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Influence of Early Marriage on Academic Achievement of Female Undergraduate Students in Rivers State Owned Universities

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ABSTRACT

This study examined the influence of early marriage on academic achievement of female undergraduate students in Rivers State owned universities. To achieve the purpose of the study, the researcher developed three objectives of the study, three research questions and three hypotheses that guided the conduct of the study. The research design used for the study was a descriptive survey design. The population of the study consisted of 277 married female undergraduate students in faculty of education Rivers State University and Ignatius Ajuru University of Education. The sample size of the study was 277 married female students. The study made use of census sampling procedure where all the entire population size is used for sample. The instrument used for data collection was a self-structured questionnaire titled "Influence of Early Marriage on Academic Achievement of Female Undergraduate Students Questionnaire". The data collected was analyzed using frequency table, weighted mean score and standard deviation for the research questions while the null hypotheses were tested using z-test statistical tool at 0.05 level of significance. Based on the data analysis, the finding of the study revealed that frequency, overburdened with domestic work, overburdened with child rearing, poverty and poor health resulting from early marriage affect the academic achievement of the students. Based on the findings, the study recommended that, it is recommended that government should organize awareness and orientation campaign on how to alleviate poverty through empowerment, it is recommended that school management organize enlightenment campaign for the female students on how maternal mortality affect the educational achievement, it is recommended that government should design a programme that would help students on how to prevent early pregnancy.

Keywords: Influence, Early Marriage, Academic Achievement, Female, Undergraduate Students

INTRODUCTION

Impacts of early marriage more negatively on girls in far larger number, with more intensity and is wide ranging. Child marriage is practised with the belief that it reduces promiscuity among girls. This is purely because of the importance attached to virginity. Often time's husbands want their wives to be virgins and for their parents, it is a great honour for their daughters to be found virgins by their husbands, and so girls are marriage off long before they attain maturity. The term early marriage or child marriage refers to any marriage of a child younger than 18years old in accordance to Article on the Convention on the Rights of the child. UNICEF (2015) describes it as both formal marriage and informal unions in which a girl lives with a partner as if married before the age of 18. It can also be defined as any marriage carried out below the age of 18 years before the girl is physically, physiologically and psychologically ready to shoulder the responsibilities of marriage and child bearing.

Bayisenge (2020) observed that African women in general marry at a much earlier age than their non- African counterparts, leading to early pregnancies. Besides having a negative impact on girls themselves, the practice of early marriage also has negative consequences on the children, families and society as a whole. UNICEF (2020) argues that it is not only girls that pay the price for early marriage but also the society as a whole. In addition, married girls have few social connections, restricted mobility,

limited control over resources and little or no power in their new households and are thus especially vulnerable to domestic violence. In countries like Niger Republic, Chad, Mali, Guinea and Nigeria the rate of early marriages is (60 percent), South Asia (46 percent) and countries with the highest rates of early marriages in Europe include Georgia (17 percent), Turkey (14 percent) and Ukraine (10 percent (UNICEF, 2005). At least 10 percent of adolescents marry before the age of 18 in Britain and France as captured in UNICEF, (2015). The most affected are among the most vulnerable and powerless; they are young, rural, uneducated, poor and female and their voices are rarely heard.

Early marriage typically defined as marriage before the age of 18 has a significant and often negative impact on the academic performance of those involved, especially girls. This social issue is prevalent in parts of Nigeria and other developing countries, where cultural norms, poverty, and gender inequality perpetuate the practice. Early marriage has a detrimental effect on academic performance by disrupting education, causing emotional and physical strain, reducing motivation, and creating role conflicts. It undermines educational attainment and limits future opportunities for affected youths, especially girls. It is against this background that the study examined the influence of early marriage on academic achievement of female undergraduate students in Rivers State owned Universities.

Concept of Early Marriage

Child marriage is defined by the World Health Organization (2019) as the period 15 and 19 years of age when girls contract a permanent sexual relationship. At both global and national levels, there has been growing concern about girl- child marriage age (UNICEF, 2001). Although uncommon in most developed countries, early marriages are still prevalent in developing countries around the world. In Rivers State, marriages among young girls are still a very serious problem particularly in rural areas and poor populations in urban areas. Research and literature have exposed a good number of factors for early marriages in the world and Rivers State in particular. These factors range from traditions and customs, religious ties and ignorance of the human rights. Also, early marriage is considered as a means of protecting girls from early sexuality, pregnancy and HIV/AIDS. This is because children themselves, according to existing literature have no decisions regarding their own marriage.

