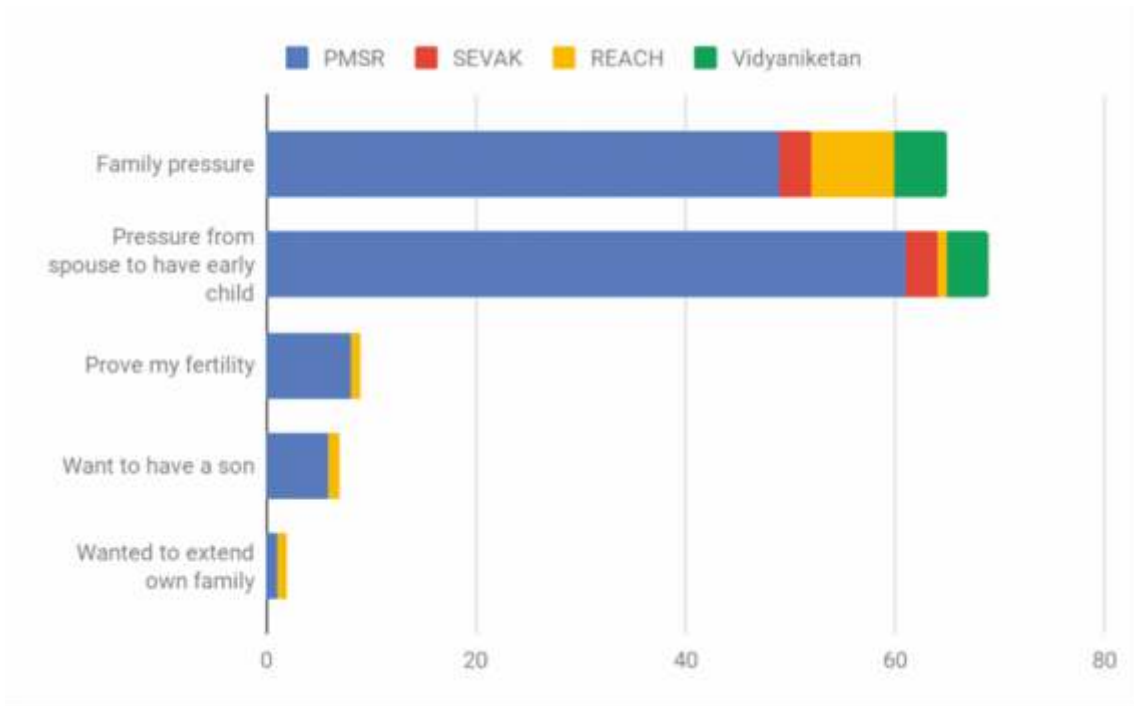


D.3 Pressure for early pregnancy

Out of all the respondents who participated in this study, only 27.3% of them accepted that they were pressurized into early pregnancy.

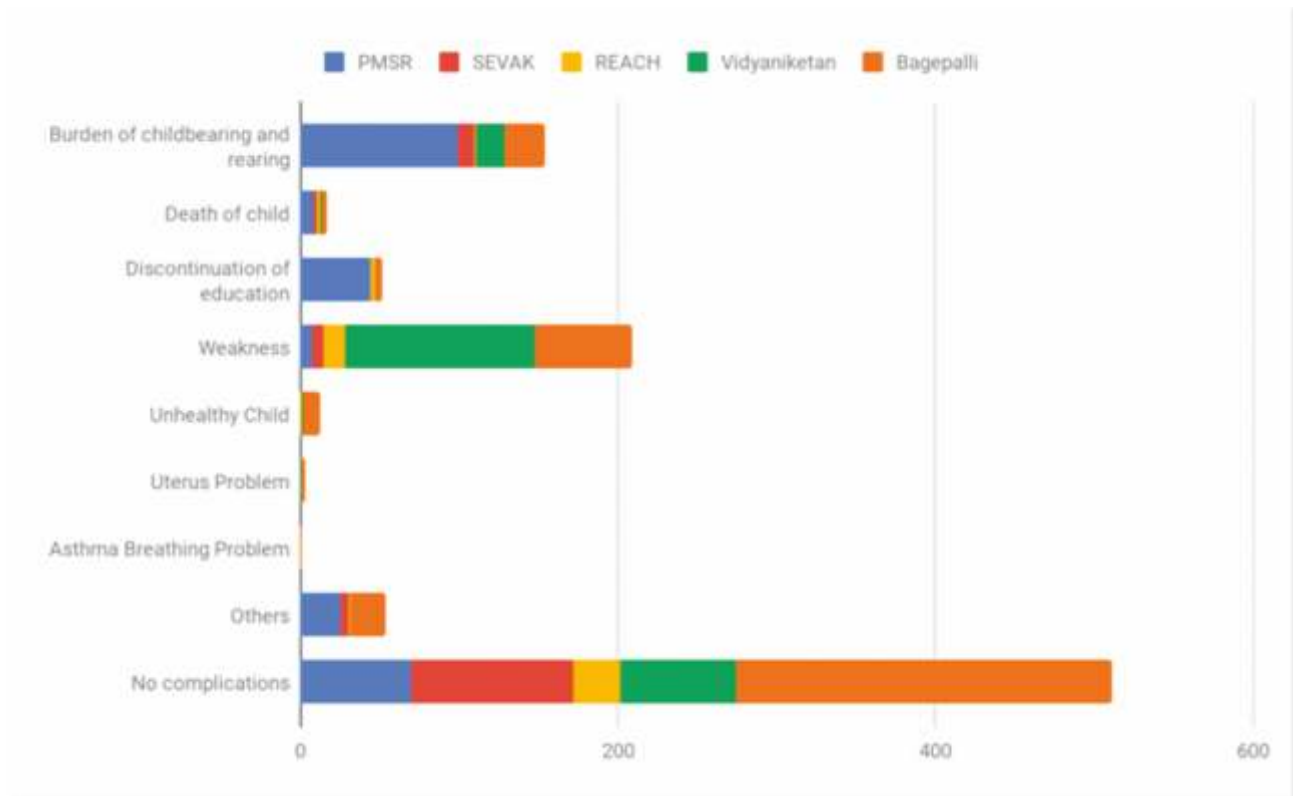


Majority of them chose 'pressure from spouse to have early child', also they answered 'family pressure' as a reason. The respondents also reported they faced/ facing various kinds of pressures, such as pressure to prove her fertility, want for a son, want to extend own family.



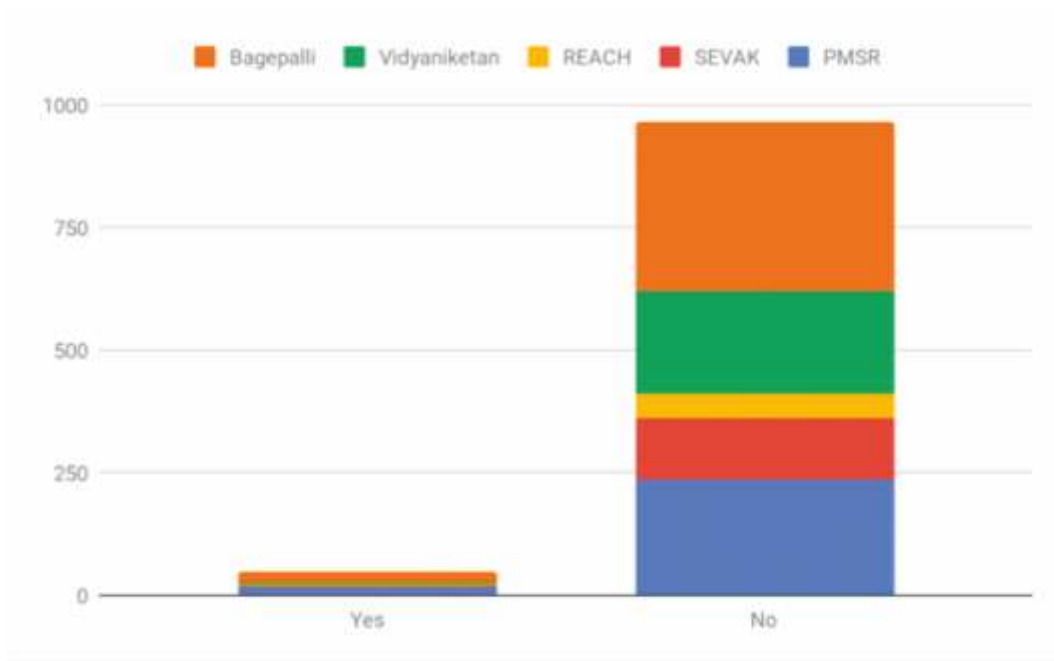
D.4 Consequences Of Early Pregnancy

Majority of the respondents (50% of them) reported that they did not have any major complications of early pregnancy. 20.6% of them quoted 'weakness' as a consequence of early pregnancy, followed by those who responded 'Burden of child bearing and rearing' (15.2%) as a major consequence of early pregnancy.



D.5 Miscarriages and/or abortions

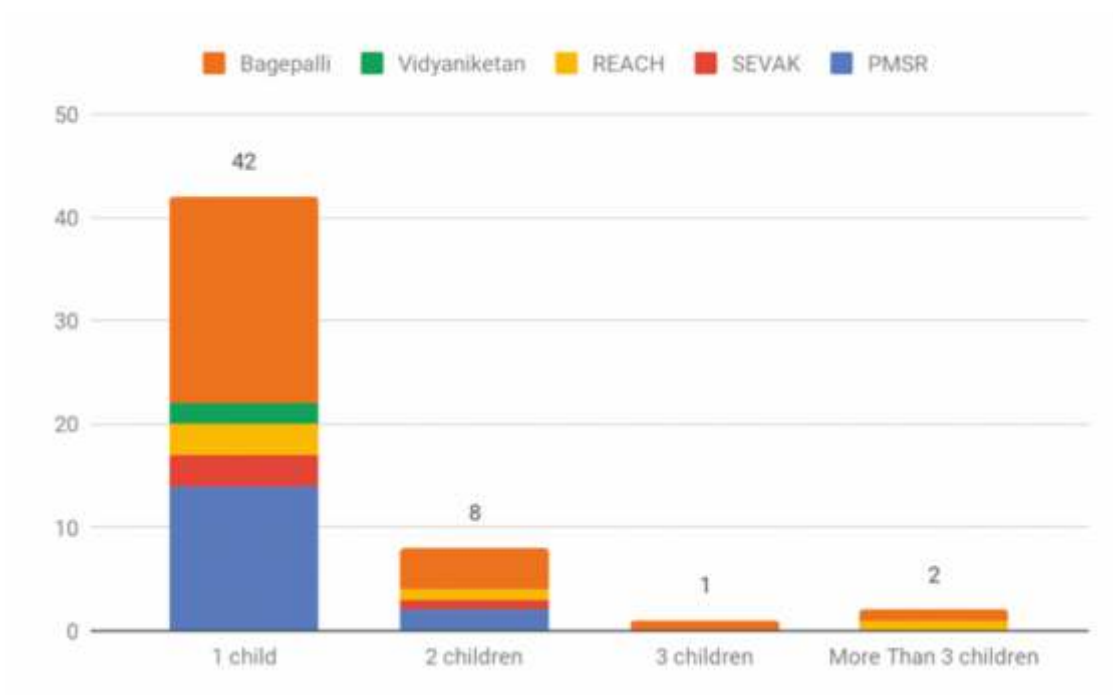
Out of 32.7% (1015 nos) respondents who answered this question, only 49 had miscarriages and/or abortions. Most of the cases of miscarriages (21 nos) were reported in Bagepalli. This is across all the areas surveyed. This shows that in these areas women probably had better prenatal care.



D.6 Infant mortality: How many died after childbirth?

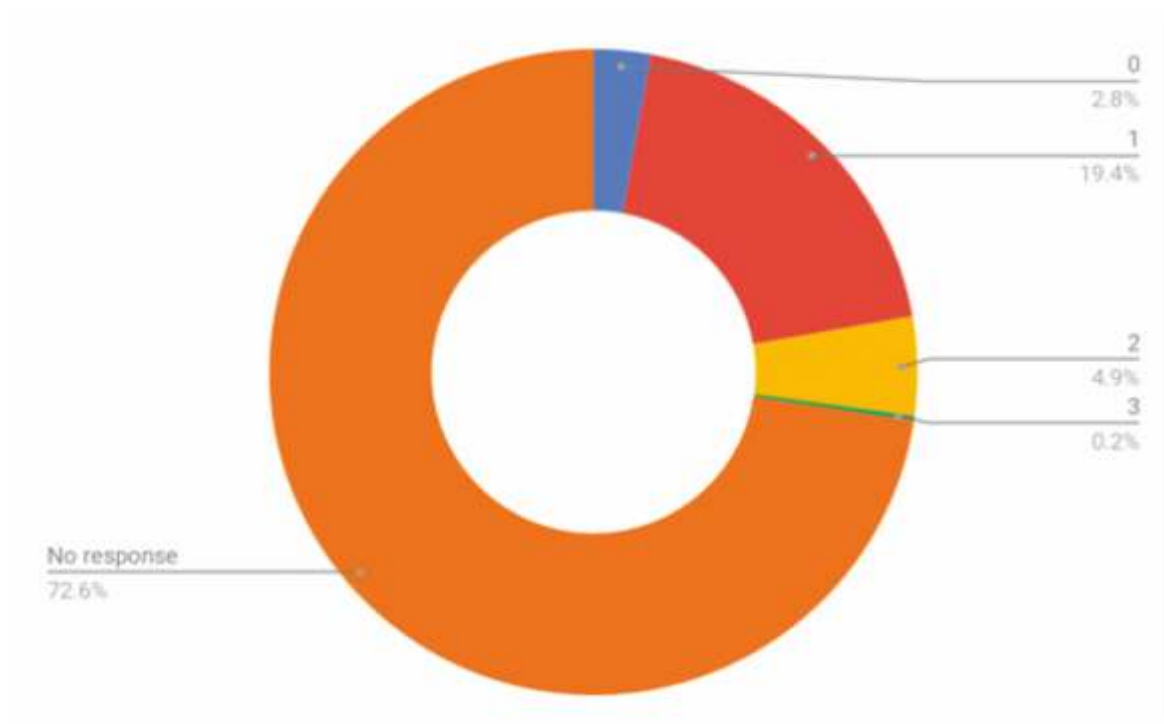
Majority, 96.5%, said that their child had not died after childbirth. Only 42 respondents said 1 child had died, 8 said 2 children had died, 1 said 2 children had died and 2 respondents said that more than 3 of her children had died after childbirth.

'Most of the children died at the age of less than first 28 days of life (Perinatal and Neonatal mortality)'



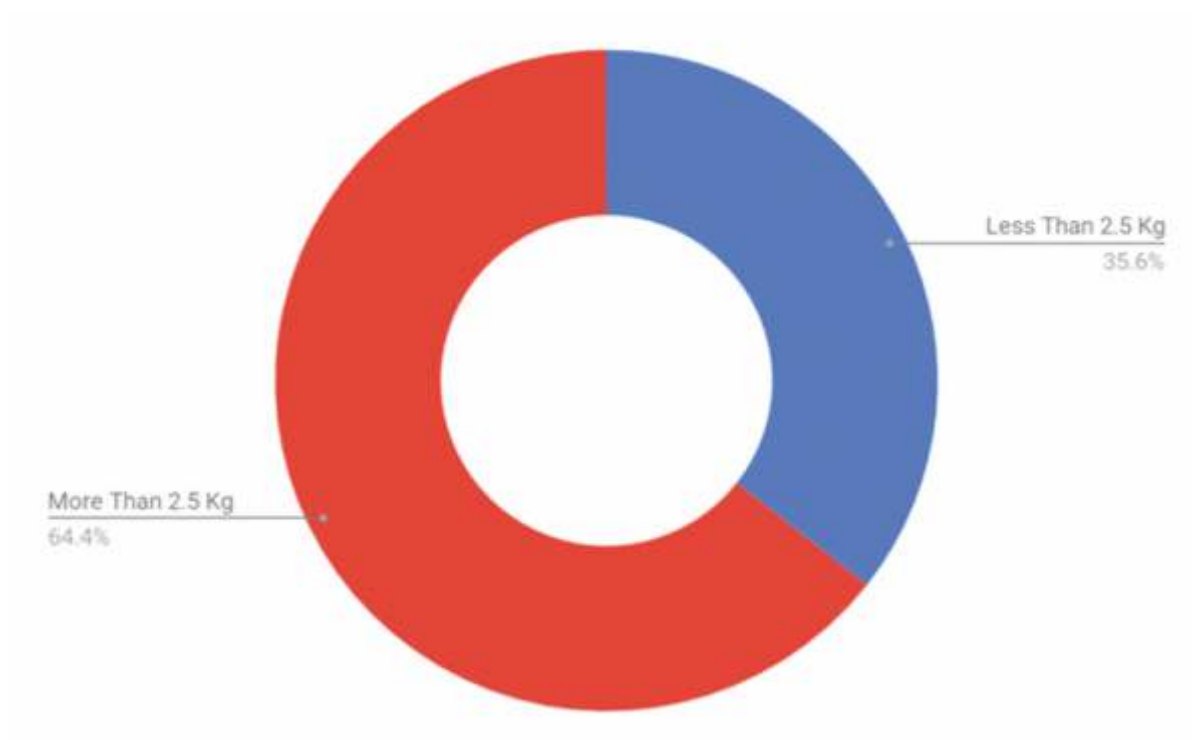
D.7 Do you have children?

Around 49.2% of the respondents (1516 nos) reported to have children and most of these mothers are aged 15 years or younger. Most of them have reported to have 1 child.



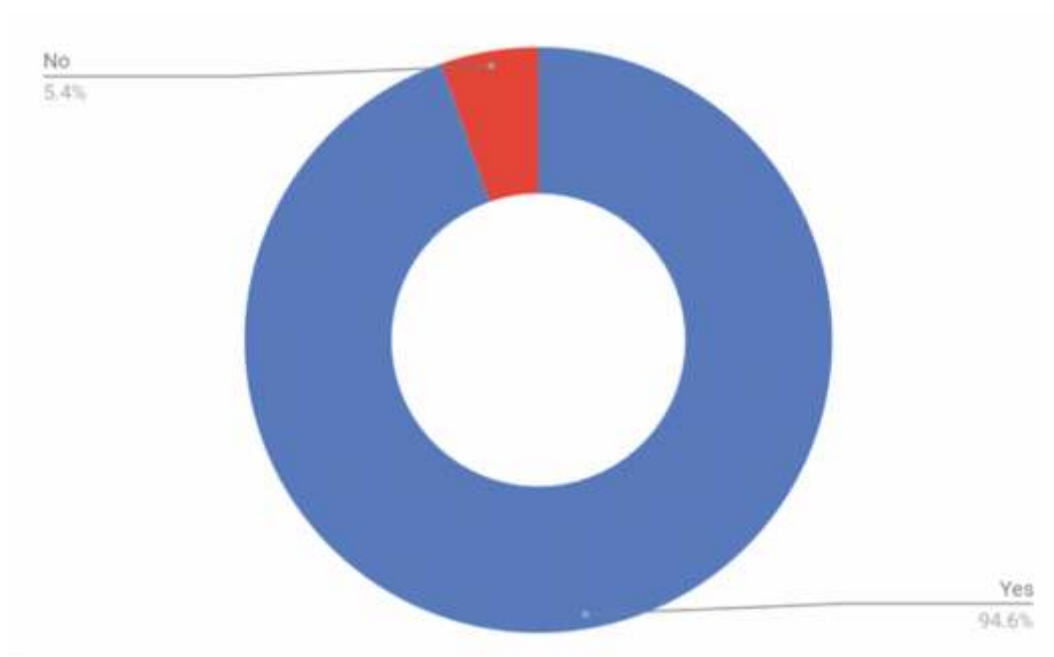
D.8 What Was The Birth Weight Of The Youngest Child?

Majority of them (64.4%) have said that the birth weight of their youngest child was more than 2.5 kgs.



