

Why female students of undergraduate level got married in middle of their study: A study on university female students in Dhaka



Amina Khatun¹
 Sirajul Islam²⁺
 Majbaul Islam
Rakib³
 Tanjina Akter
Nipa⁴

^{1,3,4}Department of Economics, Bangladesh University of Business and Technology (BUBT), Bangladesh.

¹Email: ranu.socdu@gmail.com

³Email: majba.rakib@gmail.com

⁴Email: tanjinanipa33@gmail.com

²Department of Economics, Netrokona University, Bangladesh.

²Email: sitohin@gmail.com



(+ Corresponding author)

ABSTRACT

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Bangladesh exhibits one of the highest rates of marriage among undergraduate female students in South Asia. A significant portion of the nation's population consists of young women who are essential to the country's workforce; therefore, the issue of underage marriage must be addressed appropriately. Researchers collected data from 250 respondents across five universities in Dhaka city, which included both private and public institutions. A questionnaire was developed to gather information on personal details, economic factors, social influences, religious beliefs, personal motivations, and the impact of undergraduate female students' marriages on their academic performance. Cross-sectional regression analysis was utilized in this study. The independent variables included social reasons (SR), religious reasons (RR), personal reasons (PR), and economic reasons (ER), while the dependent variables were family study conflict (FSC) and academic performance (AP). The findings indicate that religious reasons (RR) play a significant role in the marriage of undergraduate female students in Bangladesh. This phenomenon has a notably adverse effect on the academic performance of married female students at the undergraduate level. In addition to the existing laws, increasing awareness among the populace could help eliminate such issues in Bangladesh.

Contribution/ Originality: The researchers identify the primary and prevailing factors influencing the marriage of female students at the undergraduate level. This study employs the term "family study conflict" to refer to married female students. Additionally, the researchers demonstrate the effects of marriage on the academic performance of these students, revealing that marriage adversely affects their academic outcomes.

1. INTRODUCTION

Marriages, as one of the major social institutions, exist to shape the lives of individuals, especially in societies with well-defined gender roles. The influences that interact in a complex way include culture, economic factors, social issues, and personal considerations, which determine whether marriage occurs among female undergraduate students in educational institutions (Noori & Orfan, 2021). This paper will discuss the causes of undergraduate female students' marriages during their courses and how these marriages ultimately affect their professional lives at school and beyond.

Traditional gender norms and cultural expectations in many societies thus exert a significant influence on the timing of marriage for women. Such norms often emphasize marriage and family responsibilities for women over

educational and professional accomplishments. For example, in large parts of South Asia, the Middle East, and Sub-Saharan Africa, early marriage is viewed as a means to protect family honor and ensure social stability (So & Kang, 2021). In such settings, the preference for delaying marriage for education might be perceived as hazardingly unusual, if not outright deviant; one encounters immense social and family pressure to get young women married during undergraduate years. Social gender roles often stipulate that the most important future role of a woman is that of wife and mother, with education subordinate to domestic responsibilities. Education would thus be subordinated to one's eventual domestic obligations. For this reason, female students may feel pressured to marry while they are still in school in societies where marriage is treated as a threshold coming-of-age ceremony. Other cultures further push young girls into getting married as soon as possible by the stigma attached to remaining single after a certain age.

Other vital economic factors that impact the decision to marry while still an undergraduate include the high cost of higher education, coupled with uncertainty regarding eventual job opportunities, making marriage a viable choice for female students in developing countries (Brandenberger, 1968). In many cases, marriage is perceived as a means of securing financial stability, especially in contexts where women's economic opportunities are limited or where the cost of education is prohibitive. In the case of female students from low socio-economic backgrounds, sponsorship from a spouse may relieve immediate economic pressures that deter continued education. At times, it is even seen as an economic remedy where the short-term benefits, from an economic perspective, outweigh the long-term losses that completing education would entail. When dowry or bride price becomes a customary practice, monetary gains also provide relief for the bride's family, thereby encouraging early marriage. The family plays a central role in the lives of young women, particularly in societies where major life decisions depend on familial agreement or permission. Parents and family members may also encourage female students to marry during their studies, motivated by the desire to secure the daughter's future and uphold family honor. Social networks are equally influential as decisions to marry. In contrast, female students surrounded by married peers may feel social pressure to marry in order to fit in, especially in environments where marriage is regarded as an important milestone toward adulthood. The desire to conform with married friends or to avoid social isolation may lead some women to marry during their studies, even if it compromises their educational goals (Tahira et al., 2023).