The term early marriage is used to refer to both formal marriages and informal unions in which a girl lives with a partner as if marriage before the age of 18 years (UNICEF, 2005). For UNIFPA (2006) early marriage is also known as child marriage and is defined as any marriage carried out below the age of 18 years, before the girl is physically, physiologically and psychologically ready to shoulder the responsibilities of marriage and childbearing. However, most of early marriages are arranged and based on the consent of parents and often fail to ensure the best interests of the girl child. Lack of an overarching definition of early marriage in international convention has generated some debates. Some scholars and activists argue that instead of looking for a universal age at which girls and boys should not marry, the focus should be put instead on eliminating the unwanted effects of early marriage. Bunting (2019) proposes that governments should be allowed to set the age of marriage below 18 years of age, but that the onus is on them to demonstrate that this lower age does not result in any discrimination or adverse consequences for women.

Early marriage is a formal or informal union before the age of 18, is a reality for both boys and girls, although girls are inappropriately the most affected. Early marriage is wide spread and can lead to a life time of disadvantage and deprivation. UNICEF, (2014) shows that early marriage prevalence has decreased slightly over the three decades, the rate of progress need to be scale up drastically, simply to offset population growth in the countries where practice is more common. Despite national laws and international agreement forbidden early marriage, the phenomenon is still wide spread in many developing countries with higher prevalence in sub – Sahara Africa more particularly in Nigeria, more than seven hundred millions (700,000,000) women alive today were married as children.

Therefore, early marriage is a significant risk factor for poor academic performance among female students. Girls who marry early are more likely to drop out of school, have lower attendance rates, and experience mental health problems. Therefore, interventions aimed at preventing early marriage and promoting girls' education should be a priority for policymakers, educators, and communities. High maternal mortality and morbidity is another problem associated with early marriage. The World Health Organization (WHO) estimates that the risk of death following pregnancy is twice as

great for women between 15 – 19 years of age, than for those between 20 – 24 years of age. The maternal mortality rate can be up to five times higher for girls between 10 – 14 years than women of 20 years of age. This study seeks to find answer to the question on the impact of early marriage on academic performance of Students

Early Pregnancy and Students Academic Achievement

Teenage is a stage in life in which the individual (male or female) begins to develop sexual characteristics. It is usually between the ages of 13-19 years (WHO 2013). At this stage in life, sexual desires are often at their peak. Teenagers are in what Bible calls “the bloom of youth” a time when their sexual organs develop and they become capable of having children. Pregnancy begins at the moment a single spectrum fertilized a matured ovum (egg). In a normal ejaculation during sexual intercourse, about 200, 400 million sperm are deposited into the upper vagina, of this number; a few thousand remain within the vaginal and die within 3 days. Only a few manage to make their way into the body of the uterus and move upward to the fallopian tubes where fertilization occurs.

However, to be pregnant is a right that is supposed to be shared with one’s life partners unfortunately, due to various reasons, it has been abused by our teenagers today. Statistically four in ten girls become pregnant before 20 years of age, and about 40% of teenage mothers are under 18 years of age (Awake, 2014). This is as a result of various factors, such as the effects of broken homes, ignorance of the conservancies of sexual activities, lack of self-respect on the part of some teenagers to experience sex, as well as their failure to take necessary precautions (for sample, having sexual intercourse without adequate contraception. This in turn has led to a high rate of school dropout, cycle of poverty, destitution, increased rate of abortion, emotional depression high level of delinquency, high mortality rate, reduced labour force as well as drop in the standard of living of the teenagers involved, their families and the society in general.