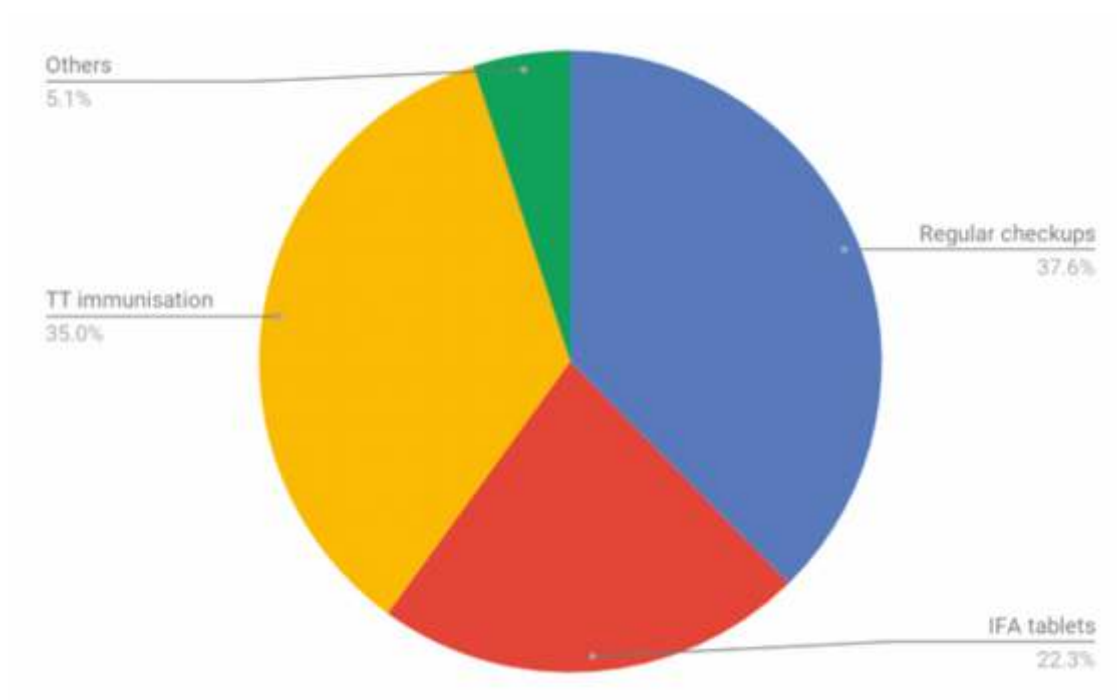
D.9 Have you given vaccinations/immunization to your children?

Maximum of the respondents (94.6%) who answered this question, said that they had given vaccinations/immunisations for their children.



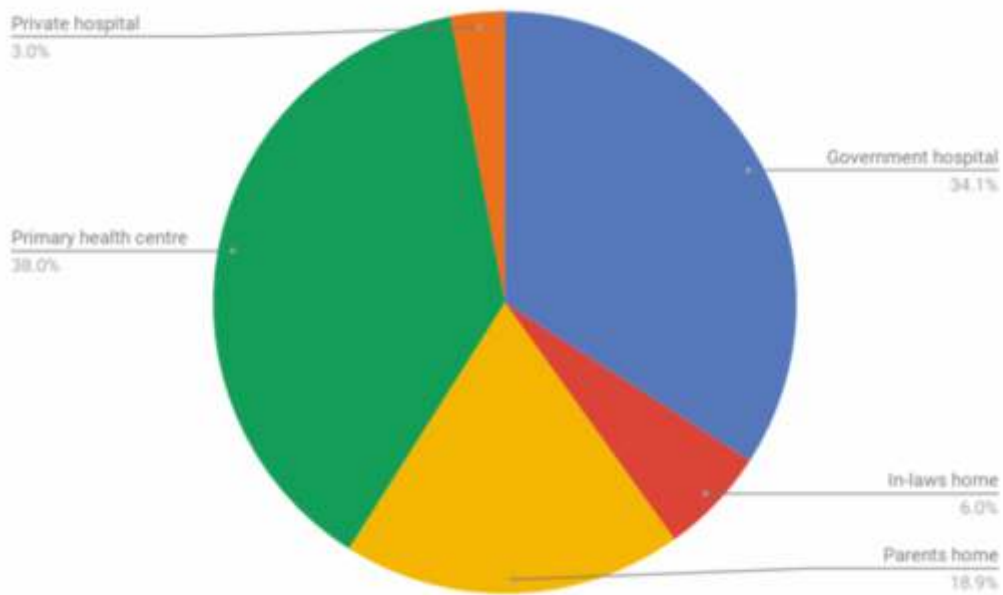
D.10 Antenatal Care Regularly And Received Services

Majority of respondents in all the areas covered in this study, responded that they received regular checkups. This number was closely followed by TT immunisation as compared to IFA tablets or any other services. This also puts some light on the awareness and availability of these services in the areas of study.



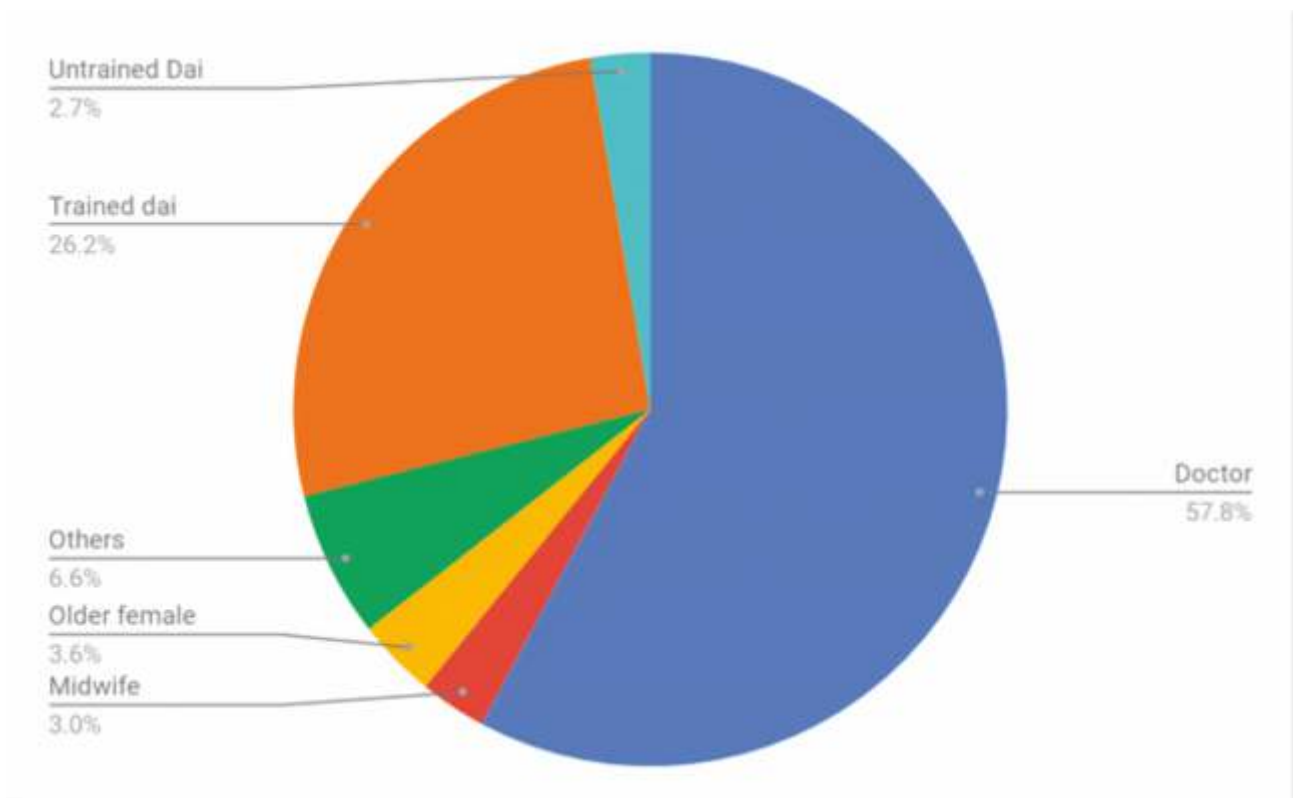
D.11 Place of delivery

Majority of respondents (38%) chose 'Primary health centre' as their place of delivery.



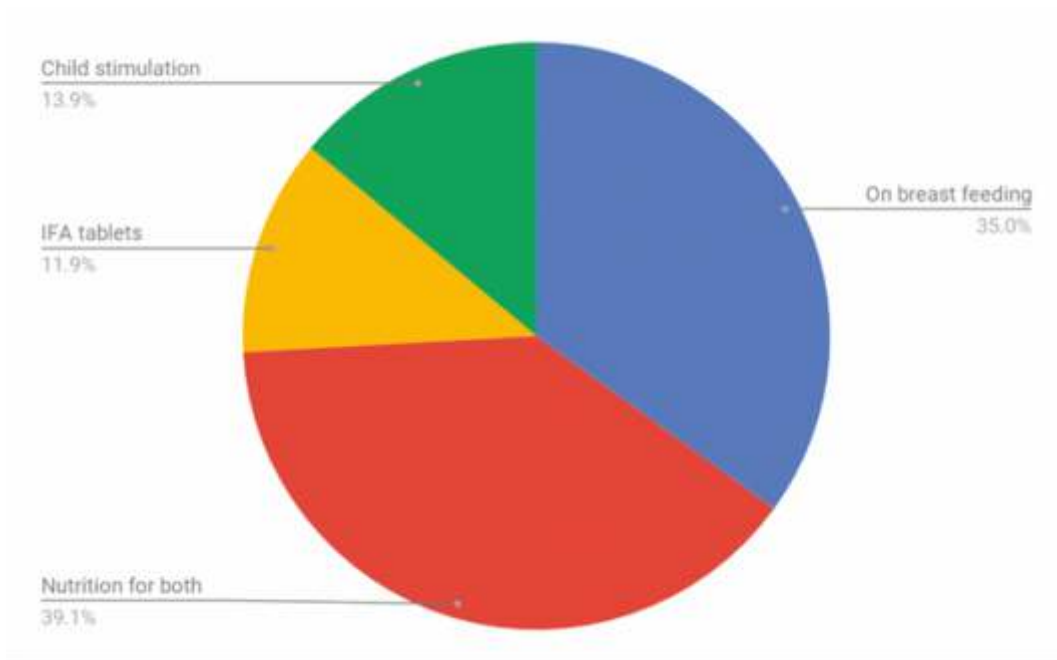
D.12 Assistance received during the delivery

Out of 332 (13.3%) candidates who answered this question, 192 (57.8%) respondents replied that a 'Doctor' had assisted during their delivery.



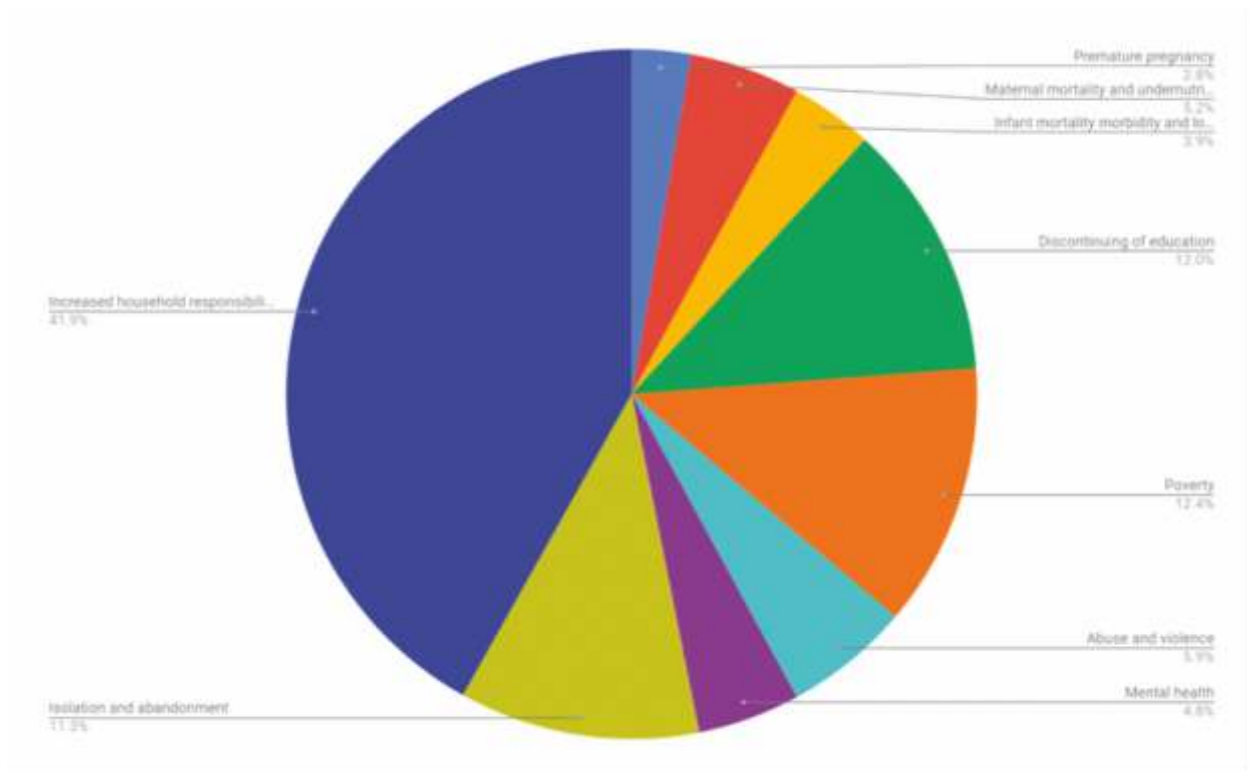
D.13 Post-Natal Care Regularly And Received Services

Maximum respondents (39.1%) answered that they received post-natal care on 'Nutrition for both mother and child'.



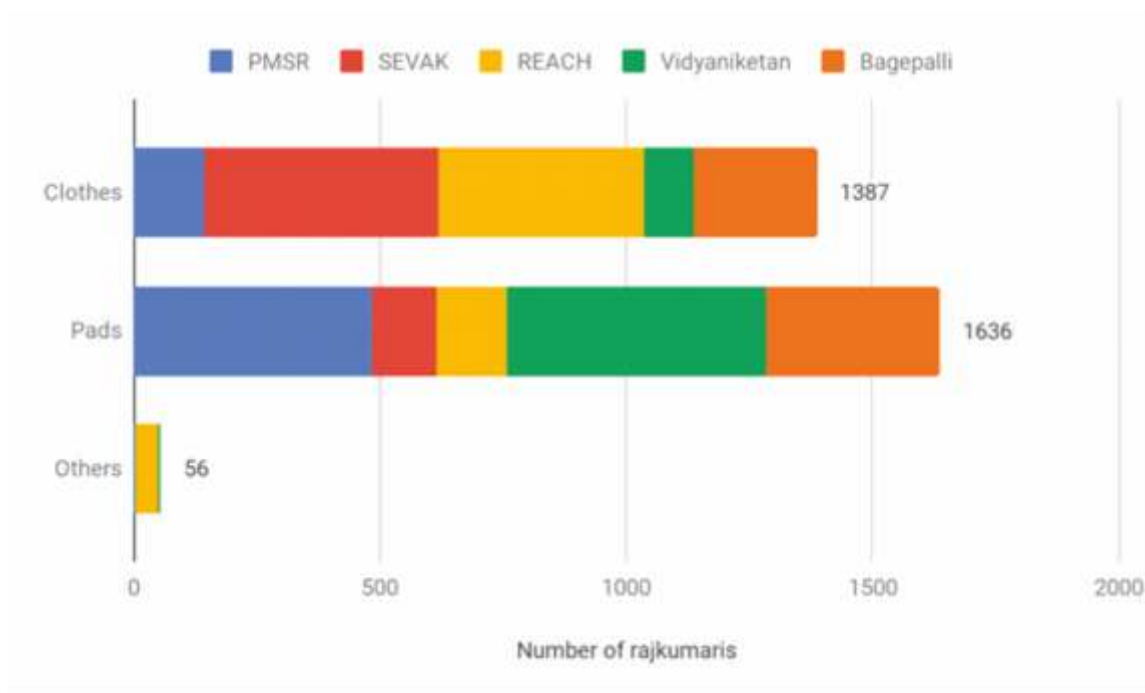
D.14 Consequences Of Early Marriages And Early Pregnancy Check

The majority of respondents (41.9%) accepted increased household responsibilities and poverty as consequences of early marriage and early pregnancy check.



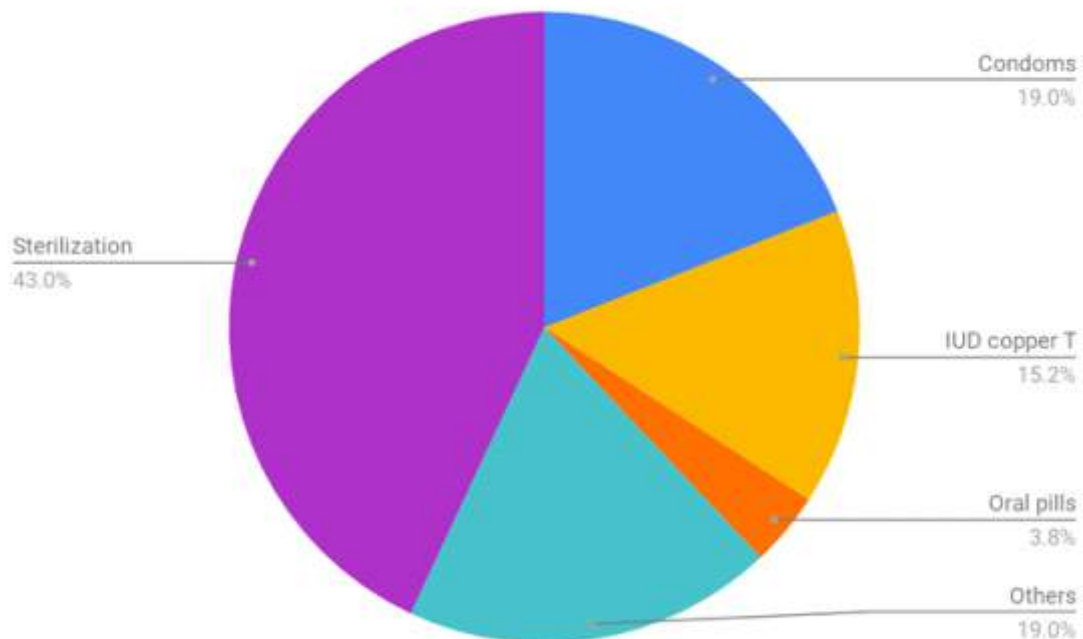
D.15 Sanitary products used during menstruation

Majority of women use pads as compared to clothes and any other products, especially in PMSR, Vidyaniketan and Bagepalli. This shows that most women do have access to modern products like pads.



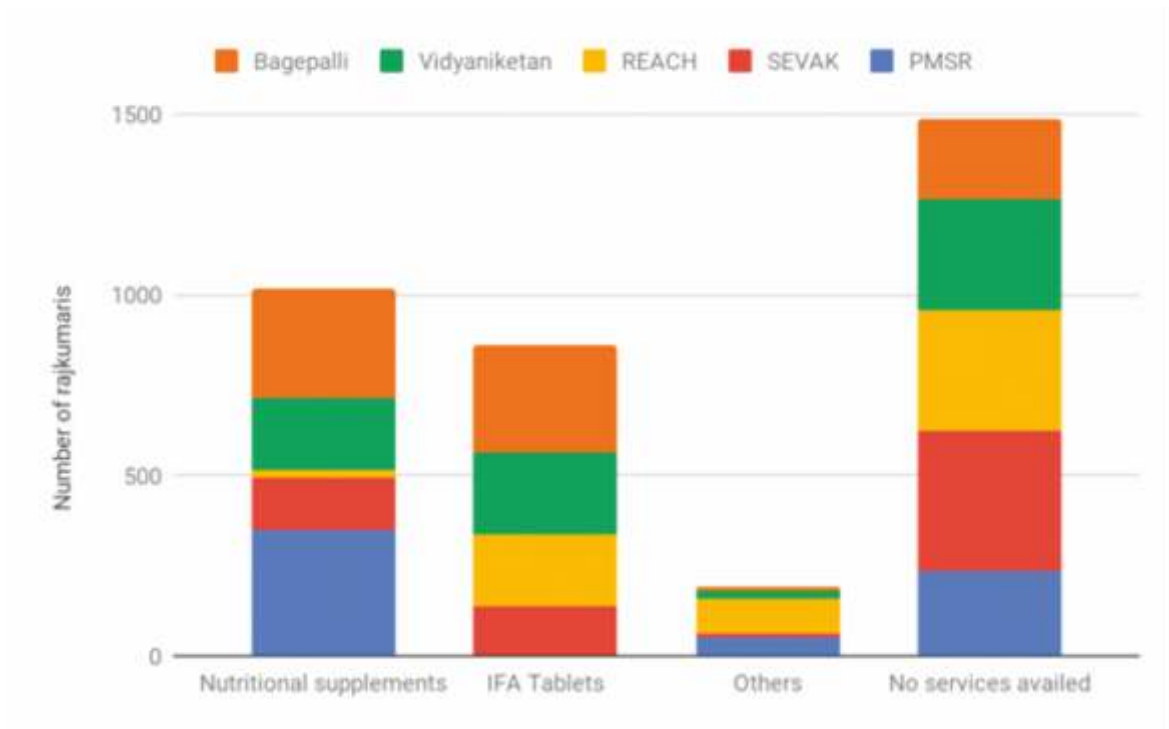
D.16 Family planning method used

88.6% of respondents said that they do not use any family planning methods. This shows the need for awareness about family planning methods amongst the respondents. Out of the ones who responded, the majority of them said they use sterilization. This number is escalated due to Bagepalli, maximum respondents in Vidyaniketan study said they use other means of family planning.