Marriage during undergraduate studies is often disruptive to the student's academic progress. For example, the different responsibilities brought about by marriage, including house chores, taking care of children, and social expectations, interfere with academic study, such that one is likely to fail in their academics or even drop out of school. Married students may find it hard to juggle these responsibilities with their educational goals, especially in environments that lack supportive structures such as childcare services or flexible learning options. More than that, relocation compulsions brought about by the spouse's job or other reasons disrupt a female's education. That is, universities do not always accommodate these needs, and this could result in prolongation of study duration or a total dropout from school.

The determination of the timing of marriage by women has lasting repercussions for their career aspirations and professional development. Most women who enter wedlock during undergraduate courses face difficulties in pursuing higher education or entering the workforce because of prioritizing family responsibilities over career goals. The dual burden of family and school work is overwhelming, causing married female students to become unable to compete on equal footing with unmarried students, which curtails their time for career progression, resulting in a lifetime impact on earnings.

Social expectations can place women in positions where prioritizing their roles as wives and mothers over their career ambitions may discourage them from pursuing certain ambitious career goals. Even for those who seek further education after marriage, the added responsibilities may prevent them from taking on challenging professional roles and additional training and development opportunities. Such circumstances may perpetuate

gender inequalities in the workplace, which are evident in the underrepresentation of women in leadership and higher-paying professions (Koçyigit, 2017).

The institutional support is highly varied for a married female student. The support that universities and colleges provide in the practice of marrying students is very key to the process. Examples of such support include different opportunity methods for flexible learning, such as online courses, part-time study programs, and extended deadlines for examinations that could accommodate the additional responsibilities that marrying students have. Besides, institutions sometimes provide services like childcare on campus, counseling services, and financial aid to the students, especially the married ones, so that they can considerably balance their academic and personal lives (Bergen, 1976). Nevertheless, some policy interventions at the national or institutional levels can cushion the problems faced by married female students. For instance, policies aimed at achieving gender equity in educational and work environments would encourage more women to pursue educational and career goals without feeling compelled to marry early. Moreover, consciousness-raising programmes and educational schemes that challenge traditional gender roles and promote the value of women's education may garner societal support. This could reduce the pressure to marry young females during their school years.

Hence, the entrance into university marriage is conditioned by complex patterns of social norms, economic behavior, family functioning, and individual aspirations taken by female students. Such an agreement is that major benefits to be secured are those at a financial and social approval level, but at the same time, marriage severely challenges the woman's educational and professional career (Price, 2005). Therefore, what this states is that marriage within this crucial time translates into a vast interruption in the academic process, restriction of opportunity in career, and reinforcement of traditional gender roles. This does not, however, negate the fact that female students exercise autonomous decision-making in this matter. To some, marrying while still in school is a choice aligned with their value system and lifestyle.

1.1. Objective of the Study

- To determine the primary motivation for the marriage of female undergraduate students in Dhaka city.
- To examine the impact of economic factors on Family Study Conflict (FSC) among married undergraduate students.
- To explore the effects of both economic and religious factors on academic performance (AP) for married undergraduate students.

2. LITERATURE REVIEW

According to So and Kang (2021) in many cultures, girls and women are expected to marry at a young age. This social norm is shaped and upheld by family standards, faith teachings, and group customs. In numerous Middle Eastern and South Asian countries, marriage holds significant symbolic and practical importance for women. Early marriage often reflects societal views of a woman's value, emphasizing her role as a housewife and mother over her educational or professional achievements. In societies dominated by men, marriage is perceived as a means to safeguard women's social status and financial security. Female students from households or communities where marriage precedes education may feel compelled to conform to this cultural expectation. For many women striving to balance family responsibilities with academic pursuits, marrying while still in school may appear to be the optimal choice. In traditional East African nations, many young women marry during their school years to satisfy family expectations, as remaining single beyond a certain age is considered undesirable. Consequently, numerous young women face challenges in achieving their personal goals and meeting the expectations set by their families and communities.

When college women decide to get married, affordability is a significant concern for many of them. In numerous cultures, marriage is the only way for a woman to ensure her financial security, especially if she lacks

other means of earning money. For some students, marriage is viewed as a pathway to financial stability, which their families might either permit or expect. However, some students consider attending school as a necessity rather than a luxury. Marriage may also be perceived as a way for two individuals to share financial responsibilities, particularly in regions where the cost of education is very high (Nikkha et al., 2017). Many women choose to marry while still in school, preventing them from taking out loans or working part-time. This allows students to continue their education without financial worries. In Southeast Asia and Africa, many students from low-income families marry during their studies to alleviate financial burdens. In such contexts, men often assume the role of primary earners, enabling their wives to focus on obtaining their degrees. Additionally, women from traditional or strict families might not view higher education as a valuable long-term investment in their personal development. Instead, marriage is seen as a means to achieve financial stability. Some parents may believe that marrying off their daughters is safer than sending them to college, especially in places where women face professional discrimination based on gender.