Teenage pregnancy is a national problem that affects the community and society at large (Spear, 2014). According to Farber (2013) the individual and social costs of teenage pregnancy increasingly result from unmarried young women choosing to keep and raise their children, often with compromised means for supporting and nurturing them. Teenage mothers become economically dependent due to their failed educational attainment, subsequent high fertility rates and greater occurrences of single-parent families. Not only is adolescent pregnancy economically costly, it poses various social consequences for teen mothers. Becoming an adolescent mother has been associated with lower educational attainment, which often leads to poverty and/or high school dropout. Pregnancy is one of the reasons commonly confessed by female secondary students for dropping out of secondary school (Schmidt, 2009). Pregnant secondary students are more likely to have lower career aspirations, attain less prestigious occupations, experience less satisfaction with career progress than their non-pregnant peers, and feel their future job choices are limited (Desirae, 2015).

Teenage mothers are more likely than older mothers to live in socio-economic deprivation, to be benefit-dependent, and to have lower education and literacy. They are less likely to receive social support from friends, family or their children’s fathers, and more likely to have mental health and substance abuse problems (Collins, 2010). According to Desirae, (2015) many adolescent mothers are less likely to secure a job or attend college because adolescent mothers often lack work experience, educational skills, and job training, they are less competitive in the workforce. As a result, a large number of teenage mothers are disproportionately poor, depending on public assistance to support them economically.

Teenage pregnancy rates vary from state to state, and they appear to be influenced by a couple of different factors. In general, states with the highest number of teens tend to have the highest number of teen pregnancies (Guttmacher, 2010). Educational outcomes of both the teen parent and the child are also critically impacted by teenage pregnancy. Children born through teenage pregnancy are also more likely to have lower Mathematics and reading test scores, and are more likely to be retained in school (Pilar, 2011). Pilar (2011) argued that teen mothers are not receiving the education to which they are entitled. It was suggested that school drop-out is a uniquely predictive factor of teenage pregnancy and a precursor to, rather than a consequence of becoming pregnant (Pilar, 2011). According to Hosie (2017), pregnant school girls do face with bullying by teachers or other students that were instrumental in their dislike of school.

Influence of Early Marriage on Women

The influence of early marriage for society and children Early marriages are still one of the most disturbing and painful problems in Nigerian society. Even today in some regions, especially in poor areas some families force their children, especially daughters to get married. Here we have some more details of the situation with the causes and effects of early marriage in the country. First of all, it should be said that marriage of a person under 18 years old is considered illegal according to the Child's Rights Act. Let's look at the effects of early marriage in more details. See also: Every year, 15 million girls are locked away from a better life. The ambitious Sustainable Development Goals (SDG) agenda serves to create progress that will improve lives across the world. But every year, 15 million girls are locked away from a better life. Child marriage is standing in the way of progress towards many of the 2030 Global Goals.

Child marriage traps girls and their families in a cycle of poverty: Women who are employed reinvest 90% of their earnings back into their families, lifting themselves, their children, their siblings and relatives out of poverty. But when a girl is married as a child, this can often mean the end of her education, and her ability to become financially independent. One girl's potential to lift an entire family, and even a community, out of poverty disappears. This is happening millions of times over. As the inter-generational cycle of poverty continues, youth unemployment and economic instability can lead to migration, conflict and violence.

Child marriage is linked to high global rates of maternal mortality: When girls become pregnant before their bodies are ready, they are at high risk of complications during pregnancy and childbirth, which endanger the life of both mother and child. Teenage birth rates are highest where child marriage is most prevalent. In fact, the risk of maternal mortality is highest for adolescent girls under 15 years old, and complications in pregnancy and childbirth are a leading cause of death among adolescent girls in developing countries⁵, leaving behind vulnerable orphaned children. As well as increased vulnerability to sexual and domestic violence⁶, survivors of the trauma of premature childbirth are at risk of long term and debilitating health complications, such as obstetric fistula, compromising their ability to work or return to school, while further stretching under-resourced health systems.

Child brides are more likely to contract HIV/AIDS: Adolescent girls are disproportionately affected by HIV.⁷ Girls who are married as adolescents to men who have had many previous sexual partners are even more likely to contract HIV due to a lack of sexual and reproductive health information, and a lack power to negotiate safe sex or refuse sex. Often they are subject to partner violence, which further increases their risk of contracting HIV. The tragedy of HIV/AIDS for girls come full circle as AIDS is a leading cause of death amongst adults. Orphans and girls from child-headed households are at higher risk of early marriage as they struggle to support themselves. In these desperate situations, when a girl cannot afford food or shelter, let alone school fees, entering into an early marriage can sometimes be seen as the only way to survive.