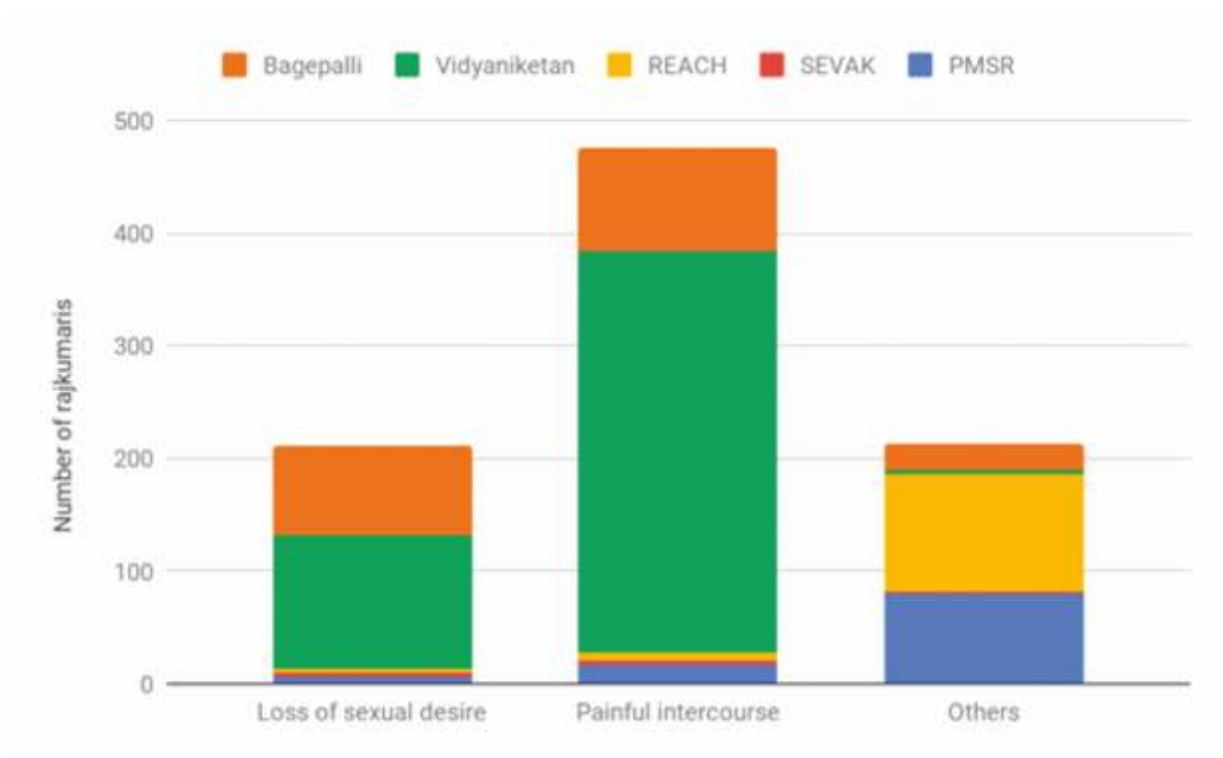
D.17 Services from Anganwadis

48.2% of the respondents said that they avail the services of Anganwadi. Out of 51.7% who avail these services, a majority of them avail Nutritional supplements from Anganwadis.



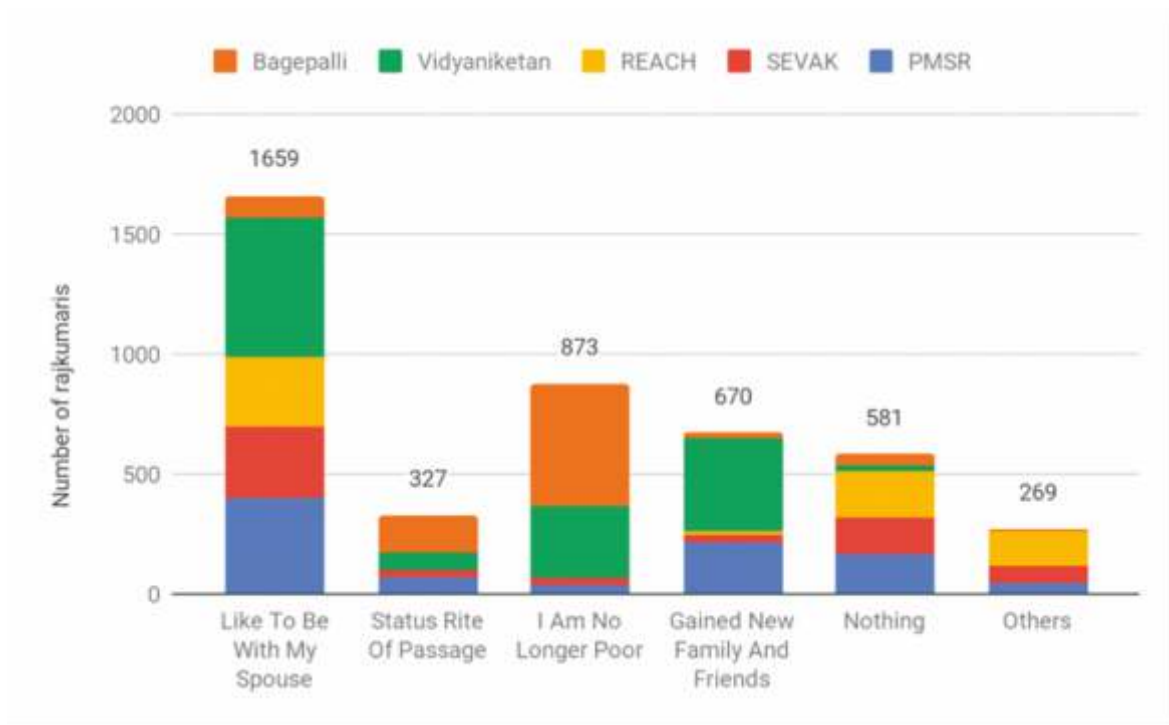
D.18 Do you have any sexual problems?

Most of the respondents (65.4%) said that they do not have any sexual problems. Out of the 34.5% respondents who said that they had sexual problems, majority of them said painful intercourse.



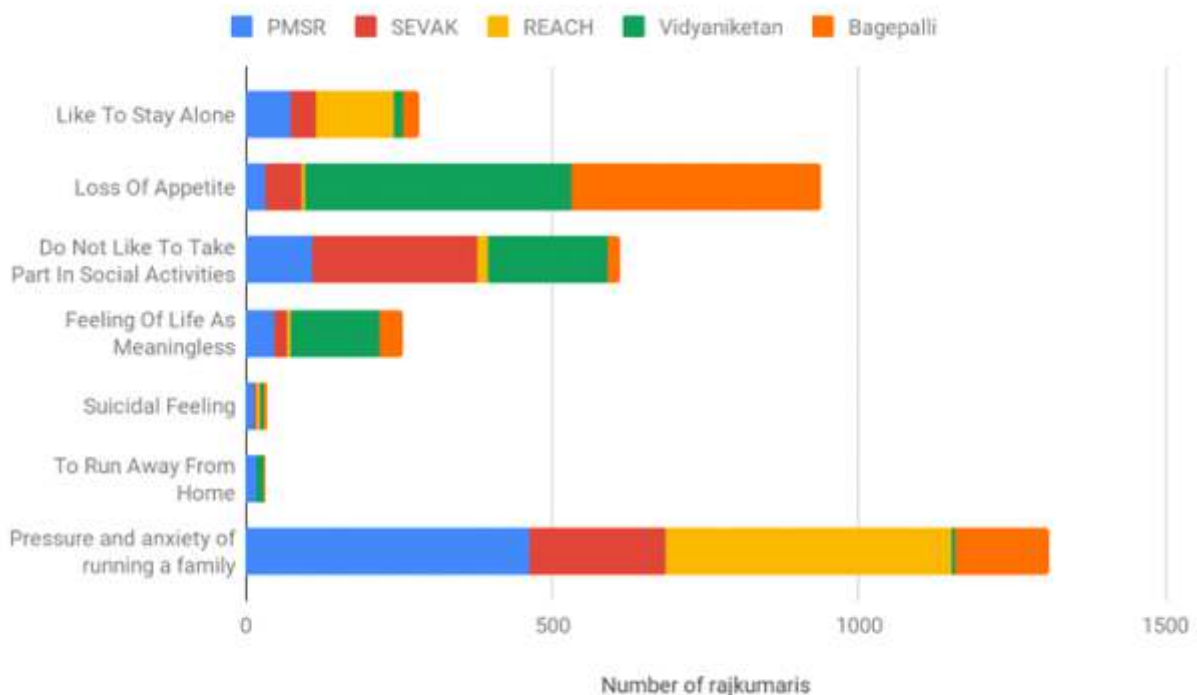
D.19 Psychological Benefits After Marriage

Most respondents have replied that they like to be with their spouse as the main psychological benefits after marriage. This is true across all areas of study except in Bagepalli where the main psychological benefit is 'I am no longer poor'.



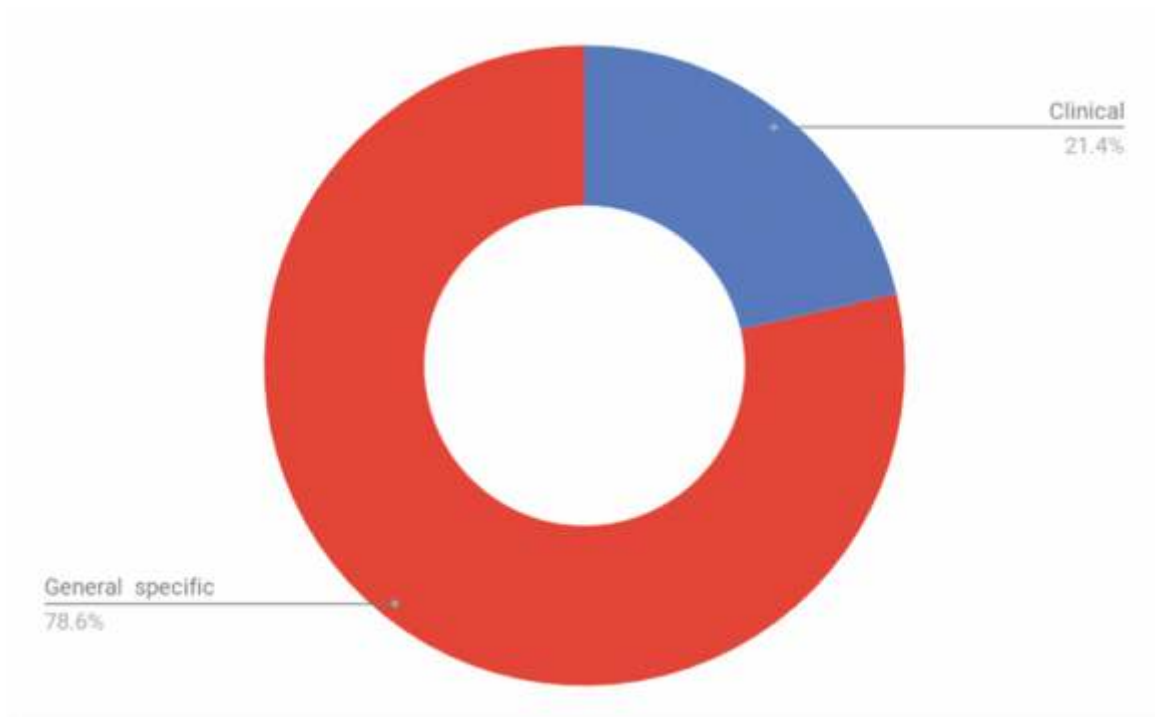
D.20 Psychological Problems After Marriage

Most of the respondents agree to psychological problems after marriage and they choose the loss of appetite as the option after others which is chosen by maximum respondents.



D.21 Do you need counseling?

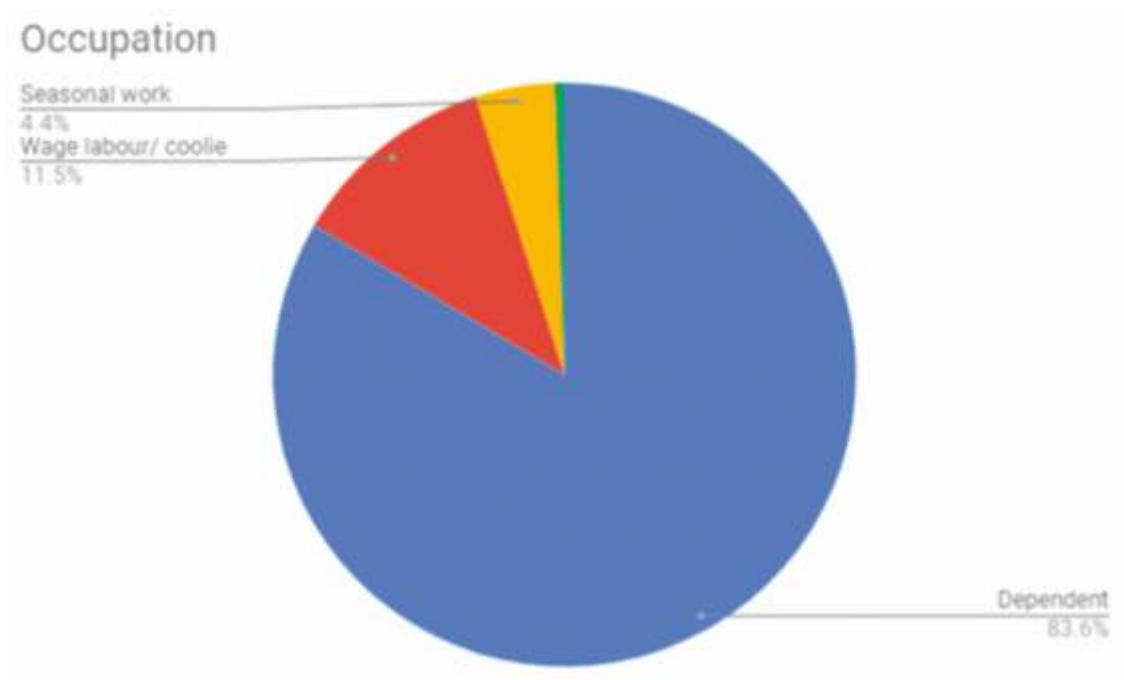
Majority of respondents agree that they have general counseling needs. This trend is seen across all geographies.



Section E: Occupation & Income

E.1 Occupation & Income

Majority of the respondents (83.6%) do not work and are dependent on the income earned by other members of the family. Out of those who work, except 3, all earned income less than Rs. 5000 per month.



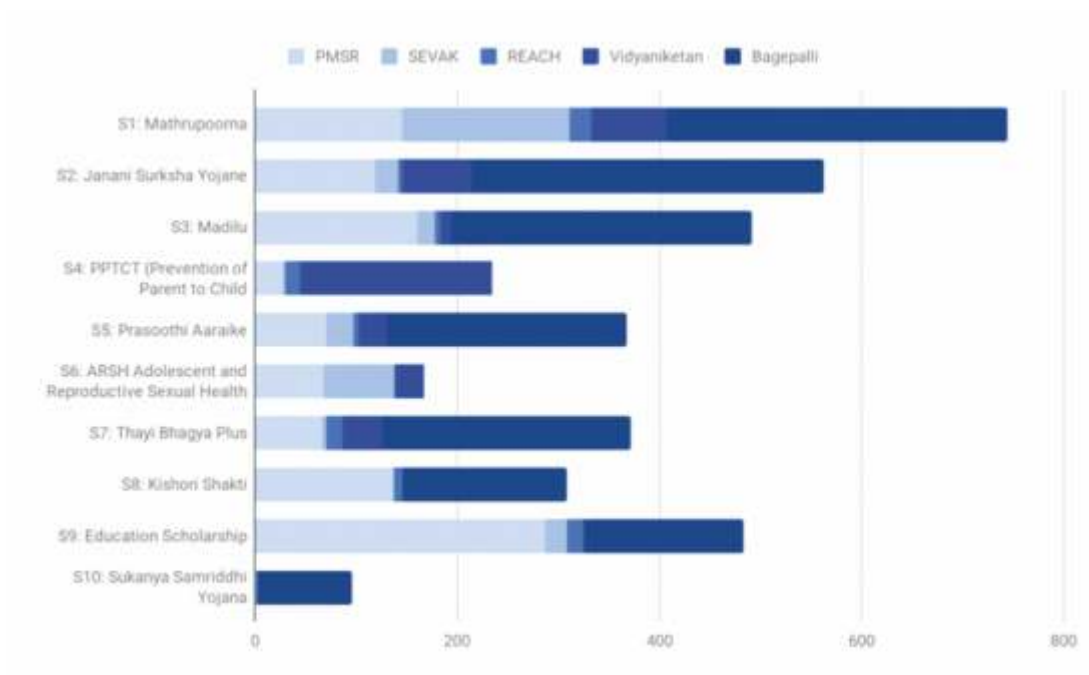
E.2 Access to Basic Civic Amenities

With access to basic civic amenities, there are some variations across geographies, but generally most respondents have Aadhar cards (97.8%) and only 47% have ration cards. Importantly, only 36.5% have bank accounts showing lack of access to mainstream financial services.



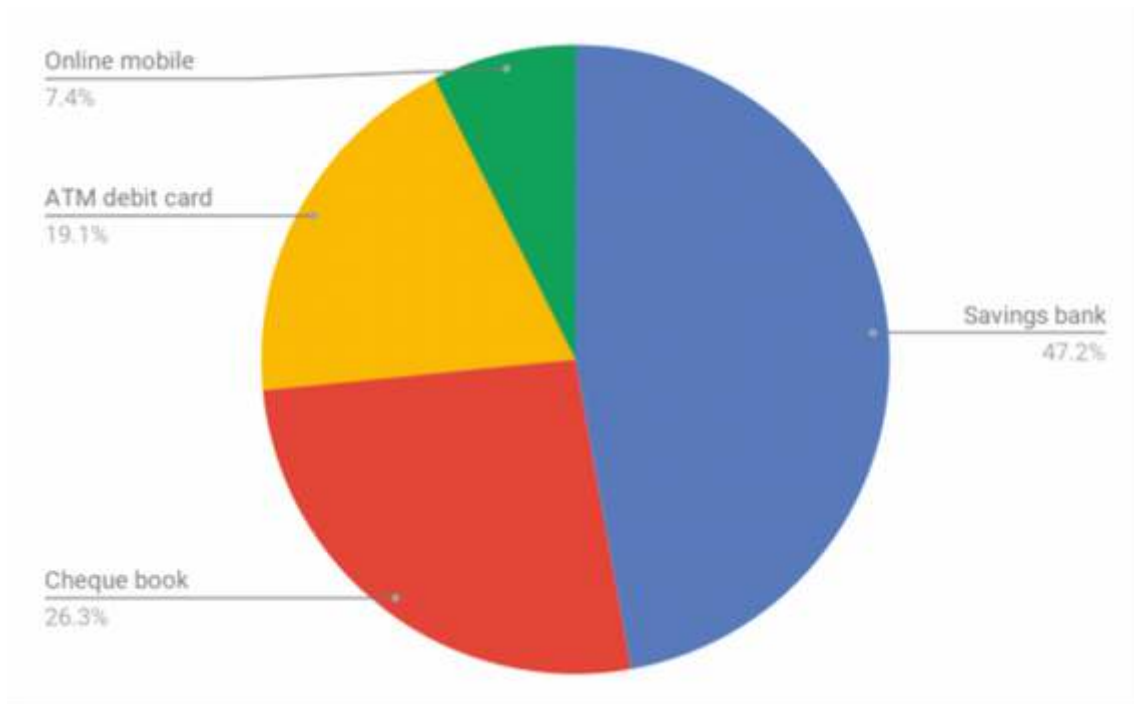
E.3 Scheme benefits availed

Out of the 10 schemes available for the respondents, a majority of them availed Mathru Poorna Scheme. This ratio is particularly high in the case of data from Bagepalli.