In spite of the fact that college girls' marriage decisions are influenced by a variety of cultural and economic factors, it is essential to respect their own goals and desires. It is possible that marriage does not seem to be in conflict with the goals of intellectual achievement that a young woman has, given that many young women join marriage for reasons that are disconnected from the stability of their financial situation. There is a possibility that some women have been involved in serious relationships while they were attending college, which ultimately resulted in marriage. It is because of the growing globalization of higher education that university campuses have evolved into diverse centers where students from a variety of countries congregate, form friendships, and even begin marriages (Kalate Sadati & Jiriaei, 2022). As a result of this process of socialization, women who attend university may be exposed to potential life partners who have similar social and educational goals. This may have an effect on the decisions that they make about marriage. A great number of women were able to achieve their academic and personal objectives by getting married while they were still in college. These women believed that they were prepared for marriage and believed that they could continue their education even after they had tied the knot. According to the findings of the poll, these women saw marriage not as a hindrance to their academic achievement but rather as a cooperative relationship in which spouses regularly provided emotional and financial assistance.

Family dynamics are usually a factor to consider when analyzing the factors that influence the marriage decisions of female students while they are still in school. Teenage females are often subjected to pressure or assistance from their parents and extended relatives to engage in marriage and begin a stable life before they have completed their education. The pressure is often brought on by concerns over the way in which society perceives women who are not married, the anxiety that comes with the prospect of finding a suitable partner, or the notion that a woman's value diminishes with age. In the case of female students, it was not uncommon for their families to have the expectation that they would be married before they completed their university studies. According to the findings of the poll, parents, particularly those who reside in rural areas, expressed concerns about allowing their daughters to wait until they completed their education before getting married. They were concerned that their daughters would become too independent or that their marriage would also be delayed. The parents reasoned that getting married while their girls were still in university would be socially acceptable and beneficial for them. This was due to the fact that it would increase the likelihood of their daughters meeting suitable partners. The expectations of the family had a significant role in the decision of when to marry. According to the results of the survey, female respondents believed that marriage was the only method for their families to make economic advancement via the means of expanding their educational opportunities. It was challenging for many of these students to concentrate on their academic objectives because they felt pressured to prioritize their relationship with their spouses above their academic pursuits.

Rezai-Rashti and Moghadam (2011) discussed that there are many female students who struggle significantly to balance their academic responsibilities with their commitments to their spouses. Getting married may complicate a woman's pursuit of academic goals, especially in countries that adhere strictly to traditional gender norms. It can be challenging for married students to maintain a balance between their academic duties and household responsibilities, which may hinder their focus on academics. Married students tend to have poorer academic results and report higher levels of general stress compared to their unmarried counterparts. Additionally, many women find it difficult to juggle the intellectual demands of their degrees with household obligations. Numerous women struggle to reconcile their desire for academic excellence with the responsibilities of marriage. Married students, particularly those who are pregnant or have children, are more likely to take extended breaks from school or drop out entirely, especially those with children. Despite some women successfully managing these challenges, most women find it difficult to balance their obligations with their education. This conflict negatively impacts their academic performance and future employment opportunities.

It is possible that the decision to get married while still in college might be influenced by the legal and institutional standards of a number of countries. In countries where the legal age for marriage is low or where child marriage is common, young women may be married as early as their first year of college, or occasionally even before they enter university. This is especially common in countries where undergraduate female students is prevalent. Moreover, married students may benefit from streamlined academic processes at some institutions due to individualized legislation and support systems. Nevertheless, there are circumstances in which university regulations may inadvertently discourage marriage by making it difficult for married students to receive adequate aid. Colleges that do not provide housing or childcare facilities may pose difficulties for married women, particularly those who are parents, interested in attending these institutions. The level of institutional assistance provided to married women may significantly influence their ability to enroll in and successfully complete degree programs.

In spite of the challenges, education is a powerful tool that enables women to make informed decisions about their marriages. According to a number of studies, women with high levels of education tend to delay marriage slightly longer in order to prioritize their studies and careers (Al-Nouri, 1980). A significant number of young women discover that enrolling in college provides them with opportunities to engage with members of various social groups, gain fresh views, and encounter ideas that challenge their preconceived notions about the societal responsibilities they are expected to fulfill. Some college-aged women make the decision to get married, and this decision is not necessarily the result of pressure from their families or friends. There are many women who see marriage as a positive aspect of their lives that adds worth to their existence, rather than something that brings difficulty into their lives. They see education as a means of attaining power and control over their own lives, and they use this method. They hold the belief that marriage might fit in well with the professional and intellectual goals that women aspire to achieve. The prevailing belief that married women should primarily be housekeepers was called into question by these women when they said that their education had assisted them in negotiating the duties that come with their marriage.