Child marriage locks away women's enormous potential to help solve global problems: The potential of so many girls to change the course of our planet's future remains our world's greatest untapped resource. For example, women in rural areas are often in charge of agricultural operations, and so they are best placed to implement sustainable agricultural, energy and environmental initiatives in their communities, which can help to address poverty and hunger, and in turn health and education, as well as increase resilience to climate change. A recent study suggests that a clear link has been established between girls' education and the mitigation of climate change, one reason being that educated women have smaller, healthier families, and in turn educate their children, leading to a virtuous cycle of development. However, when girls are excluded from education and locked away in an early marriage, they are often unable to gain the knowledge or earn the respect and decision-making power that they need to lead change in their communities. The Sustainable Development Goals are underpinned by investment in girls' education and gender equality. When a girl is excluded from education she is invisible and powerless. Our alumnae understand this powerlessness. They were once invisible. Now they know that inclusion is power.

Early pregnancy: In Nigeria, we can meet cases when 12 or even 10-year-old girls are forced into marriage. And the first effect that we can mention here is that the reproductive system of girls in such age is not ready for intimate activities and childbirth. As a result, a girl may suffer from numerous health issues, and pregnancy at early age is very harmful to the health of girls. In such cases, the pregnancy is harmful not only for young mother but for her child as well. Read more:

Domestic violence: This is another one of the side effects of early marriage. The wives in such marriages often become victims of violence, because of young age they can't resist any violent actions of an older husband. Such a situation is very harmful for psychological health of young wife. Read more:

Illiteracy Almost in every case when a young person gets married he or she doesn't continue education. Many parents think that a girl doesn't need education because she is a wife already. Young wives can't even finish the education in school.

Statement of the Problem

Early marriage is a symbol of poor orientation. Throughout the world, marriage is regarded as a moment of celebration and milestone in one's life. Sadly, the practice of early marriage involves the deprivation of fundamental human rights. Young girls are robbed of their youthfulness and required to take on roles, they are not emotionally prepared for. Majority of the young girls have no choice about the timing of marriage or about their partner. Some are coerced into marriage, while others are too tender to make an informed decision. Premature marriage deprives them of the opportunity for personal development as well as their rights to full reproductive health, wellbeing, education and participation in civil life.

The influence of early marriage on the educational attainment of female students in Rivers State Universities are well documented; mainly focusing on the challenges and prospects of early marriages, which including complicated childbirth, death of both newborn child and mother, becoming an economic burden to parents,, with frequent marital disputes, broken marriages, poverty for the couple or for one of the spouses in the marriage, loss of educational opportunities, poor family planning and risk abortions (CDS, 2008). Early marriage contributes to a series of negative consequences both for young girls and the society in which they live. For both girls and boys, early marriage has profound physical, intellectual, psychological and emotional impacts; cutting off educational and employment opportunities and chances of personal growth. Therefore, this research seeks to examine the influence of early marriage on the educational academic achievement of female students in Rivers State owned universities.

Purpose of the Study

The purpose of the study is to investigate the influence of early marriage on academic achievement of female undergraduate students in Rivers State owned universities. Specifically, the objectives of the study include the following:

1. To determine the influence of pregnancy, resulting from early marriage on academic achievement of female undergraduate students in Rivers State owned universities.
2. To determine the influence of overburdened with domestic work, resulting from early marriage on academic achievement of female undergraduate students in Rivers State owned universities.
3. To determine the influence of poverty resulting from early marriage on academic achievement of female undergraduate students in Rivers State owned universities.

Research Questions

The following research questions guided the conduct of the study:

1. To what extent does pregnancy, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities?
2. To what extent does overburdened with domestic work, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities?
3. To what extent does poverty resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities?

Hypotheses

The researcher formulates the following null hypotheses that guided the study.

1. There is no significant influence of pregnancy, resulting from early marriage on undergraduate of female students' academic achievement in Rivers State owned universities.
2. There is no significant influence of overburdened with domestic work, resulting from early marriage on undergraduate of female students' academic achievement in Rivers State owned universities.
3. There is no significant influence of poverty resulting from early marriage on undergraduate of female students' academic achievement in Rivers State owned universities.