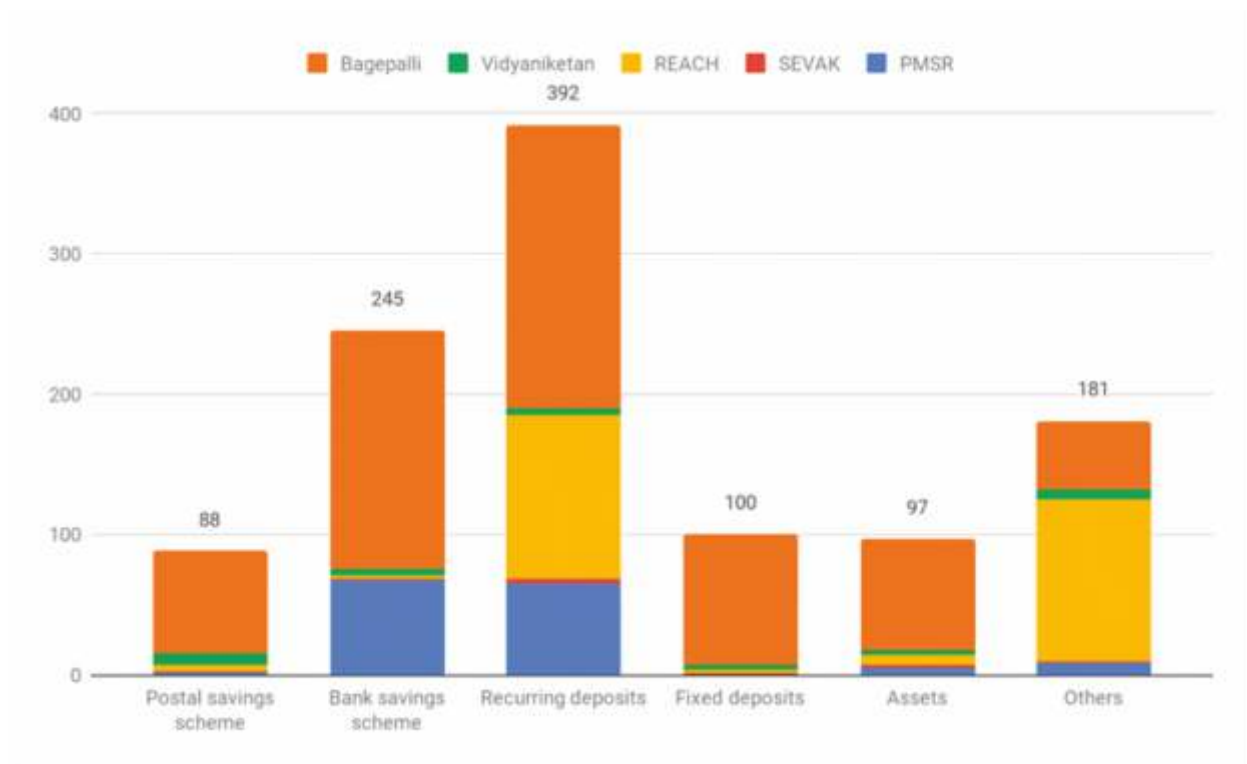
E.4 Monetary usage

Majority of respondents (47.2%) across geographies have replied that they use Savings bank account for their monetary purposes.



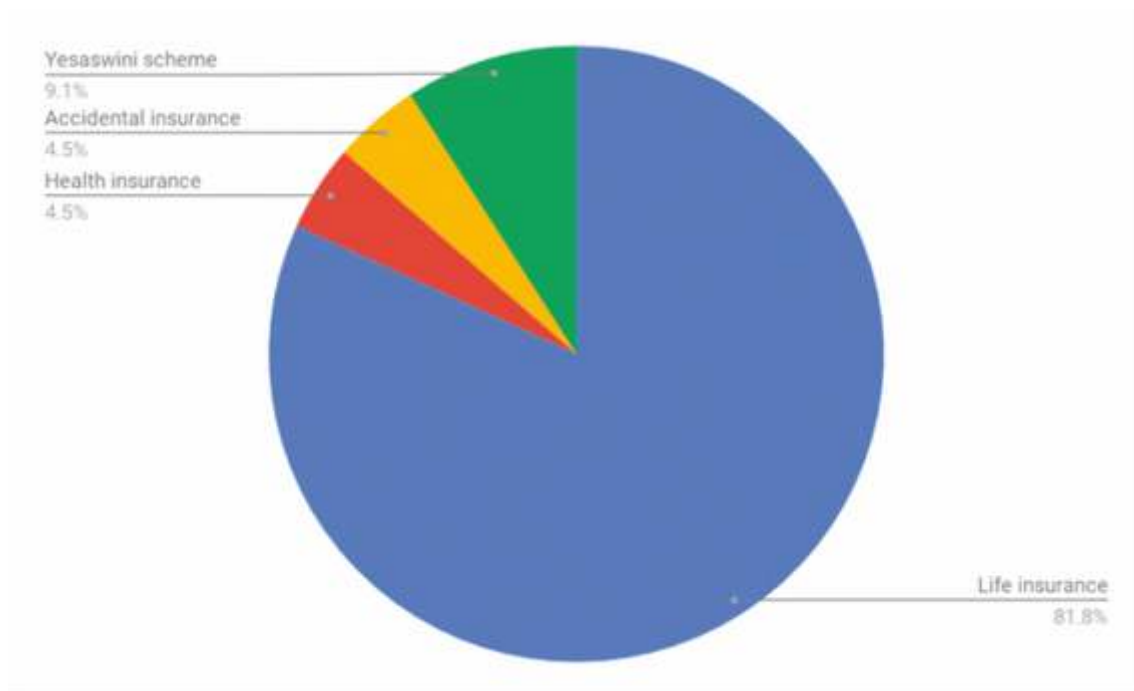
E.5 Where have you invested your savings?

Majority of respondents said that they had invested their savings in Recurring deposit. This is particularly high in case of Bagepalli, REACH and PMSR surveyed areas.



E.6 Insurance

Majority of these respondents (81.8%) replied to having life insurance.

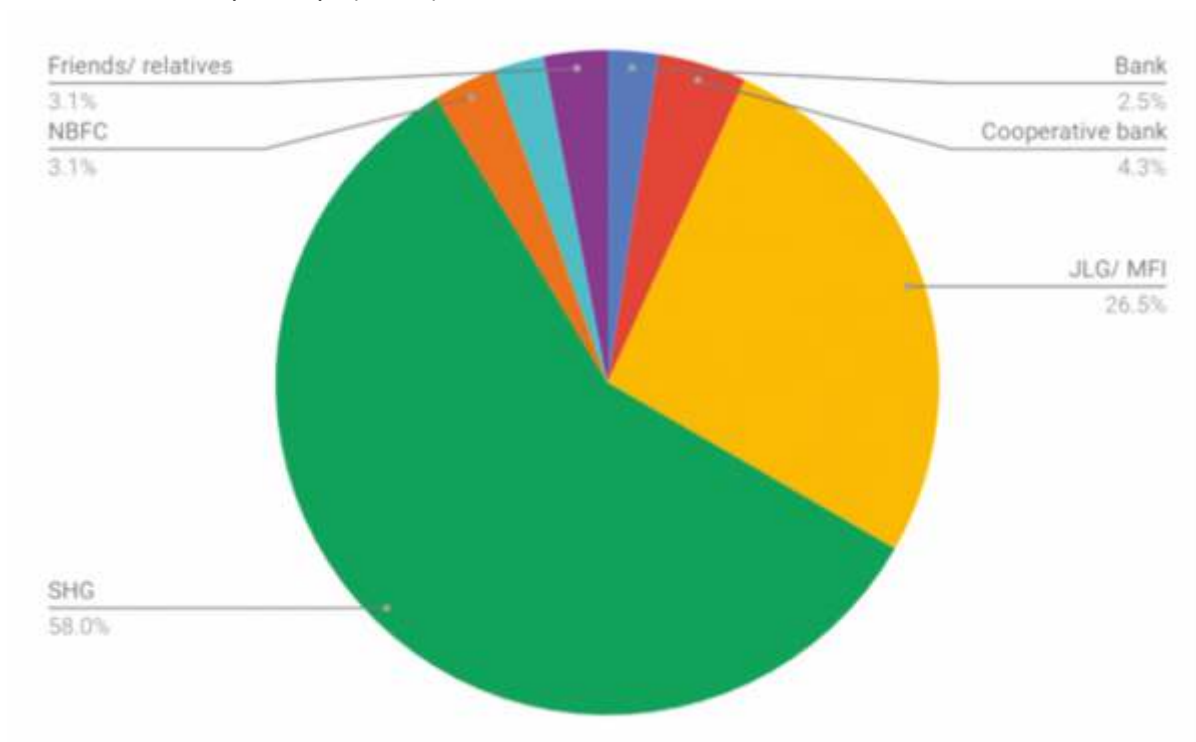


E.7 Loans

Only 149 respondents out of 3077 respondents in the study said that they had taken a loan within one year.

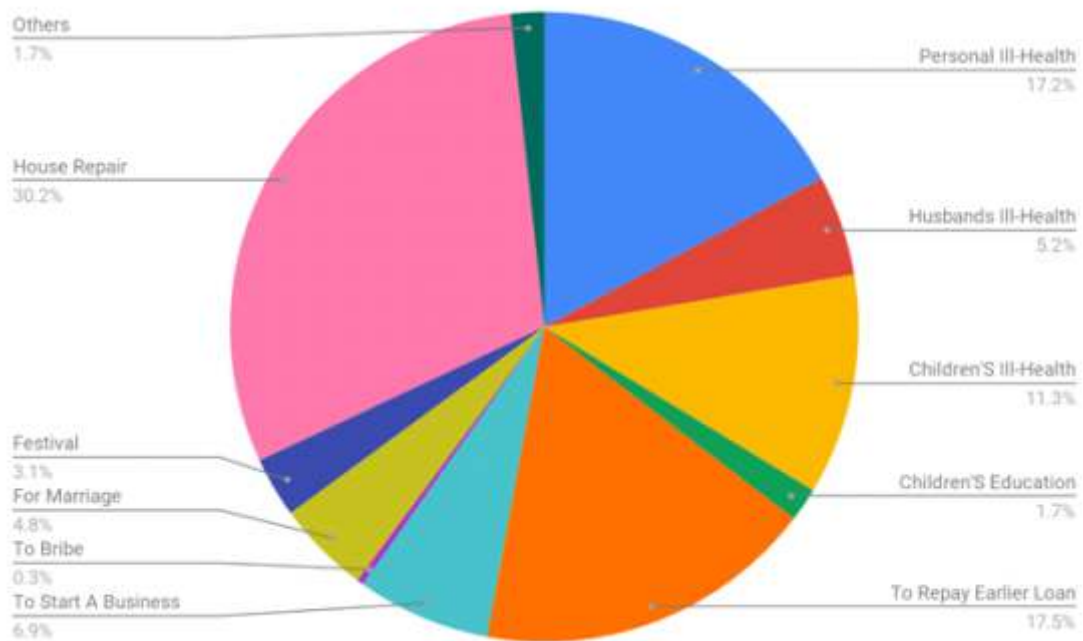
E.7.1 Source of loan

The source of the loan for the maximum respondents (58%) amongst the respondents who had taken loans include Self Help Groups (SHGs).



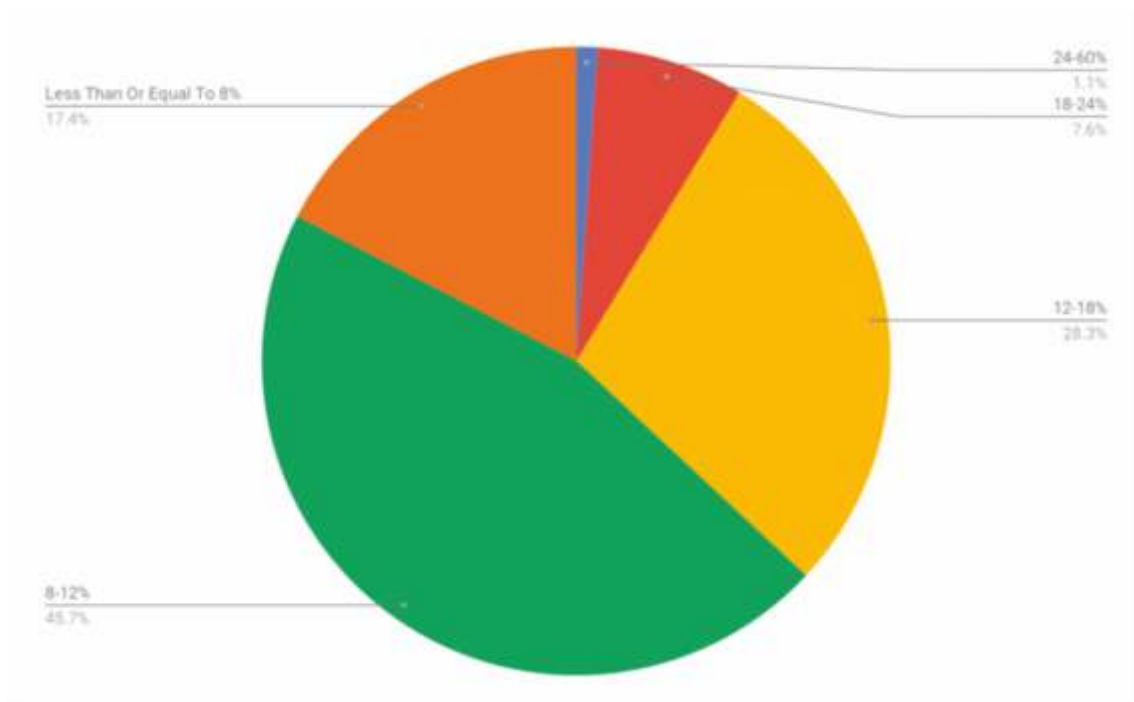
E.7.2 Purpose of loan

Majority of respondents among the respondents who had taken loan have chosen house repairs as the purpose of the loan.



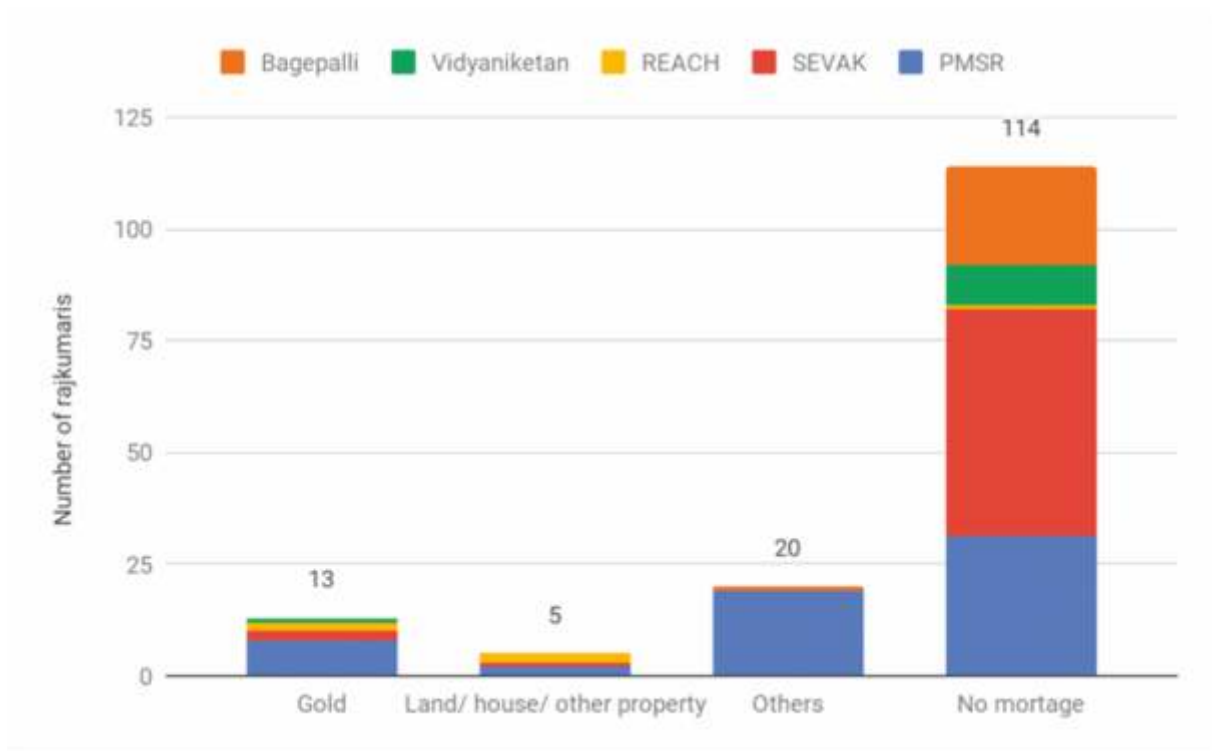
E.7.3 Interest rate

Majority of respondents (45.7%) among the ones who had taken loans have taken loans at an interest rate of 8% to 12%.



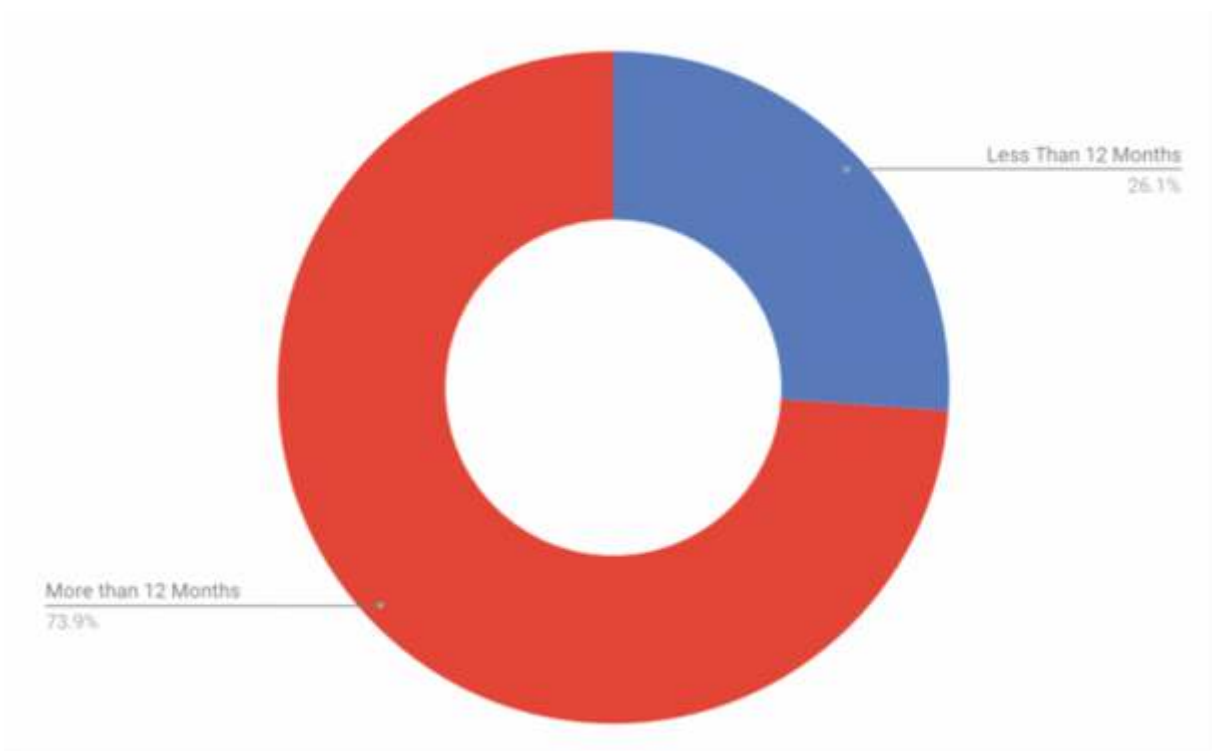
E.7.4 Pledged/mortgaged

Majority of respondents (75%) among the ones who had taken loans have taken loans with no mortgage.