Ngesan and Rahman (2021) talked about, female students are under a lot of social pressure to get married young in traditional societies where a woman's family respect is tied to her marriage status. A lot of women in these places feel like they have to get married while they are still in school because they think waiting to get married is socially wrong. Money issues become very important for women who decide to get married while they are still in college. When it comes to people who do not have much money, marriage can give them a sense of financial security that they would not have otherwise. Price (2005) proved that a lot of female college students see marriage as a way to ensure they have enough money, especially if their partner has a good financial background. This help covers both their living expenses and fees, so they do not have to worry about money while they are in school. Also, some families may want their girls to get married young so that they do not have to take on as many financial

responsibilities. This is especially true in societies where dowries or bride gifts could help people get married young and make money.

Even though marriage has some benefits, many female college students see it as something that interferes with their work and academic goals. If they get married, they might have to do chores and consider becoming mothers, which could disrupt their schooling. Married college women are more likely to encounter problems with their studies, such as taking longer to complete them or dropping out altogether. A study of Hosseini et al. (2017) showed that it is important to balance schoolwork and responsibilities at home so that they do not become too stressed, which could harm their grades. Additionally, getting married while still a student could significantly impact their future employment opportunities. Married women may find it challenging to balance work and family duties, potentially limiting their career options and hindering professional growth. Women who marry during their studies are more likely to accept part-time or low-paying jobs, which may conflict with their original career goals. Religious views and family values often influence the decision to marry while still in college. Some religious groups encourage and respect marriage at a young age, viewing it as a way to establish a social and moral framework. Certain families consider marrying off their daughters early as a religious obligation. These religious beliefs can shape perceptions of marriage.

A lot of cultural, financial, emotional, and institutional factors come together to influence a college student's decision to marry while still in school. Some women may choose to marry because they want to achieve financial stability. Additionally, gender norms and traditional expectations can encourage women to marry at a young age. Family pressure and the desire to connect with others are significant factors that have a substantial impact. There is a link between marriage and education, but it is not always straightforward (Staudt, 1952). For example, many women face problems while trying to obtain their degrees. However, education can also be a powerful means of empowering women by providing them with the knowledge and confidence to question gender norms and pursue their personal and professional goals.

The current literature provides a clear understanding of the experiences of married undergraduate women students, highlighting the challenges they face and the need for improved support systems. However, research gaps remain, particularly in understanding the effects on family chores and academic performance of married students in Bangladesh. This study aims to address these gaps by offering a comprehensive analysis of the interaction between marriage and higher education among female students.

3. METHODOLOGY

To conduct a scientific study, the methodology is the most important part to demonstrate the complete process of conducting an exploratory study. However, methodology includes various essential issues such as research design, hypothesis formulation, research questions, sampling, sample size, questionnaire, respondent interviews, field and research area, data collection techniques, and data analysis systems etc. Here, the methodology consists of four parts: sample selection, research design, data collection, and regression models.

3.1. Sample Selection

The research is based on primary data collected through field studies. A structured survey questionnaire was developed to gather information from Bangladesh University of Business & Technology, Daffodil International University, East-West University, North-South University, and the University of Dhaka. A total of 250 respondents were randomly selected for this purpose, with hundreds from BUBT and fifty from each of the other universities. The questionnaire is divided into nine sections: (1) Personal Information and Demographic Data, (2) Occupational & Educational Status, (3) Household Situation, (4) Economic Reasons, (5) Social Reasons, (6) Religious Reasons, (7) Personal Reasons, and (8) Effects of Marriage on Female Undergraduate Students.

3.2. Research Design

This research study employs quantitative analysis through various advanced techniques. A linear regression model is utilized to illustrate the relationship between the variables.

3.3. Data Collection

Data collection are done on the following topics:

1) Personal and Demographic Information (2) Occupational & Educational Status (3) Household Situation (4) Economic reasons for female undergraduate students' marriage (5) Social reasons for female undergraduate students' marriage (6) Religious reasons for female undergraduate students' marriage (7) Personal reasons for female undergraduate students' marriage (8) Effects of female undergraduate students' marriage. All results are obtained using SPSS.