RESEARCH METHOD

The research design that used for this study was descriptive survey design. This design gives a clear picture of early marriage and students' academic attainment among adolescent in public senior secondary schools in Rivers State. This design is suitable for this work because, it serves as a basis for the researcher in assessing the situation as a prerequisite for drawing conclusion. The population of the study consisted of 277 married female undergraduate students in faculty of education, Rivers State University and Ignatius Ajuru University of Education. The breakdown of the population is presented in Table 3.1 below. The sample size of the study was 277 married female undergraduate students in Rivers State University and Ignatius Ajuru University of Education. The study made use of census sampling procedure where all the entire population size is used for sample. The instrument used for data collection in the study is a self-structured questionnaire titled: "Influence of Early Marriage on Academic Achievement of Female Undergraduate Students Questionnaire". It was patterned on a modified 4 – point likert scale of Very High Extent (VHE) – 4 points, High Extent (HE) – 3 points, Low Extent (LE) – 2 points, and Very Low Extent (VLE) – 1 point. The data gathered were analyzed using frequency, mean score and standard deviation, for the research questions, while the null hypotheses were tested using z-test statistical tool at 0.05 level of significance.

RESULTS AND DISCUSSION

Research Question 1: To what extent does pregnancy, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities?

Table 1: Mean and standard deviation analysis on the extent pregnancy, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities

S/No	Questionnaire Items	RSU: n= 124			IAUE: n = 153		
		Mean \bar{x}	SD	High Extent	Mean \bar{x}	SD	High Extent
1.	Early marriage endangers the little girls hence their reproductive system of the girls is not really for intimate activities.	2.89	0.85	High Extent	2.95	0.86	High Extent
2.	Early marriage influences the girls because their reproductive system is not ready for child-birth.	2.86	0.83	High Extent	2.86	0.84	High Extent
3.	Early marriage makes the girls to suffer from numerous health issues	2.78	0.83	High Extent	2.91	0.85	High Extent
4.	Pregnancy at early age is very harmful to the health of the girls.	2.83	0.84	High Extent	2.82	0.84	High Extent
5.	Early marriage has negative influence on the academic attainment of the students.	2.86	0.84	High Extent	2.86	0.84	High Extent
Grand Total		2.84	0.84		2.88	0.85	

Source: Field Survey, 2025

Table 1 presents that items 1 to 5 have means of 2.89, 2.86, 2.78, 2.83, 2.86 for RSU students with standard deviations ranging from 0.85 to 0.84 and means of 2.95, 2.86, 2.91, 2.82, 2.86 for IAUE students with standard deviations ranging from 0.86 to 0.84 which indicate “High Extent” on the extent pregnancy, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities. Also, the grand means for RUS students and IAUE students are 2.84 and 2.88 respectively, further confirming a “High Extent” on the extent pregnancy, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities. Thus, it is found that pregnancy, resulting from early marriage has negative influence on academic achievement of female undergraduate students in Rivers State owned universities to a High Extent.

Research Question 2: To what extent does overburdened with domestic work, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities?

Table 2: Mean and standard deviation analysis on the extent overburdened with domestic work, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities

S/ No	Questionnaire Items	RSU: n= 124			IAUE: n = 153		
		Mean \bar{x}	SD		Mean \bar{x}	SD	
6.	Much work load of married women influences their educational attainment in secondary school.	2.86	0.84	High Extent	2.91	0.85	High Extent
7.	Financial burden students or married women academic attainment.	2.83	0.84	High Extent	2.95	0.86	High Extent
8.	Cumulative Stress on married students as a result of early marriage influences their academic attainment.	2.97	0.86	High Extent	2.98	0.86	High Extent
9.	Family stress has negative influences on the students’ academic attainment	2.94	0.86	High Extent	2.99	0.86	High Extent
10.	Married women perform poorly when their work load is high.	2.97	0.86	High Extent	2.98	0.86	High Extent
Grand Total		2.90	0.85		2.97	0.86	

Source: Field Survey, 2025

The information in table 2 shows that items 6 to 10 have means of 2.86, 2.83, 2.97, 2.94, 2.97 for RSU students with standard deviations ranging from 0.84 to 0.86 and means of 2.91, 2.95, 2.98, 2.99, 2.98 for IAUE students with standard deviations ranging from 0.85 to 0.86 indicating a “High Extent” on the extent overburdened with domestic work, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities. The grand means for RSU and IAUE students are respectively, 2.90 and 2.97, which is a confirmation of “High Extent” on the extent overburdened with domestic work, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities. The above results imply that overburdened with domestic work, resulting from early marriage has influence on academic achievement of female undergraduate students in Rivers State owned universities to a High Extent.