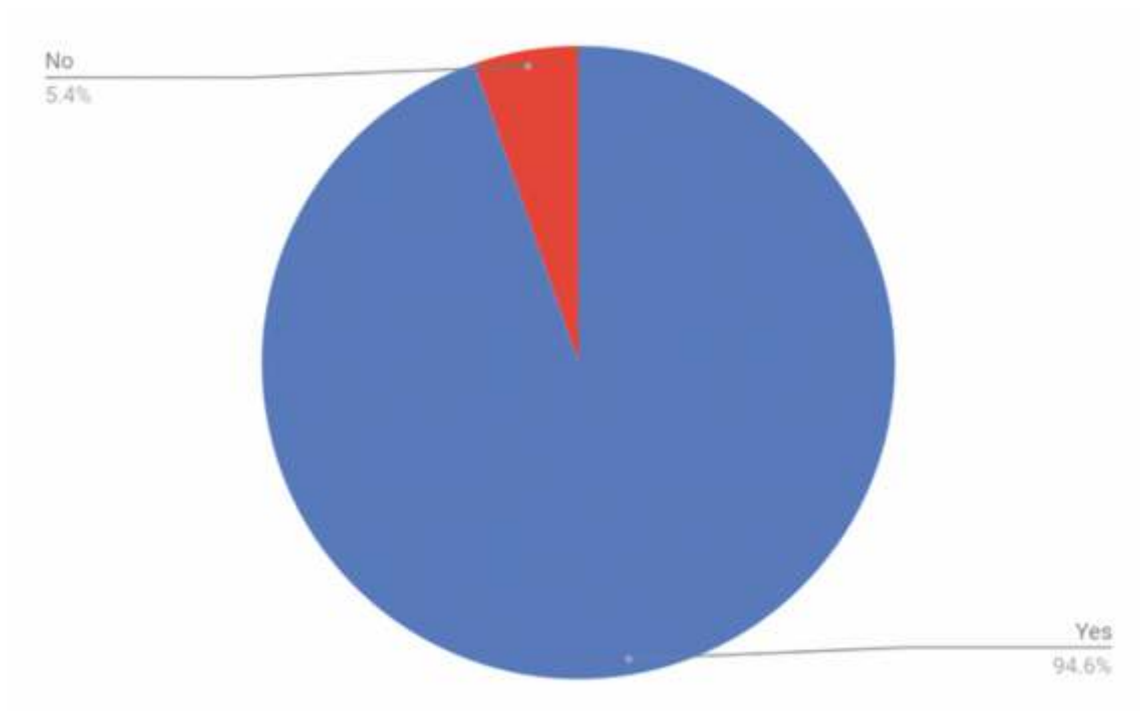
E.7.5 Repayment duration

Majority of respondents (73.9%) among the ones who had taken loans did it under a repayment period of 'More than 12 Months'.



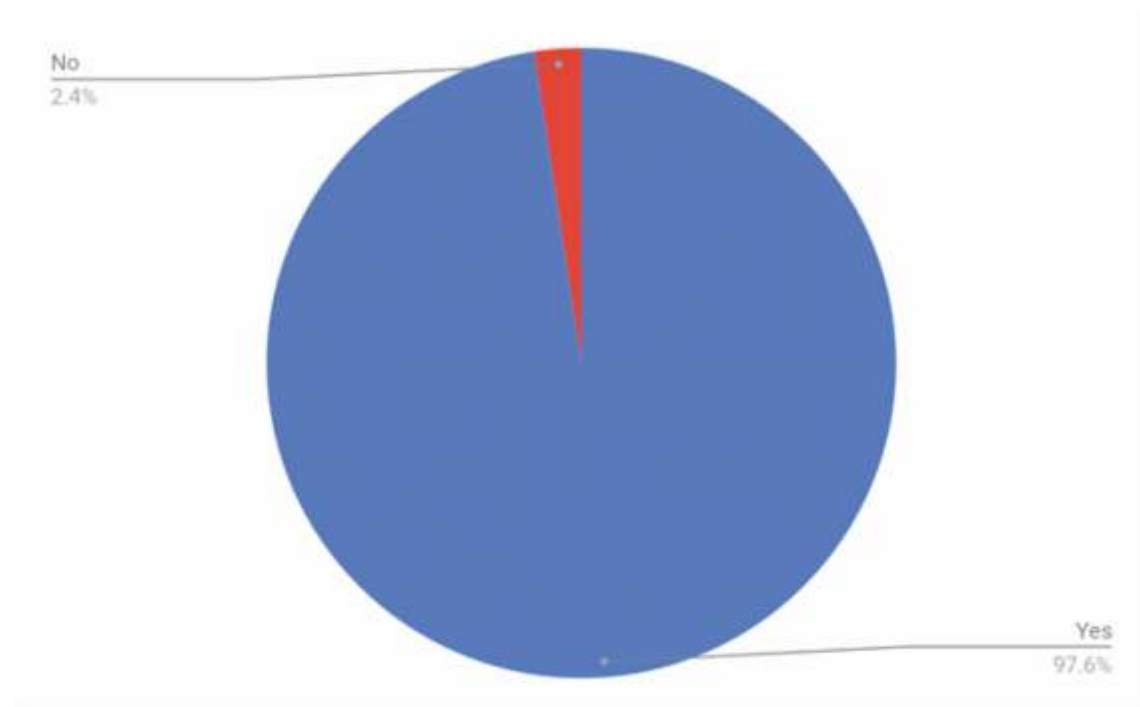
E.7.6 Regular repayment

Majority of respondents (94.6%) among the ones who had taken loans replied that they regularly repay the loans.



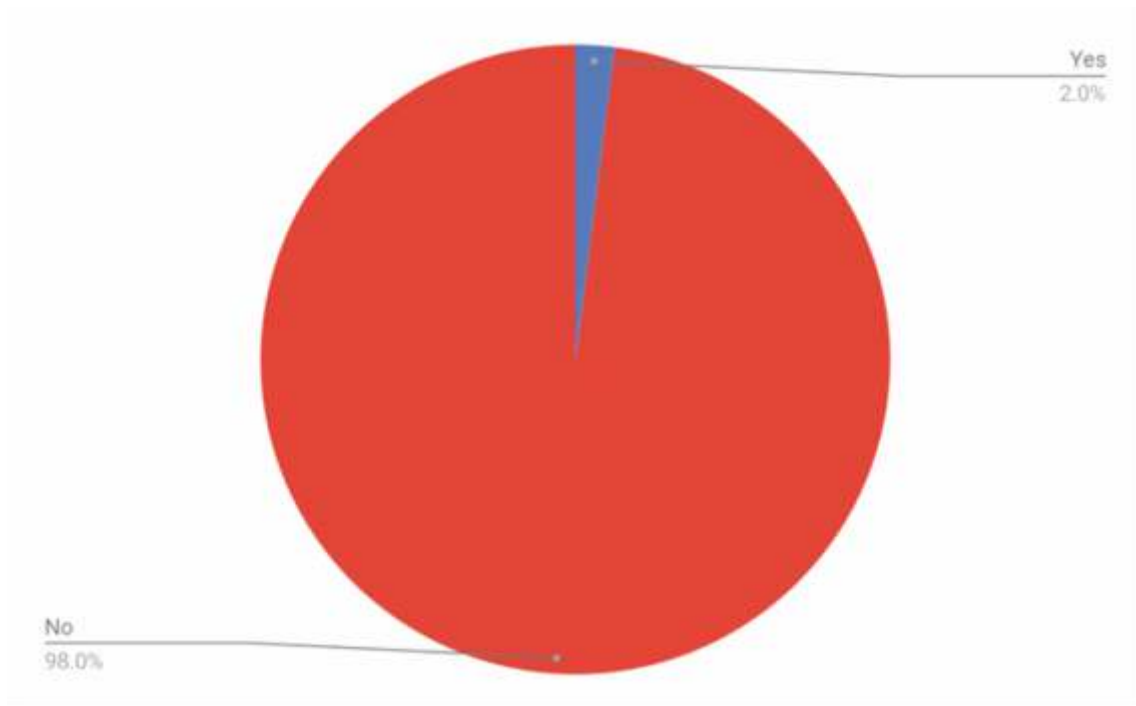
E.7.7 Have you ever defaulted on the loan?

Majority of respondents among the ones who had taken loans replied that they had defaulted on the loan, at some point or the other.



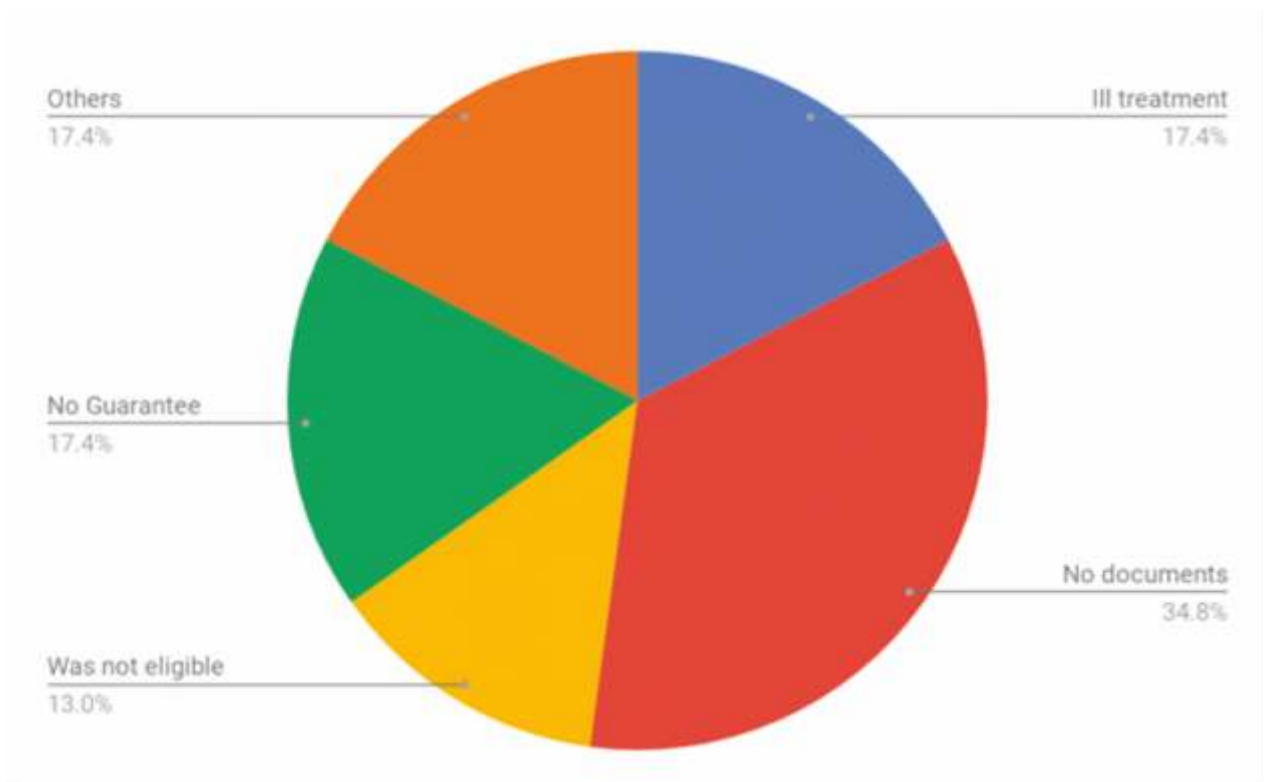
E.7.8 Have you ever been denied loan?

Majority of respondents responded that they have never been denied loan.



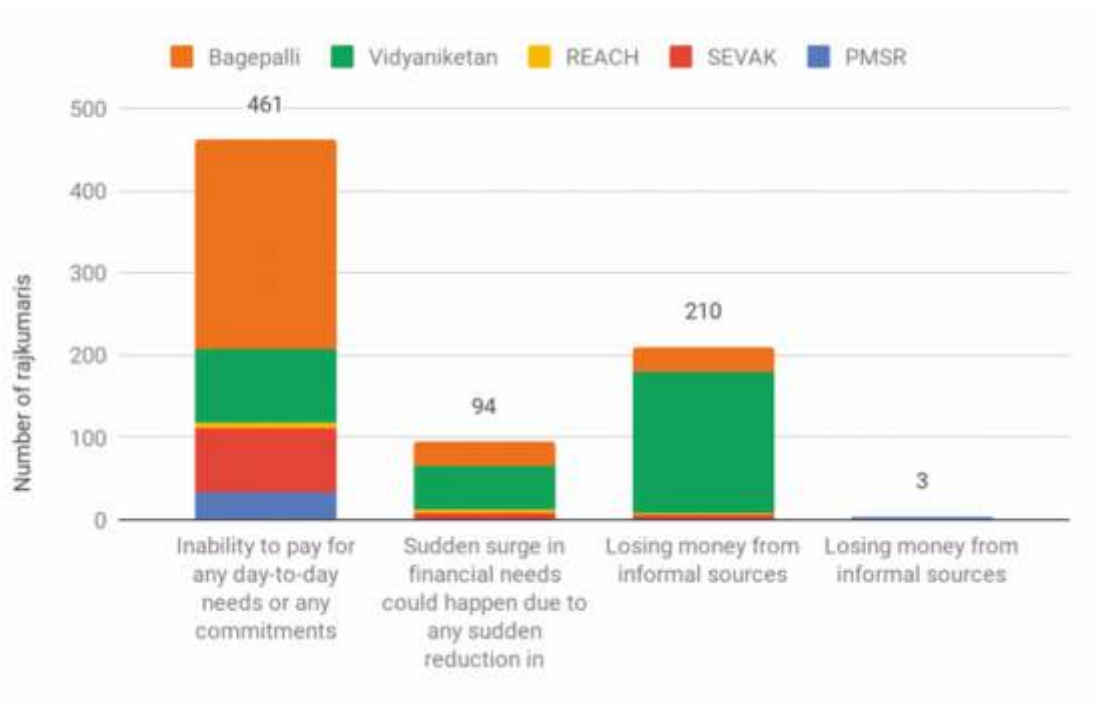
E.7.9 Reasons for denial

Majority of respondents responded that 'No documents' is the reason for denial. This is particularly high in case of areas surveyed by PMSR.



E.8 Faced any financial crisis in the last 6 months?

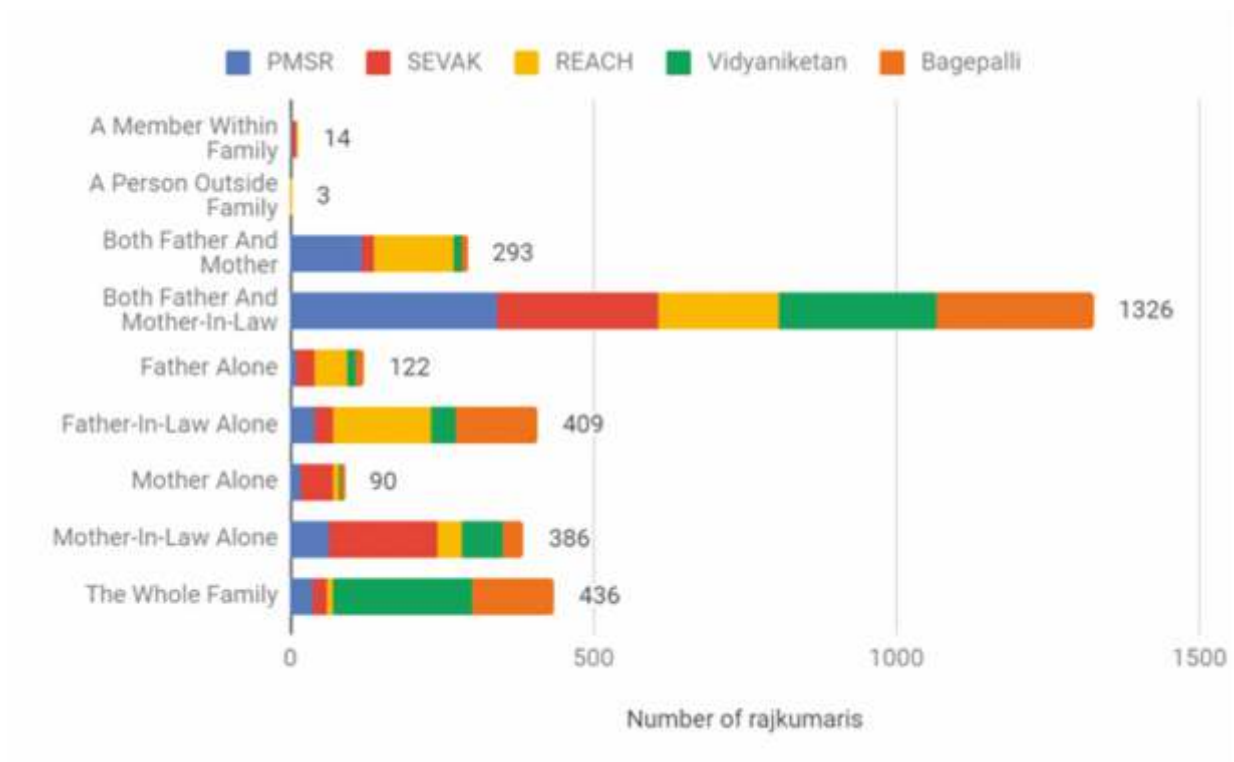
Most respondents say that they have not faced any financial crisis in the last 6 months. Though a number of them do say that they have faced difficulty in paying for day-to-day needs or commitments.



Section F: Factors related to family

F.1 Decision maker in the family

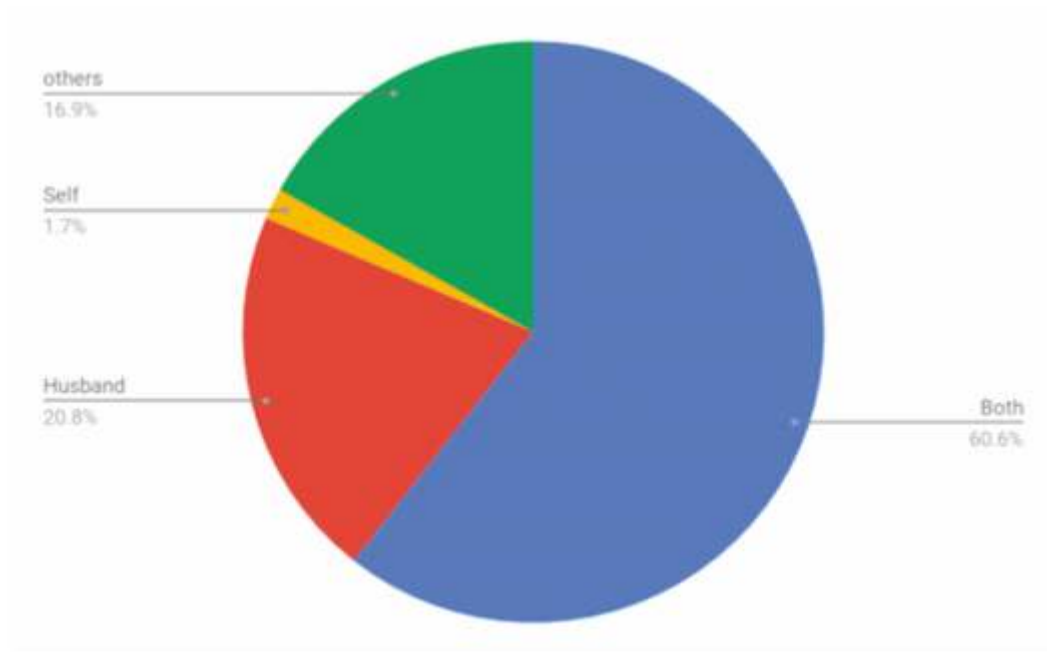
Majority of the respondents (43.1%) said that both father and mother in law are decision-makers in the family. This is applicable across all the areas surveyed by the 5 project locations for this study.