3.4. Regression Model

For analysis purposes, the following regression models are used:

$$\text{Model 1: } FSC = \beta_1 + \beta_2 A_1 + \beta_3 A_2 + \beta_4 A_3 + u_i$$

In Model 1, the Family Study Conflict (FSC) serves as the dependent variable, while β s represent the coefficients and A s denote the independent variables. Specifically, A_1 represents the statement that I belong to a middle-income (≤ 21500) household, A_2 (It is challenging to continue your studies due to the high expenses of education), and A_3 (Parents see their daughter's marriage as a solution to their economic problems, believing that they will have to provide one less person with food, clothing, and education). Additionally;

$$\text{Model 2: } AP = \alpha_1 + \alpha_2 A_1 + \alpha_3 A_2 + \alpha_4 A_3 + \alpha_5 C_1 + \alpha_6 C_2 + \varepsilon_i$$

Here, Academic Performance (AP) is the dependent variable, α s are coefficients. All A s are economic variables as mentioned in model 1, but here C_1 represents the statement that the lack of proper knowledge about religion, and C_2 refers to religious leaders' misguidance. The C s are categorized as religious reasons.

3.5. Ethical Consideration

Ethical considerations are an unavoidable part of any research work. In any research, the researcher should be more careful. In this research, we tried to protect and preserve ethical values at every stage of the work. The researchers welcomed the respondents with great zeal, warmth, and courtesy, and asked them to complete the questionnaire. Respondents were not asked to provide information, but were willing to share it. All survey respondents were assured that the information they provided would remain confidential. They were also assured that the information would only be used to conduct this study and that it was for academic purposes only.

4. FINDINGS OF THE STUDY

Demographic features of the respondents are presented in the following tables:

Table 1 (a). Age of respondents.

Age of respondents	Frequency	Percent	Valid percent
19	5	2.0	2.0
20	29	11.6	11.6
21	39	15.6	15.6
22	43	17.2	17.2
23	58	23.2	23.2
24	47	18.8	18.8
25	11	4.4	4.4
26	2	0.8	0.8

Age of respondents	Frequency	Percent	Valid percent
27	7	2.8	2.8
28	3	1.2	1.2
29	2	0.8	0.8
30	3	1.2	1.2
31	1	0.4	0.4
Total	250	100.0	100.0

Table 1 (a) indicates that 23.3% of the respondents were 23 years old. This represents the highest percentage of respondents compared to other age groups.

Table 1 (b). Marital Status.

Marital status	Frequency	Percent	Valid percent
Married	220	88.0	88.0
Divorced	14	5.6	5.6
Separated	16	6.4	6.4
Total	250	100.0	100.0

Table 1 (b) presents the marital status of a total of 250 respondents. In this table, it is evident that the majority of the respondents are married, while only a small number are divorced or separated.

Table 1 (c). Father's occupation.

Fathers' occupation	Frequency	Percent	Valid percent
Business	101	40.4	40.4
Private job	88	35.2	35.2
Public job	36	14.4	14.4
Retired person	25	10.0	10.0
Total	250	100.0	100.0

Table 1 (c) depicts the occupations of the respondents' fathers, with the lowest position (25) being held by a retired individual, while the highest frequency is attributed to business, totaling 101.

Table 1 (d). Age of respondents in different levels of education.

Age of respondents in different levels of education	Frequency	Percent	Valid percent
0-5	185	74.0	74.0
5-10	56	22.4	22.4
10-15	9	3.6	3.6
Total	250	100.0	100.0

Table 1 (d) indicates the total number of family members. Since the majority of families are nuclear, 185 out of 250 respondents belong to families consisting of 0 to 5 members. This accounts for 74% of the respondents.

The subsequent figure illustrates the bar graph depicting family size alongside father occupations.

Figure 1 is a graph that illustrates the fact that families with 0-5 members have the highest number of fathers engaged in business and private jobs. In families with 10-15 members, fathers are represented across all occupations on an equal scale.