Research Question 3: To what extent does poverty resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities?

Table 3: Mean and standard deviation analysis on the extent poverty resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities

S/ No	Questionnaire Items	RSU: n= 124			IAUE: n = 153		
		Mean \bar{x}	SD		Mean \bar{x}	SD	
11.	Majority of the early married women are not employed thereby influencing their academics because of financial constrain.	2.83	0.84	High Extent	2.91	0.85	High Extent
12.	Early marriage to a large extent leads to the end of the woman or female education.	2.72	0.82	High Extent	2.86	0.84	High Extent
13.	Early marriage makes women to lack the ability to become financially independents	2.75	0.83	High Extent	2.93	0.85	High Extent
14.	Parents of a married girl leave the financial responsibility of the girl to her husband even when the husband may not be financially strong.	2.69	0.82	High Extent	2.95	0.86	High Extent
15.	Poverty as an influence of early marriage has negative influence on the educational attainment of the people.	2.67	0.82	High Extent	2.87	0.85	High Extent
Grand Total		2.73	0.83		2.90	0.85	

Source: Field Survey, 2025

Table 3 presents that items 11 to 15 have means of 2.83, 2.73, 2.75, 2.69, 2.67 for RSU students with standard deviations ranging from 0.84 to 0.82 and means of 2.91, 2.86, 2.93, 2.95, 2.87 for IAUE students with standard deviations ranging from 0.85 to 0.85 which indicate “High Extent” on the extent poverty resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities. Also, the grand means for RSU students and IAUE students are 2.73 and 2.90 respectively, further confirming a “High Extent” on the extent poverty resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities. However, it was found that poverty resulting from early marriage influence the academic achievement of female undergraduate students in Rivers State owned universities to a High Extent.

Test of Hypotheses

Hypothesis 1: There is no significant influence of pregnancy, resulting from early marriage on undergraduate of female students’ academic achievement in Rivers State owned universities

Table 4: Z-test Analysis of significant influence of pregnancy, resulting from early marriage on undergraduate of female students’ academic achievement in Rivers State owned universities

Status	N	Mean \bar{x}	Standard Deviation	z-cal	z-crit	Decision
RSU	124	2.84	0.84	1.29	1.96	Accepted
IAUE	153	2.88	0.85			

The analysis in Table 4 revealed that the z-cal of 1.29 is less than the z-crit of 1.96. Therefore, the calculated z-ratio is not statistically significant at a 0.05 level of significance since it is smaller than the given critical value of z-ratio. So, the hypothesis 1 is thus accepted and the conclusion is that there is no significant influence of pregnancy, resulting from early marriage on undergraduate of female students' academic achievement in Rivers State owned universities.

Hypothesis 2: There is no significant influence of overburdened with domestic work, resulting from early marriage on undergraduate of female students' academic achievement in Rivers State owned universities.

Table 5: Z-test Analysis of significant influence of overburdened with domestic work, resulting from early marriage on undergraduate of female students' academic achievement in Rivers State owned universities

Status	N	Mean \bar{X}	Standard Deviation	z-cal	z-crit	Decision
RSU	124	2.90	0.85	1.24	1.96	Accepted
IAUE	153	2.97	0.86			

The analysis on Table 5 indicated that the z-cal of 1.24 is less than the z-crit of 1.96. Therefore, the calculated z-ratio is not statistically significant at the 0.05 level of significance, since it is less than the given critical value of z-ratio. Therefore, the hypothesis 2 is thus accepted, and the conclusion is that there is no significant influence of overburdened with domestic work, resulting from early marriage on undergraduate of female students' academic achievement in Rivers State owned universities.