F.2 Decision making on certain topics

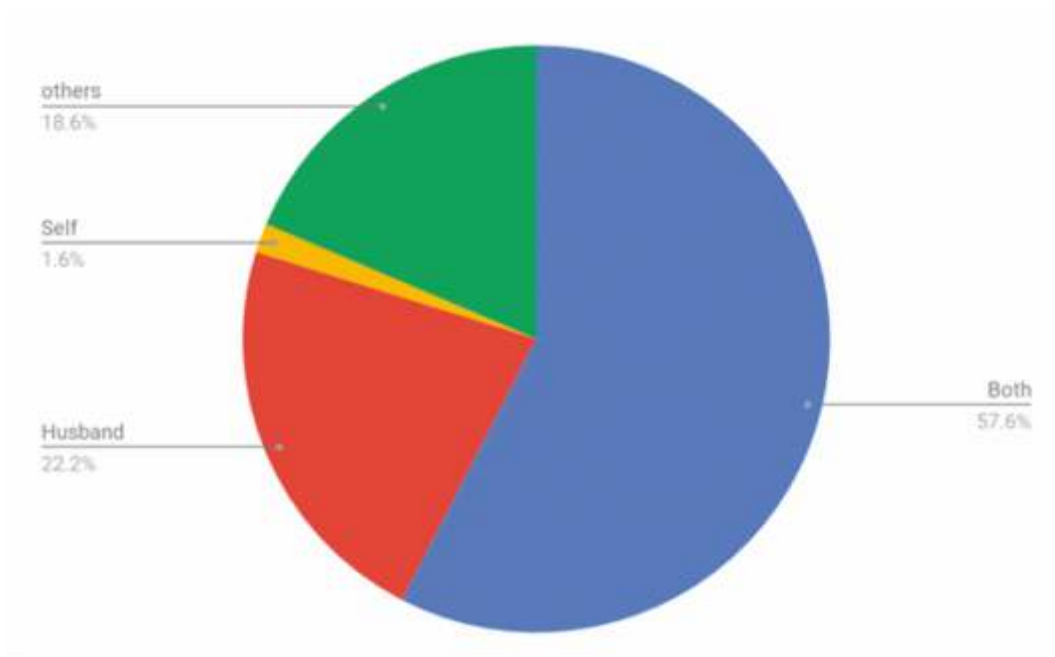
F.2.1 Having and caring for children

Majority of respondents say that 'both' herself and her husband take decisions on having and caring for their children. This is the same across all areas surveyed in the study.



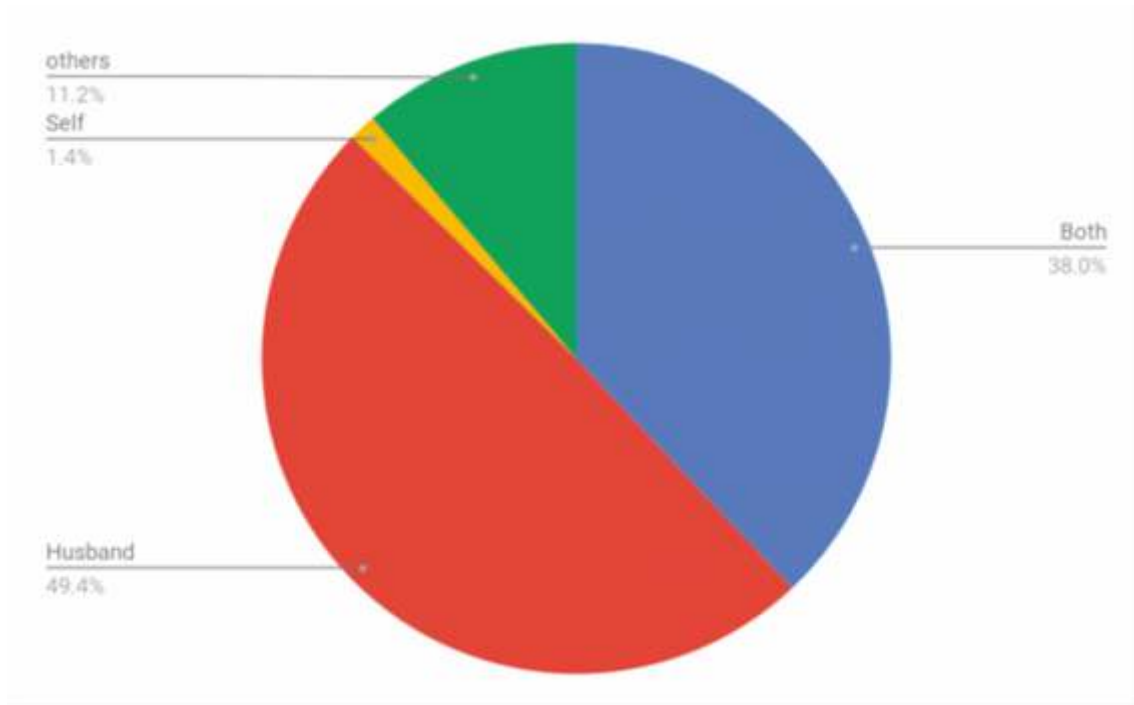
F.2.2 About ones health

Majority of respondents say that 'both' herself and her husband take decisions together about their health. This is the same across all areas surveyed in the study.



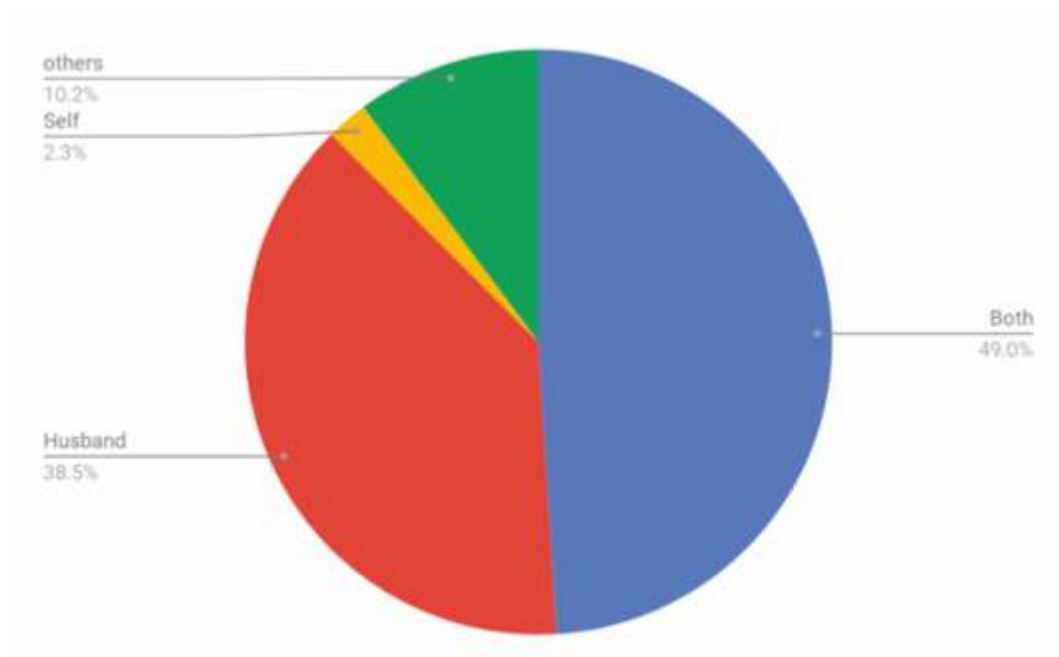
F.2.3 Financial matters spending of the household income

Majority of respondents say that their 'Husband' takes decisions on financial matters and spending of the household income. This is highest in areas surveyed by PMSR, Vidyaniketan as compared to areas surveyed by REACH, SEVAK where majority respondents say that 'both' herself and her husband take decisions on this topic.



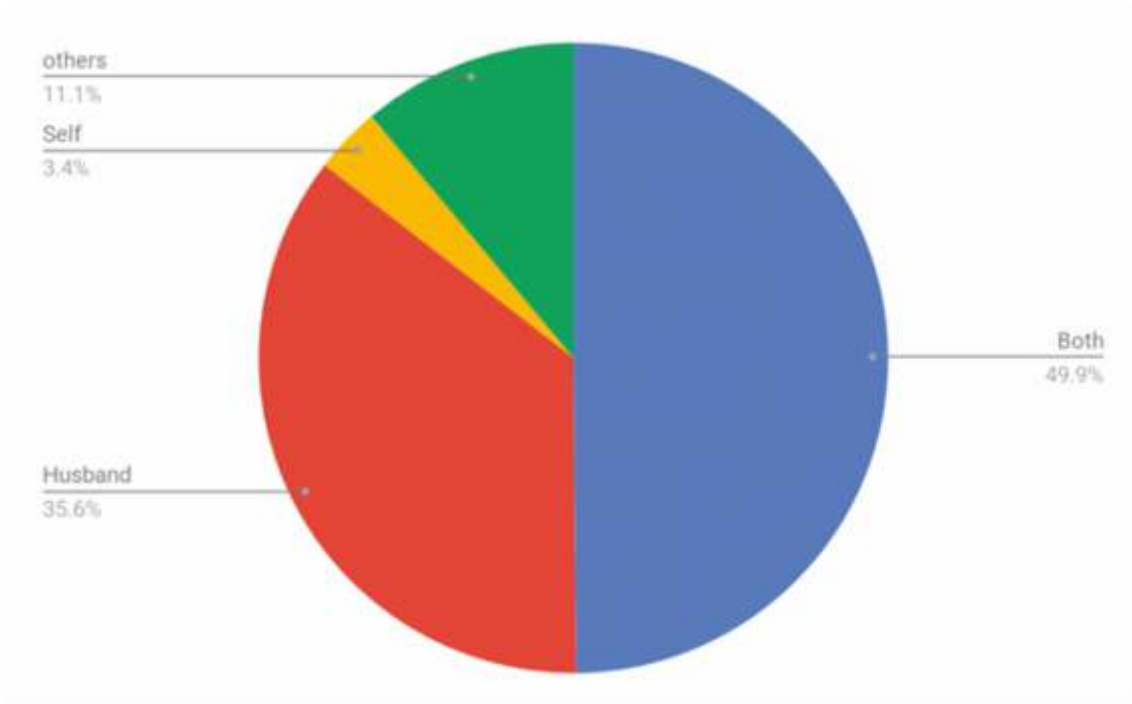
F.2.4 Education

Majority of respondents say that 'both' herself and her husband take decisions together about education. This is the same across all areas surveyed in the study except in areas surveyed by Vidyaniketan NGO where majority respondents say that this decision is taken by their 'Husband'.



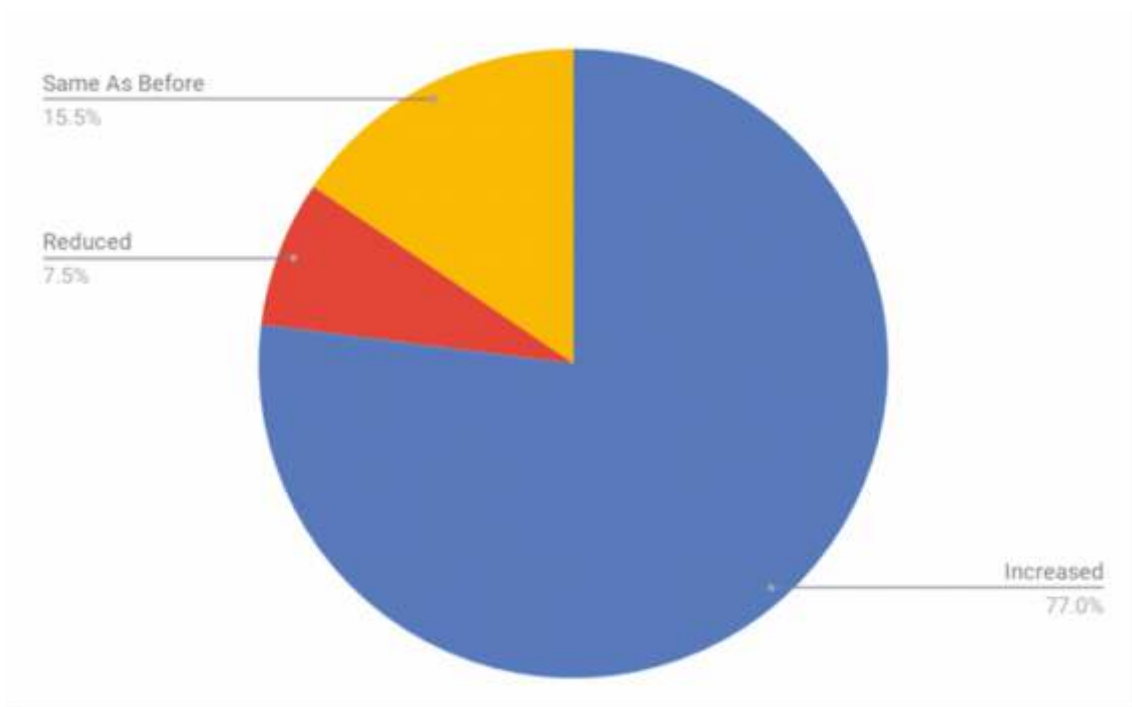
F.2.5 Domestic and social work

Majority of respondents say that 'both' herself and her husband take decisions together about domestic and social work. This is the same across all areas surveyed in the study except in areas surveyed by Vidyaniketan NGO where majority respondents say that this decision is taken by their 'Husband'.



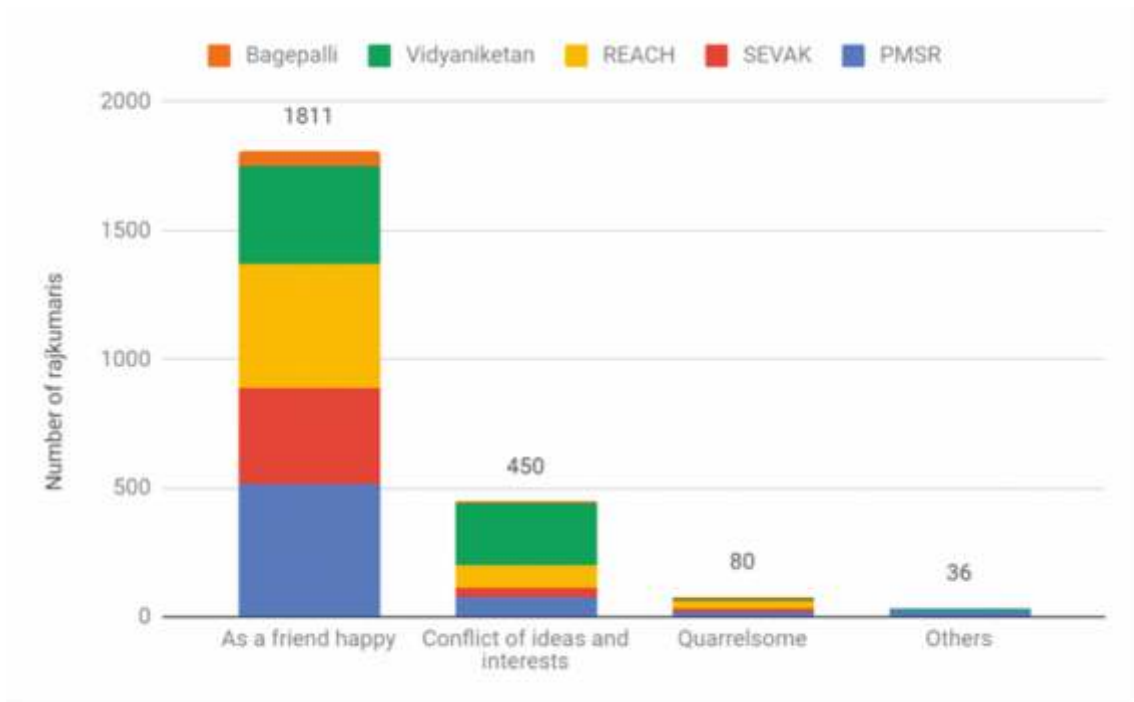
F.3 Do You Feel Your Workload And Responsibilities Are Reduced Or Increased After marriage?

Most respondents (77%) replied that their workload has increased after marriage. This is the same across all areas surveyed in the study except in areas surveyed by REACH where majority respondents say that their workload is same as before after marriage.



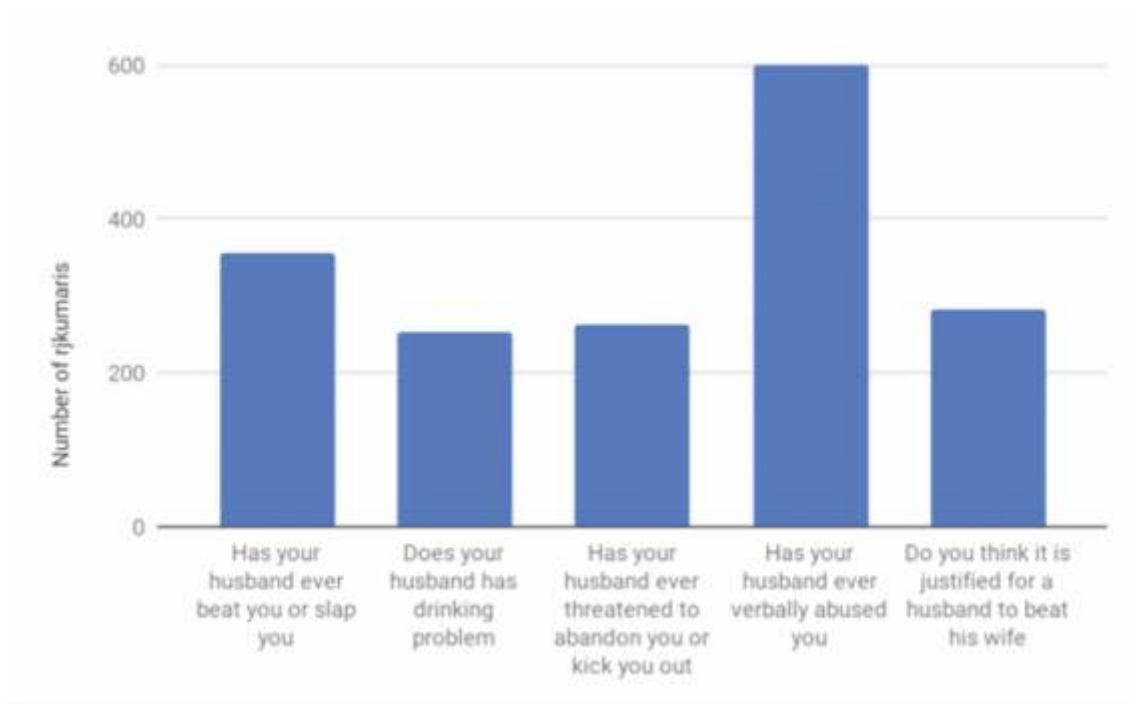
F.4 How do you describe your relationship with your husband?

Majority of respondents reply to their relationship as that of a friend and that they are happy with their husbands.