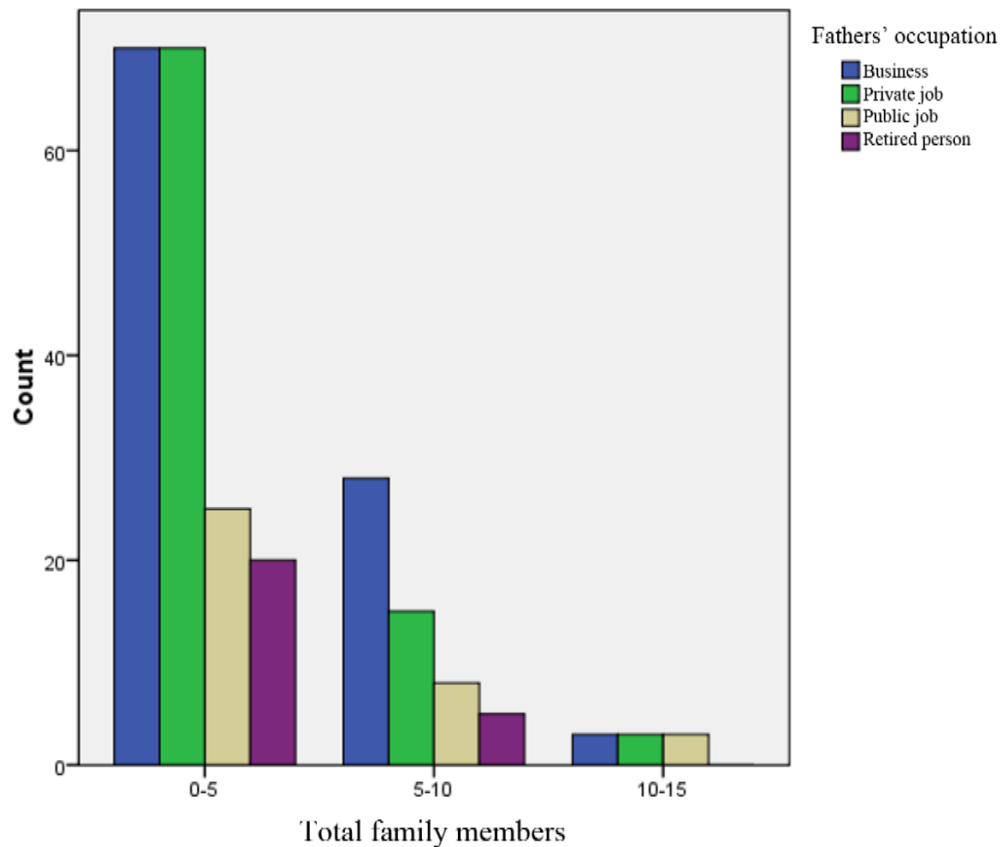


Figure 1. Fathers' occupations based on family size.

4.1. Result Analysis

4.1.1. Regression Results

Table 2. The regression model on Family study conflict and economic reasons.

Model	Measurements		T	Sig.
	Coefficients	Std. Error		
(Constant)	3.753	0.328	11.443	0.000
A1	0.042	0.120	0.352	0.725
A2	0.010	0.059	0.179	0.858
A3	0.024	0.057	0.422	0.673
Dependent variable: Family study conflict.				
Dependent Variable: Conflict in family chores and academic study				

Table 2 illustrates that all independent variables exert positive effects on Family Study Conflict (FSC). However, it is noteworthy that none of the variables reach significance at the 10% level. A1 (I belong to a middle-income (≤ 21500) household) demonstrates a positive impact of 0.042 on Family Study Conflict (FSC). This indicates that an increase of 1 unit in the family's income level results in an increase of 0.042 units in Family Study Conflict (FSC). Furthermore, A2 (It is challenging to continue your studies due to the high expenses of education) shows a positive impact of 0.010 on Family Study Conflict (FSC). This suggests that a 1-unit increase in study expenses leads to an increase of 0.010 units in Family Study Conflict (FSC). Lastly, A3 (Parents perceive their daughter's marriage as a solution to their economic difficulties, believing that they will have to support one less individual with food, clothing, and education) has a positive impact of 0.024 on Family Study Conflict (FSC). This means that a 1-unit increase in family stability results in an increase of 0.024 units in Family Study Conflict (FSC).

Table 3. Regression model of Academic performance and economic & religious reasons.

Model		Measurements		T	Sig.
		Coefficients	Std. error		
	(Constant)	3.531	0.393	8.991	0.000
	A1	-0.039	0.129	-0.299	0.765
	A2	0.046	0.063	0.733	0.464
	A3	-0.011	0.062	-0.175	0.862
	C1	-0.111	0.059	-1.870	0.063
	C2	0.162	0.061	2.667	0.008
Dependent variable: Academic performance					

Table 3 illustrates that all independent variables exert both positive and negative effects on Academic Performance (AP). All economic factors are deemed insignificant at the 10% level. A1 (I belong to a middle-income household (≤ 21500)) negatively affects Academic Performance (AP) by (0.039). This indicates that for every unit increase in family income, Academic Performance (AP) decreases by 0.039 units. Conversely, A2 (It is challenging to continue your studies due to the high expenses of education) positively influences Academic Performance (AP) by (0.046). This suggests that a one-unit rise in educational expenses results in an increase of 0.046 units in Academic Performance (AP). A3 (Parents view their daughter's marriage as a solution to their economic difficulties, believing it will reduce the number of dependents requiring food, clothing, and education) negatively impacts Academic Performance (AP) by (0.011). This means that a one-unit increase in family stability leads to a decrease of 0.011 units in Academic Performance (AP). Additionally, it has been observed that C1 and C2 are significant at the 10% level, with C2 also being significant at the 1% level. C1 (Lack of proper knowledge about religion) has a negative effect of 0.111 on Academic Performance (AP). This implies that if the lack of religious knowledge increases by 1 unit (in absolute terms), Academic Performance (AP) declines by 0.111 units. In this context, C2 (Religious misguidance of leaders) has a positive impact of (0.162) on Academic Performance (AP).