Hypothesis 3: There is no significant influence of poverty resulting from early marriage on undergraduate of female students' academic achievement in Rivers State owned universities

Table 6: Z-test Analysis of significant influence of poverty resulting from early marriage on undergraduate of female students' academic achievement in Rivers State owned universities

Status	N	Mean \bar{X}	Standard Deviation	z-cal	z-crit	Decision
RSU	124	2.73	0.83	1.21	1.96	Accepted
IAUE	153	2.90	0.85			

The analysis in Table 6 revealed that the z-cal of 1.21 is less than the z-crit of 1.96. Therefore, the calculated z-ratio is not statistically significant at a 0.05 level of significance since it is smaller than the given critical value of z-ratio. So, the hypothesis 3 is thus accepted and the conclusion is that there is no significant influence of poverty resulting from early marriage on undergraduate of female students' academic achievement in Rivers State owned universities.

Discussion of Findings

The finding of the study on research question one: to what extent does pregnancy, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities showed that Pregnancy as one of the influence of early marriage, influences the educational attainment of female undergraduate students in Rivers State owned universities. This finding was in line with Travers and Cooper (2016) who observed that early marriage endangers the little girls hence their reproductive system of the girls is not really for intimate activities. The study still revealed that the respondents agreed on the fact that early marriage influences the girls because their reproductive system is not ready for child-birth. It was also observed from the analysis that the respondents accepted the point that early marriage makes the girls to suffer from numerous health

issues. The study indicated that the respondents agreed on the view that pregnancy at early age is very harmful to the health of the girls. The analysis still showed that the respondents accepted the point that early marriage has negative influence on the academic attainment of the students.

The finding of the study on research question two: to what extent does overburdened with domestic work, resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities revealed that overburdened with domestic work over-load influence academic achievement of female undergraduate students in Rivers State owned universities. This finding was in line with Hsiao & Barak, (2014) who reviewed that much work load of married women influences their educational attainment in secondary school. The study still indicated that the respondents agreed on the view that financial burden students or married women academic attainment. It was also observed in the analysis that the respondents accepted the fact that cumulative Stress on married students as a result of early marriage influences their academic attainment. The study showed that the respondents agreed on the point that family stress has negative influence on the students' academic attainment. The analysis revealed that the respondents accepted the fact that married women perform poorly when their work load is high.

The finding of the study on research question three: To what extent does poverty resulting from early marriage influence academic achievement of female undergraduate students in Rivers State owned universities indicated that poverty as one of the influence of early marriage influence the educational attainment of female undergraduate students in Rivers State owned universities. This finding was in line with Hsiao & Barak, (2014) who reviewed that majority of the early married women are not employed thereby influencing their academics because of financial constrain. The study still indicated that the respondents agreed on the view that when a girl is married as a child, it can lead to the end of her education. It was also observed in the analysis that the respondents accepted the fact that early marriage makes women to lack the ability to become financially independents. The study showed that the respondents agreed on the point that parents of a married girl leave the financial responsibility for their husband even when the man may not be financially strong. The analysis revealed that the respondents accepted the fact that poverty as an influence of early marriage has negative influence on the educational attainment.

CONCLUSION

Based on the findings of this study, the researcher concludes that poverty, rate of maternal mortality and early pregnancy influence the educational achievement of female undergraduate students in Rivers State owned Universities. The study also deduced that early marriage represents one of the greatest challenges of girl-child education in our time. It has considerable implications for social development of child prides, in terms of low levels of education, poor health and lack of personal autonomy. It constitutes a violation of the rights of the girls who are forced to marry early and it profoundly affects their life through substantially lower education prospects.

RECOMMENDATIONS

The following recommendations were proffered based on the findings of this study.

1. It is recommended that government should organize awareness and orientation campaign on how to alleviate poverty through empowerment hence it is an influence of early marriage.
2. It is recommended that school management organize enlightenment campaign for the female students on how rate of maternal mortality influence the educational achievement of female undergraduate students in Rivers State owned universities.
3. It is recommended that government should design a programme that would help teachers and students on how to prevent early pregnancy because of its influence on the educational achievement of female undergraduate students in Rivers State owned universities.

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