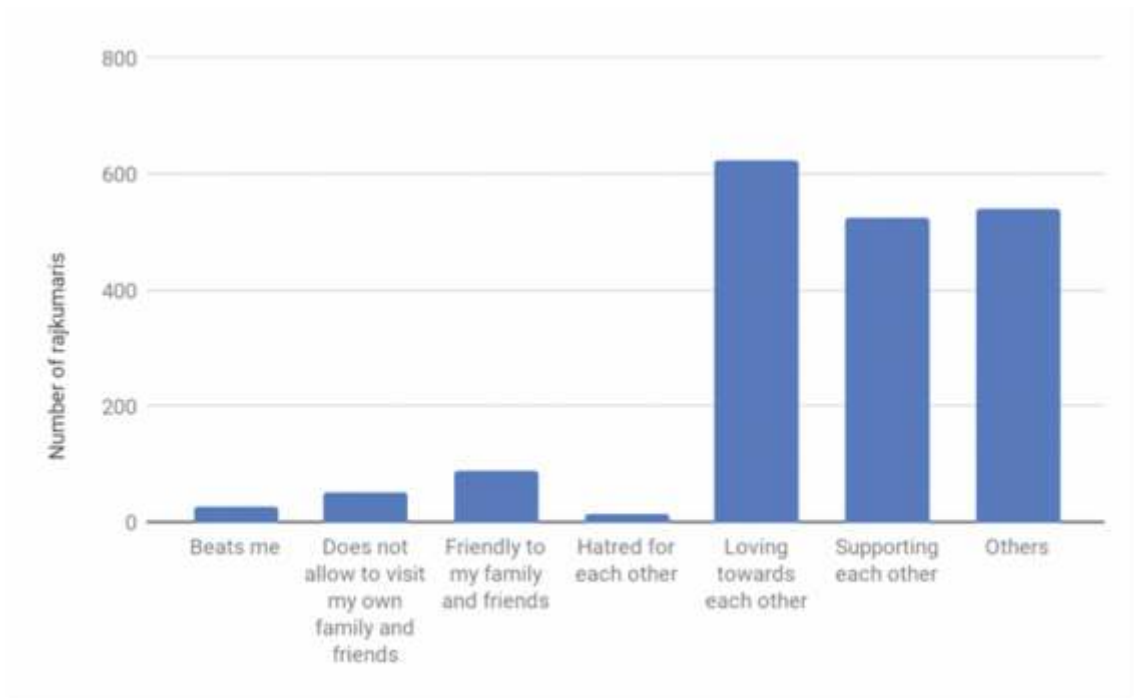
F.5 Gender-based violence

Most respondents have agreed to questions on Gender-based violence as shown in the graph below. Majority of respondents say that their 'husbands have verbally abused them' as compared to any other gender based violence. This is true in all areas except the areas surveyed by PMSR where a majority of respondents say that they 'think that it is justified for a husband to beat his wife'. This shows the prevalence of gender-based violence in these communities.



F.6 Describe Your Relationship With Your Family Members The Ones You Live With

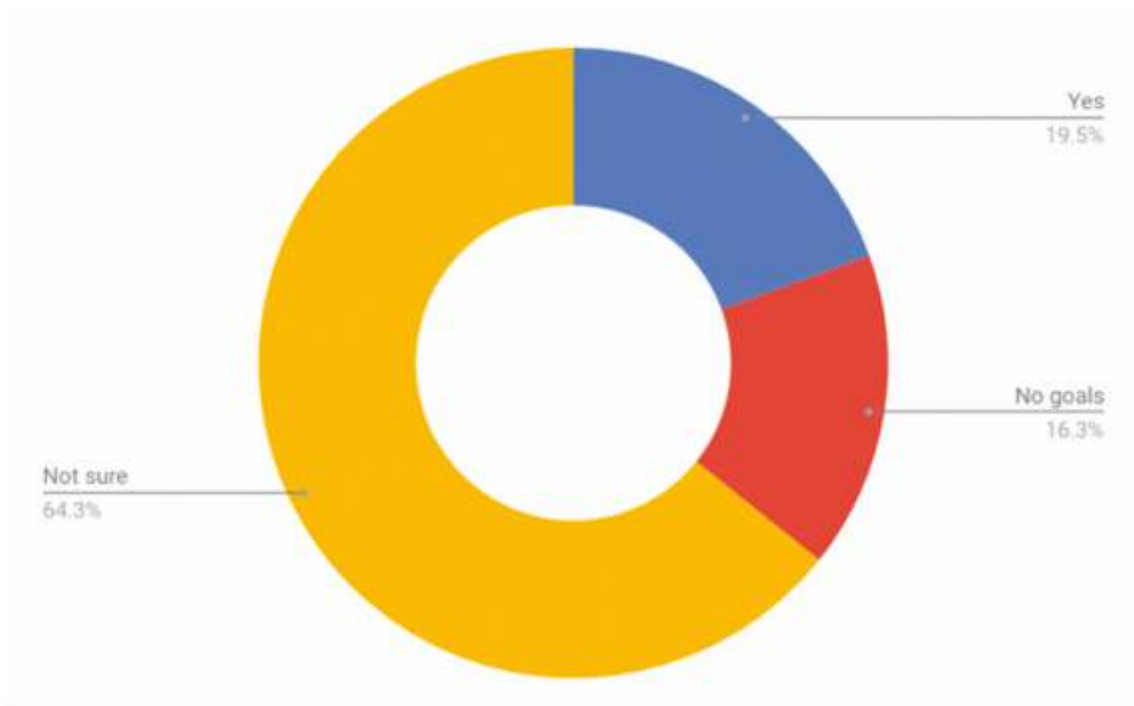
Majority of respondents in all the areas surveyed choose as 'loving' for their relationship with family members.



Section G: Career goals and aspirations

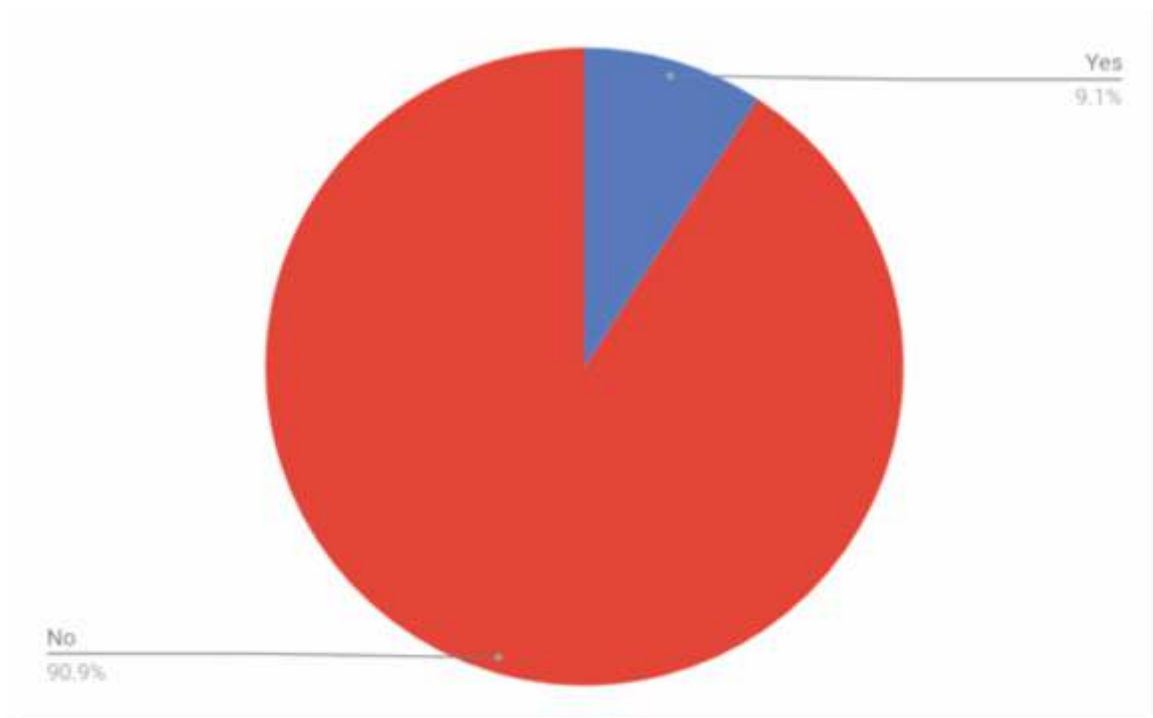
G.1 Career goals

Majority of respondents (1604 nos) said that they are not sure about their career goals.



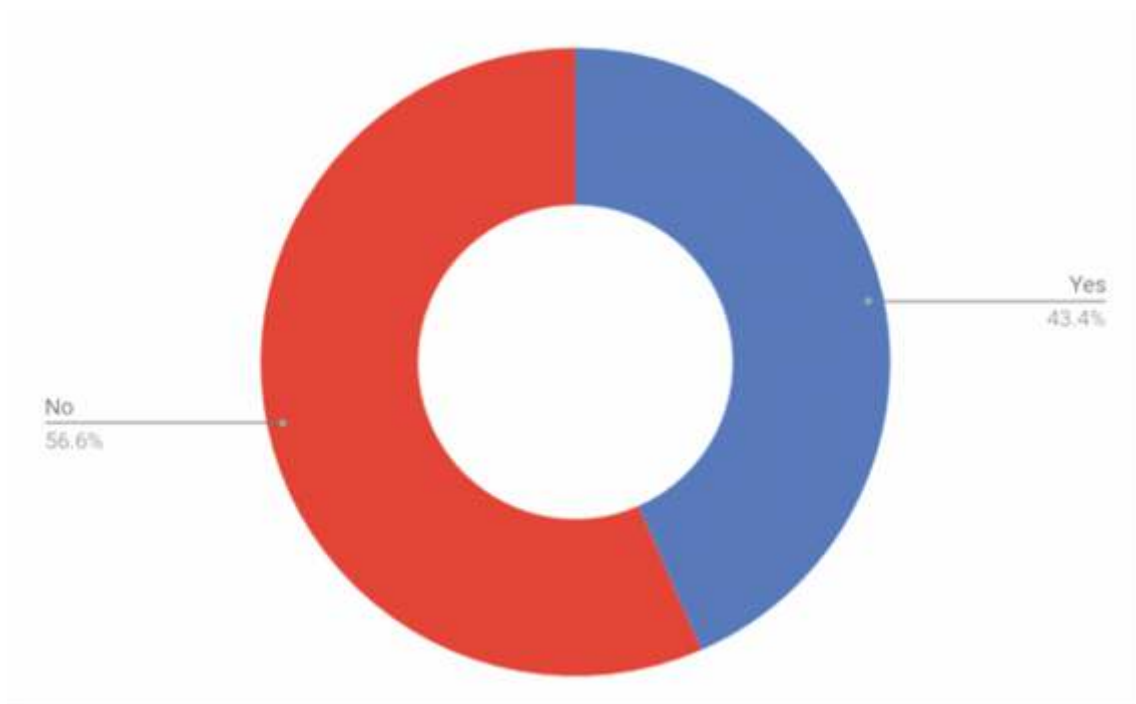
G.2 Do you want to continue education?

Majority of respondents replied 'No' to this question. This could be due to various reasons.



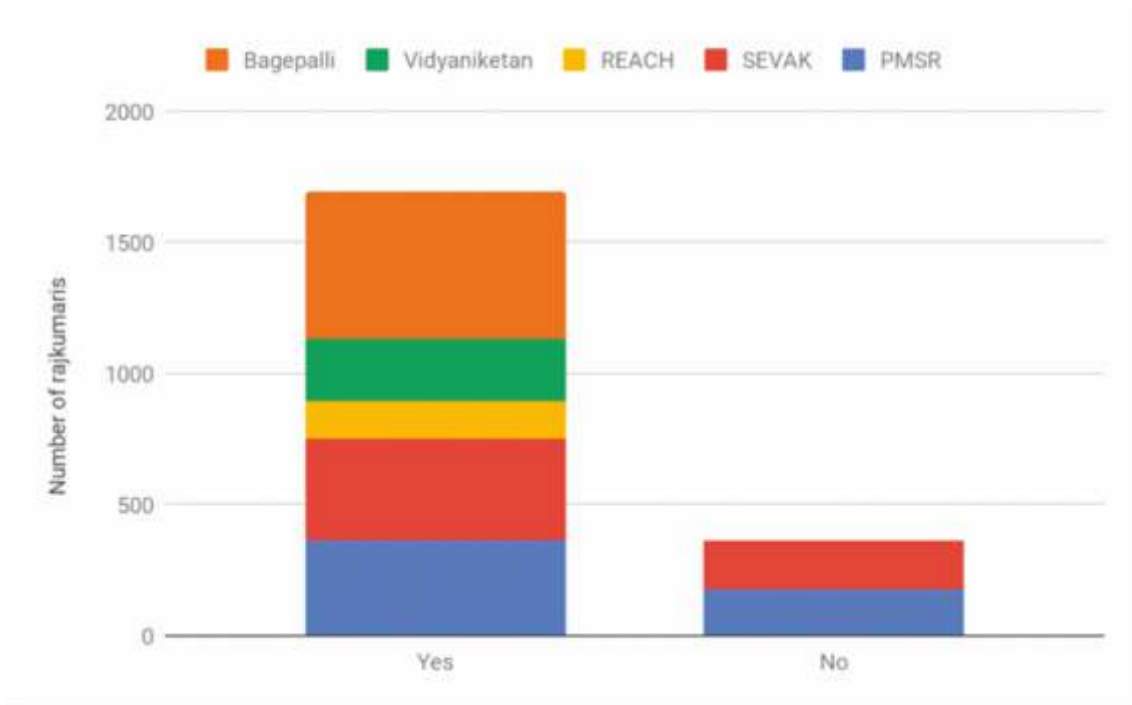
G.3 Income Generation Activity

Majority of the respondents said that they were not involved in any kind of Income Generation Activity. However 43.4% of the respondents said that they were involved in IGA a majority of who came from the areas surveyed by PMSR and SEVAK NGOs.



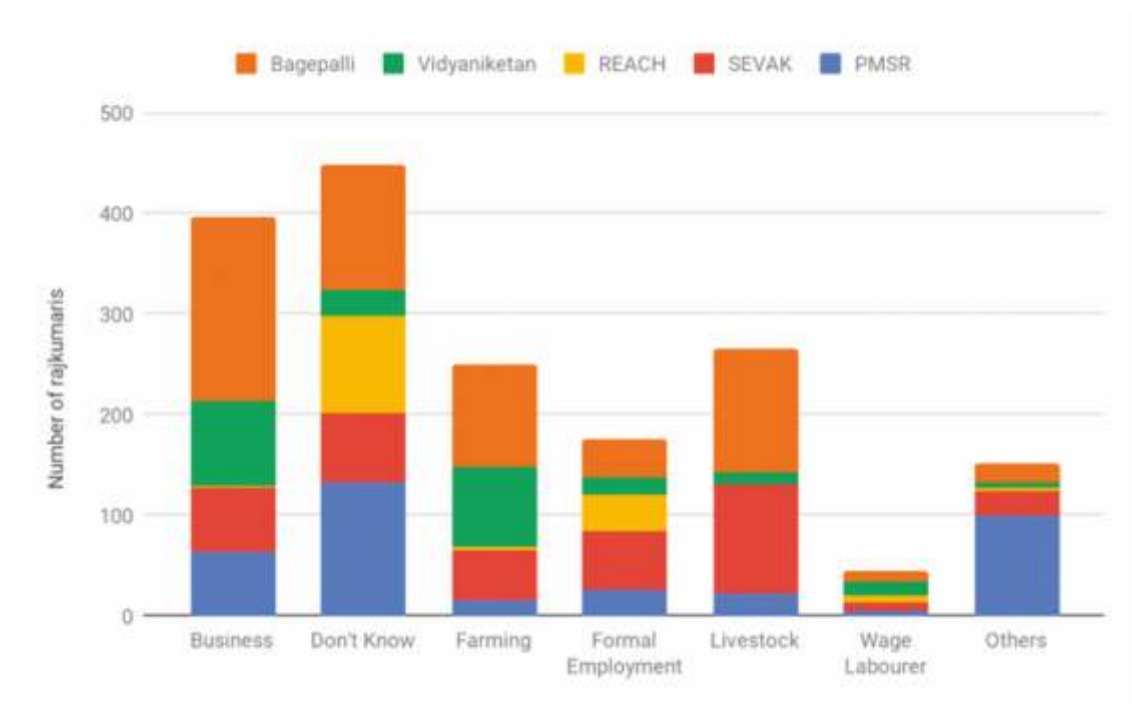
G.4 Do you want to be involved in an Income Generation Activity

A majority of them said that they would like to be involved in Income Generation Activity. However, a number of them especially in the areas surveyed by Vidyaniketan and REACH did not answer.



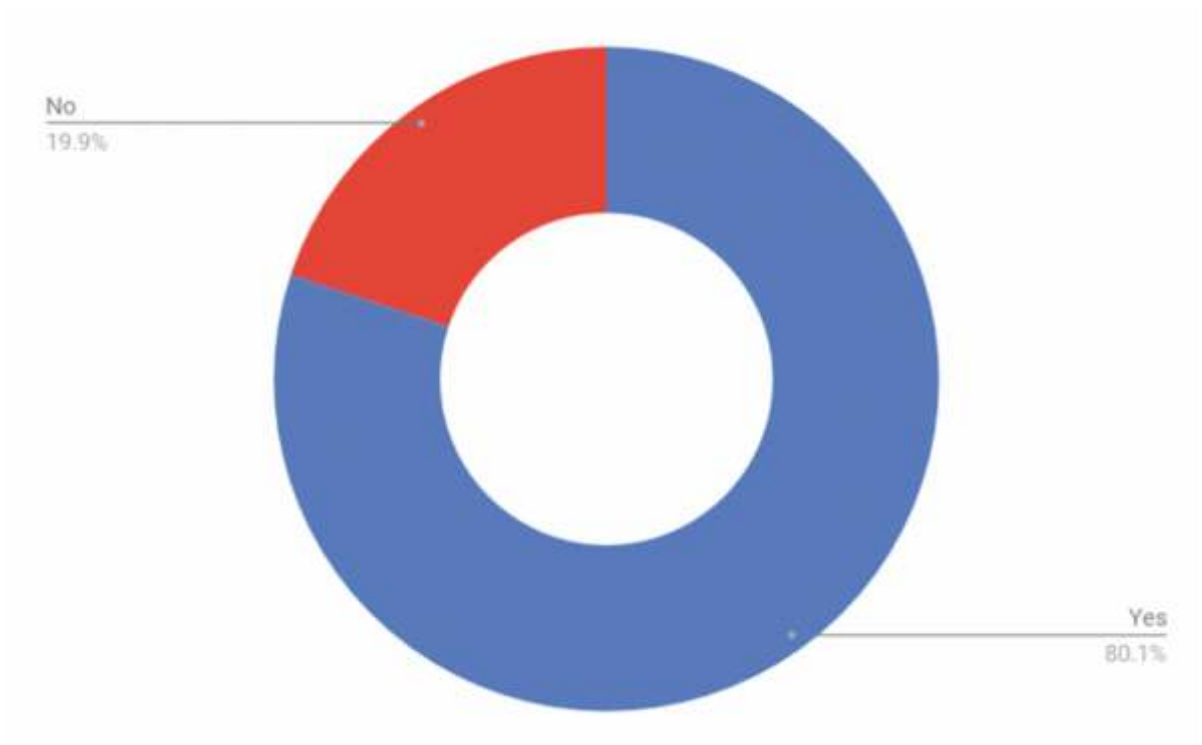
G.5 Kind Of Income Generation Activity

Majority of respondents did not respond to this question and amongst the ones who responded, the majority of them responded as 'don't know'. Within the remaining respondents, the majority of them want to be involved in 'Business'.



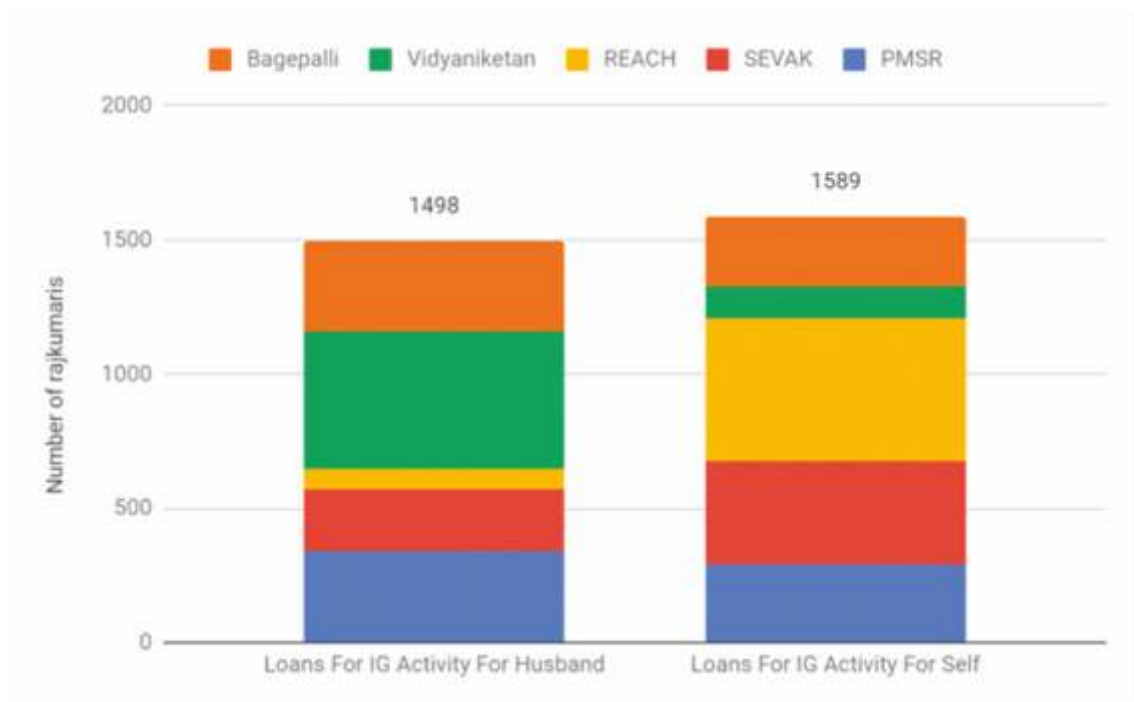
G.6 Need any special skill training?