4.1.2. Pie Chart Illustrating Various Reasons for Marriage among Female Undergraduate Students

The following figure illustrates the primary reasons for marriage among female students in Dhaka city at the undergraduate level:

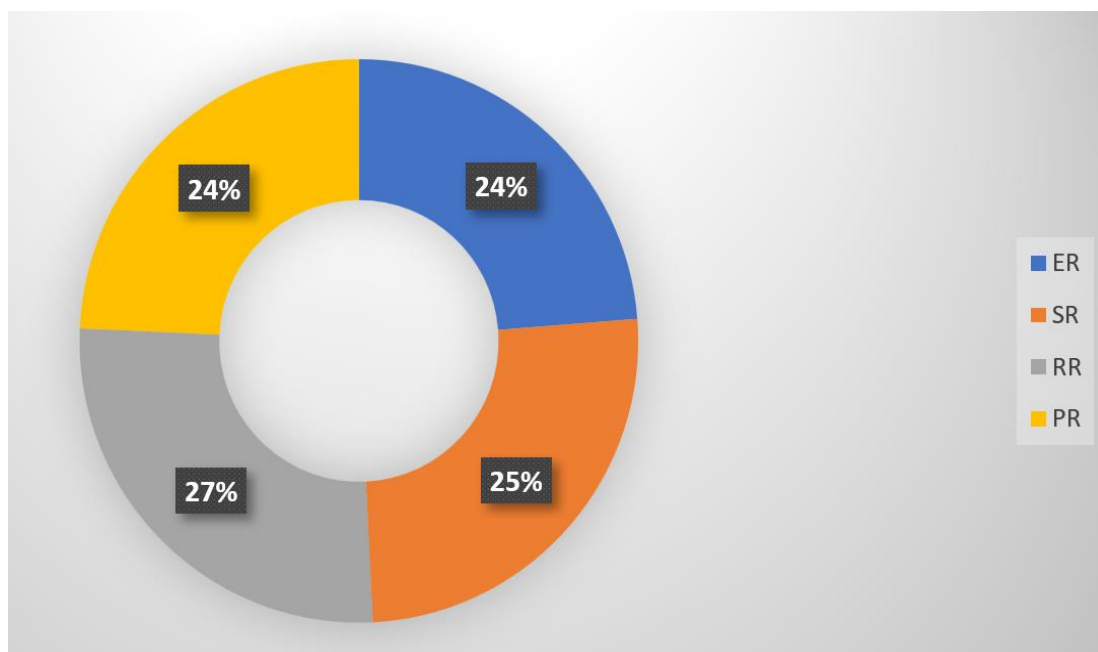
**Figure 2.** Reasons behind undergraduate female students' marriage.

Figure 2 illustrates a pie chart depicting the four reasons expressed by undergraduate female students regarding marriage. The economic reasons (ER) account for 24%, social reasons (SR) represent 25%, religious reasons (RR) make up 27%, and finally, personal reasons (PR) constitute 24%.