Majority of respondents replied that they need special skills training.



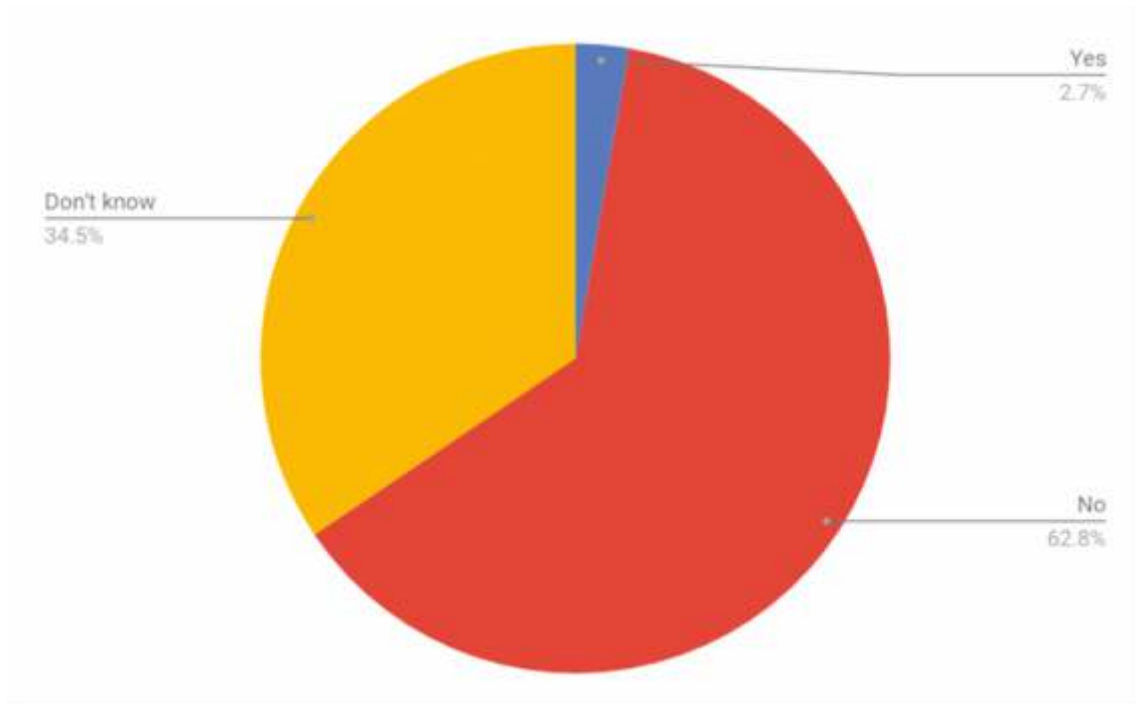
G.7 Do you need financial services?

Majority respondents want loans for Income Generation activity for self as opposed to their husband. This is true more in case of areas covered by SEVAK, REACH.



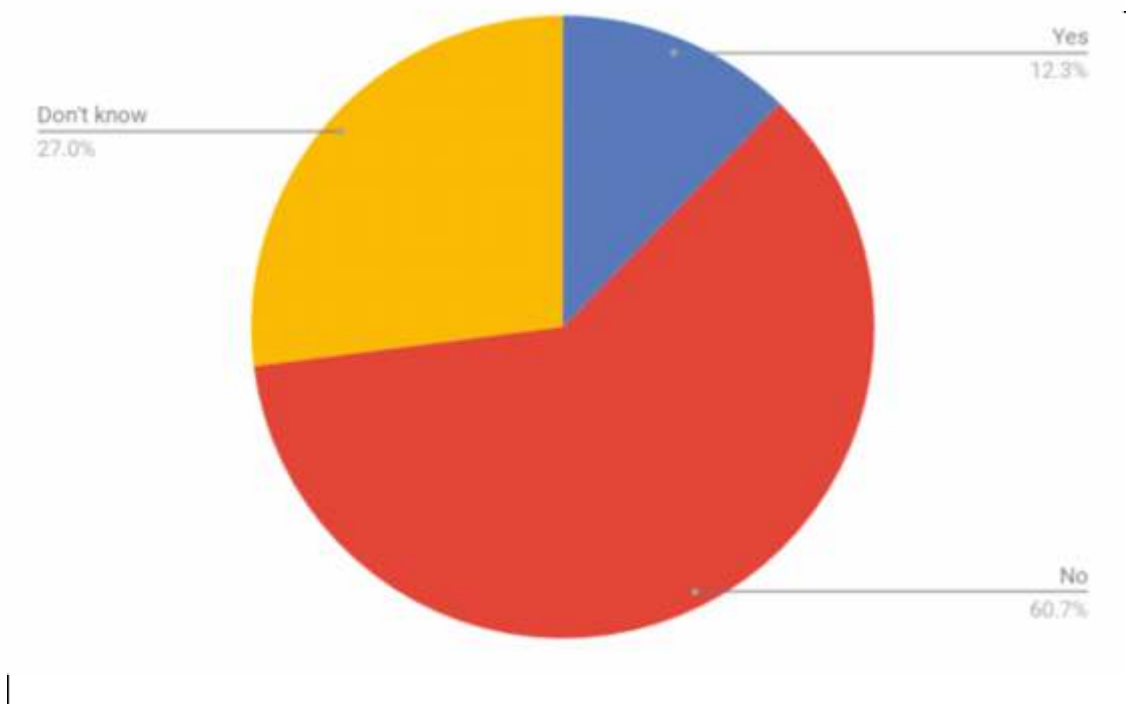
G.8 If you had the option of working would you have married so young?

Majority of respondents (62.8%) said that they would not have married so young if they had the option of working. This proves the lack of exposure that the respondents have in the areas they live in.



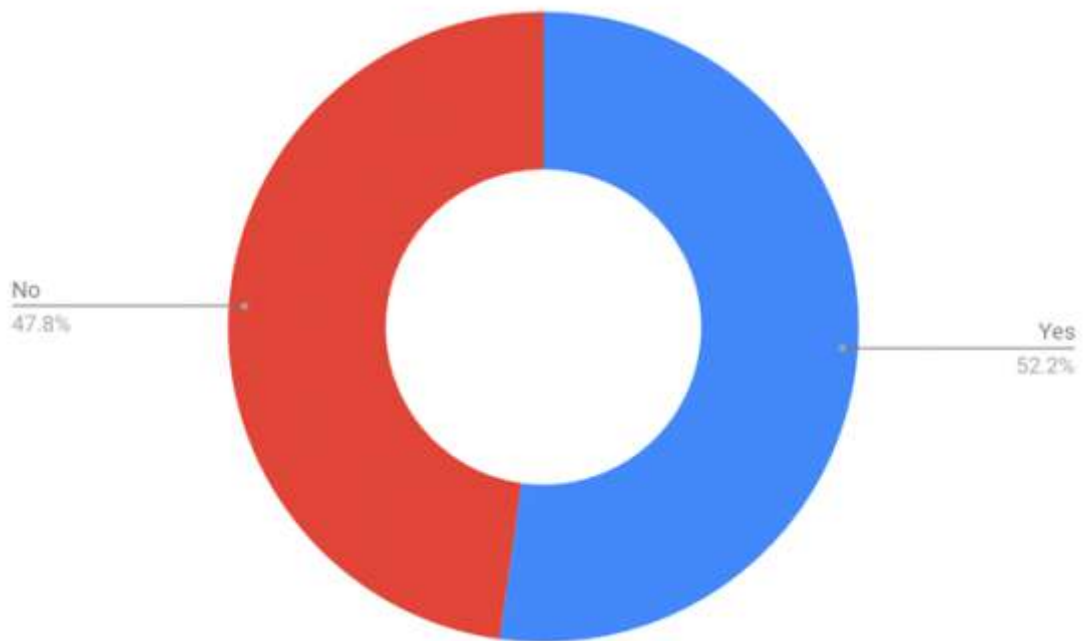
G.9 Would your parents have got you married so young if you had job prospects?

Majority of respondents said that their parents would not have married so young if they had the option of working. This proves the lack of exposure that the respondents and their parents have in the areas they live in.



G.10 Does Your Husband Give You Financial Support?

Majority of the respondents replied as 'Yes' to this question.



Recommendations and Way forward

The study thus conducted gave us detailed insights on the lives and living condition of the girl children who are victims of early child marriage. Given their vulnerable conditions, the results of this detailed survey could help the partner NGOs to design project interventions and activities. We, at TdH-NL, along with partner NGOs, given our expertise in working with marginalised children and experience in implementing novel initiatives for these particular vulnerable families, put forth the following recommendations to aid their upliftment and development. Our key recommendations are:

Building awareness and protecting their rights

- Conduct awareness sessions to these girls on legal support and issues concerning their lives, reproductive health and others

- Organize sensitization programmes, workshops and campaigns with the girls for their husbands, parents and extended families to create awareness on child marriage and its effects and consequences

- Conduct workshops with various influencers and other stakeholders like anganwadi workers, school teachers, faith-based or community leaders, government officials on the existing status of these girls and the issues they are facing

Enhancing access to basic amenities and living conditions

- Provide immediate rehabilitation measures for the target girls to ensure food and nutritional security.

- Aid in improving the living conditions of the families viz., improved housing conditions and roofing, ensuring access to water and sanitation, etc

- Given the various health complications that the girls are facing or will face, actions to be taken to support them EMGs through various health counselling, psycho-social services, and other need based services

Ensuring access to social entitlements and mainstream services

- Mainstream the continuation of education of girls by ensuring access and enrolment of all the children in the school-going age group

- Provide access to reliable source of savings and credit and other financial services

- Enhance opportunities to help the families avail better livelihood opportunities and income generating activities, leveraging their existing skill sets;

- Providing training and building capacity to impart new skills and opening up options for other employment opportunities

Mobilising EMGs and other community-based forums for collective voice and action

- Promote Kishori Clubs (Adolescent clubs) in communities, as a platform to reach these girls and enhance their awareness and counselling on issues concerning their lives

- Formation of SHGs of EMGs and training for capacity building and discussions on gender based

violence and counselling to EMG groups, family clubs and spouse forum

Promote Spouse Forums, Family clubs, Child Rights Protection Committees (CRPCs) for issue based discussion with husbands and family members

Strengthen village-level forums like SDMC, SJC, VRW to build their concern and activities for the child protection

Building internal capacity and staff development

Capacitate the staff on various activities of the project and develop knowledge and skills to work with the target communities

Sensitisation of staff on Child Protection Policy in the light of PCMA and various other legislation and legal issues

Advocacy and lobbying with government

Connect with local government at district level to create linkage and enable environment for the girls to get education and livelihood support

Organize state level consultation on EMG issues, with representations from district and state-level representatives, government officials and members of legislatures.

Partner with government health service providers for effective linkages to available services for early married girls and conducting workshop to strengthen their knowledge towards health issues of EMGs

Partnering with stakeholders

Identify and provide training to government officials, school teachers, anganwadi workers and other service providers to extend their timely support to these girls on various fronts

Organise district level/block level/taluk level inception events involving Government stakeholders to introduce the project and inform new intervention of IMAGE

Work with schools or other non-formal and vocational educational institution to create and enable opportunities for re-enrolment and skill upgradation

Networking and collaboration

Meeting/sensitisation training with Civil Society Forum to mobilise their participation and to enhance their support to the cause

Promote the rights of Early Married Girls through Networking at district and state level

Involve Civil Society Organisations (CSO) and CSO platforms by promotion of rights of EMGs

We hope that the above suggestions will help the girl children and their families in Karnataka to enhance their living conditions and provide a newfound hope to improve their lives.

Annexures

Annexure 1: Phase 1 Survey Questionnaire

Baseline Study for Initiatives for Married Adolescent Girls' Empowerment (IMAGE) project in Karnataka State, India

District	
Block/ Taluk	
Panchayat	
Village	

Beneficiary's Profile

Name	
Age	
Mobile Number	
Alternate Mobile Number	
Religion	1. Hindu 2. Muslim 3. Christian 4. Others
Caste	1.SC 2.ST 3.OBC 4.Minority 5 Others
Physically Handicapped	Yes or No
Education	Not literate Neo Literate Primary School [class 5] Middle School [class 8] High School [class 10] Intermediate [class 12] Graduate [degree] Post Graduate Others (Specify)
Mother Tongue	1) Kannada 2) Telugu 3) Hindi 4) Tamil 5) Others

Marital Status	1) Married 2) Never Married 3) Deserted/ Divorced/ Separated 4) Widowed
At what age did you get married?	[type age] or (1) Less than 13 years (2) 13 -15 years (3) 15-18 years
Currently with whom you are living with?	1) Living alone 2) With parents 3) With husband separately 4) With husband at natal home/ parents 5) With husband & in-laws 6) With Others (Please specify)
Do you have Children?	Yes or No
Occupation	1) Unemployed 2) Self Employed 3) Wage labour 4) Salaried- Private 5) Salaried- Government 6) Seasonal work 7) Others
How much do you earn in a month?	1) Less than 5000 2) 5000 to 10000 3) More than 10,000 4) Not Applicable

Civic IDs and Entitlements records

Aadhar Card	Yes or No
Ration card	Yes or No
Voter ID Card	Yes or No
NREGA Job card	Yes or No or Not Applicable
Physically Handicapped	Yes or No or Not Applicable
Bank Account (in your name)	Yes or No
PAN Card	Yes or No
Driving License	Yes or No

Annexure 2: Phase 2 Survey Questionnaire

MODULE 1	
Family size	
Details of family members - Age, sex, education, occupation	
Source of drinking water	<ul style="list-style-type: none"> - Tap water - Public pipeline - Surface water - Open well - Bore well
Type of toilet	<ul style="list-style-type: none"> - Open defecation - Indian toilet - Wester toilet - Common/ public toilet
Type of wall	<ul style="list-style-type: none"> - Brick wall - Concrete brick wall - Mud wall - Wood wall - Sheet wall
Type of roof	<ul style="list-style-type: none"> - Asbestos - Iron sheet - Concrete roof - Tiled roof - Thatched roof
Land ownership	Yes/ No
Land size	<ul style="list-style-type: none"> - Less than 1 acre - 1-5 acres - More than 5 acres
Household's main source of income	<ul style="list-style-type: none"> - Less than INR 5000 - INR 5000 - 10,000 - INR 10,000 - 20,000 - INR 20,000 - 50,000 - More than INR 50,000
Total household income p.m.	
Husband's main source of income	
Husband's income p.m.	

MODULE 2	
Age of marriage (of EMG)	
Husband's age of marriage	
Push factor behind your marriage	<ul style="list-style-type: none"> - Tradition - Finished school - Lack of higher education opportunities - School drop out - Economic compulsion - Insecurity feeling of the parents - Parents obligation to get the responsibility of marrying the girl - As per wish of the elder members in the family - To reduce wedding costs with another marriage - To reduce dowry burden - Love eloping case - Sexual abuse
What was your husbands level of education at the time of marriage?	
What was your husbands employment status at the time of marriage?	
What do you think motivated your husband to marry you?	
Who decides on marriage in your family of origin?	
What are the changes experienced by you after marriage?	<ul style="list-style-type: none"> - Family pressure to start earning - Increased household responsibilities - Mobility restrictions - More say in family matters - Pressure to work in field - Deterioration of health and nutrition - Improved self image among peers - Financial burden - Mental tension - School dropout education discontinued - Pregnancy

Effects of marrying earlier	<ul style="list-style-type: none"> - Responsibility has to be shouldered at a very young age - Missing out on the fun of teenage life and being young - Deterioration of health - Breakdown of marriage is possible or adjustments to marriage - Education also gets affected - Work opportunities are limited for the youngsters - Early pregnancy and childbirth - Bringing up children is difficult - Abuse negligence
Were you or got pregnant?	Yes/ No
Age of first pregnancy	
Did you face any pressure to get pregnant? If yes, what type of pressure did you face?	
Antenatal care regularly and received services	<ul style="list-style-type: none"> - Vaccines/ Immunization - Regular checkups - TT immunisation - IFA tablets - Others
If you have children, what was the place of delivery?	
Post-natal care regularly and received services	<ul style="list-style-type: none"> - On breast feeding practices - Nutrition for both mother and child - IFA tablets - Child stimulation skills
Consequences of early marriages and early pregnancy	<ul style="list-style-type: none"> - Premature pregnancy - Maternal mortality and undernutrition - Infant mortality morbidity and low birth weight - Discontinuing of education - Poverty - Abuse and violence - Mental health - Isolation and abandonment - Increased household responsibilities

MODULE 3	
Access to various Schemes	<ul style="list-style-type: none"> - Scheme 1: Mathrupoorna - Scheme 2: Janani Surksha Yojane - Scheme 3: Madilu - Scheme 4: PPTCT (Prevention of Parent to Child Transmission of HIV/AIDS) scheme - Scheme 5 Prasoothi Aaraike - Scheme 6: ARSH Adolescent and Reproductive Sexual Health scheme - Scheme 7: Thaiy Bhagya Plus - Scheme 8: Kishori Shakti - Scheme 9: Education Scholarship - Scheme 10: Sukanya Samriddhi Yojana
Savings bank account (yes/ no) & other services	<ul style="list-style-type: none"> - Cheque book - ATM debit card - Online mobile banking - Others
Savings investments	<ul style="list-style-type: none"> - Postal savings scheme - Bank savings scheme - Recurring deposits - Fixed deposits - PPF - NSC - KVP - Gold - Land - Residential plot house - Others
Insurance policy	<ul style="list-style-type: none"> - Life insurance - Health insurance - Accidental insurance - Yesaswini scheme govt medical insurance
Access to loan/ credit facilities (in last 1 year)	Yes/ No
Source of loan	<ul style="list-style-type: none"> - Bank - Cooperative bank - JLG/ MFI - SHG - NBFC - Money lender - Friends/ relatives - Others

Loan amount & interest rate	
Purpose of loan	<ul style="list-style-type: none"> - Personal ill-health - Husbands ill-health - Children's ill-health - Children's education - To repay earlier loan - To start a business - To bribe - For marriage - Festival - House repair - Others
Issues pertaining relationship and gender-based violence	
How do you describe your relationship with your husband?	
Has your husband ever beat you or slap you?	
Does your husband has drinking problem?	
Has your husband ever threatened to abandon you or kick you out?	
Has your husband ever verbally abused you?	
Do you think it is justified for a husband to beat his wife?	
Describe your relationship with your family members the ones you live with?	
MODULE 4	
What are your career goals?	
Do you want to continue education or be involved in any income generating activities?	
Do you need any skill training or financial support or any other form of support?	
Have you experienced any psychological benefits after marriage?	<ul style="list-style-type: none"> - Like to be with my spouse - Status rite of passage - I am no longer poor - Gained new family and friends - Nothing - Others

Have you experienced any psychological problems after marriage?	<ul style="list-style-type: none"> - Like to stay alone - Loss of appetite - Do not like to take part in social activities - Feeling of life as meaningless - Suicidal feelings - To run away from home - Others
Do you have any sexual problems?	<ul style="list-style-type: none"> - Loss of sexual desire - Painful intercourse - Others - None
Need for counselling?	Yes/ No