4.1.3. Effects of Female Students' Marriage at the Undergraduate Level

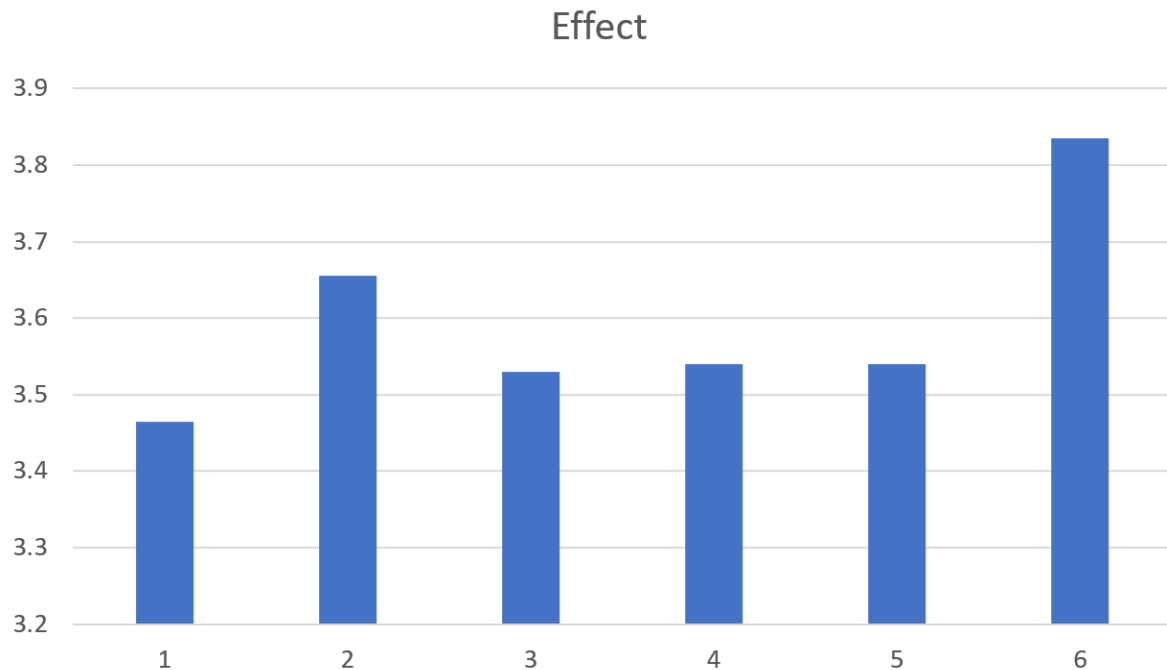


Figure 3. Effect of undergraduate female students' marriage.

Figure 3 presents a bar graph illustrating that the most significant impact arises from the conflict between Academic Performance (AP) and family chores, rated almost 4 (out of 5, shown in bar 6). This indicates that a majority of married female students feel that their academic pursuits are hindered by family responsibilities due to early marriage. Following this, the second most considerable impact is attributed to the multiple responsibilities associated with married life (bar 2). The least significant effects are noted in terms of hindrances to personal development.

5. CONCLUSION

The choice of female undergraduate students to marry while pursuing their studies is shaped by a multifaceted interaction of cultural norms, economic considerations, personal relationships, and the quest for stability and support. In numerous societies, social conventions highlight early marriage, often perceiving it as a significant milestone to be accomplished prior to the completion of higher education. This perspective can exert pressure on young women to place marriage above their educational and professional goals. The findings of this study indicate that religious reasons are the most influential factors for female students' marriage. These reasons have a considerable adverse effect on academic performance. Economic factors also impose pressure related to family and educational challenges. Therefore, religious leaders must assume a crucial role in addressing this issue. Governments should also support female students to continue their higher studies.

5.1. Policy Recommendations

Institutional Flexibility: This flexibility will assist married students in managing their time more effectively, balancing academic responsibilities with marital and possibly familial duties. Additionally, academic advisers should be trained to understand the distinct needs of married students and provide tailored guidance to help them successfully navigate their academic journeys. Establishing a dedicated support office for married students can ensure they receive ongoing and specific assistance throughout their educational experience.

Financial Assistance: Financial difficulties are a common concern for married students, particularly for those who may be financially supporting a spouse or children. To alleviate this challenge, educational institutions can offer tailored financial aid packages, including scholarships and grants specifically aimed at married students. These financial aids can help ease the pressure associated with managing college costs alongside household expenses.

Social Consideration: Establishing a nurturing community is essential for the well-being of married female students. Universities ought to form student clubs or support groups specifically for married students, enabling them to connect, share experiences, and provide mutual assistance. These clubs can organize events, workshops, and social activities designed to meet the unique needs of married students, fostering a sense of belonging and community. Additionally, institutions should enhance awareness and understanding among faculty and the broader student body regarding the challenges faced by married students.

Implementation and support of government policy: The government should establish a comprehensive policy aimed at assisting female undergraduate students who choose to marry while pursuing their studies, acknowledging the distinct challenges they face. This policy should include financial aid packages specifically tailored for married students to ease economic burdens, as well as provide access to flexible academic schedules, including online courses, to facilitate balancing academic and marital responsibilities.

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Institutional Review Board Statement: The study involved minimal risk and followed ethical guidelines for social science fieldwork. Formal approval from an Institutional Review Board was not required under the policies of Bangladesh University of Business and Technology (BUBT), Bangladesh. Informed verbal consent was obtained from all participants, and all data were anonymized to protect participant confidentiality.

Transparency: The authors state that the manuscript is honest, truthful, and transparent, that no key aspects of the investigation have been omitted, and that any differences from the study as planned have been clarified. This study followed all writing ethics.

Competing Interests: The authors declare that they have no competing interests.

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