

MARRIAGE REGSTRATION

A PATHWAY TO PROTECTION AND EMPOWERMENT



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Executive summary

The aim of this study was to analyse and assess the current marriage registration system in Bangladesh in order to identify recommendations for both process and system improvements, noting the development potential of effective marriage registration:

- universal and inclusive marriage registration to protect womens' rights;
- the utilisation of marriage registration to reduce the occurence of child marriage;
- better data about the family and the household as part of a CRVS system to enable informed policy and decision making for better outcomes for all Bangladeshis.

The analysis of the current situation was conducted through desk-based research, a survey, and key informant interviews with key stakeholders, marriage registrars, religious leaders, and brides and bridegrooms. This included an assessment of existing registration processes, people's knowledge of marriage registration and attitudes towards it, supporting IT systems and existing initiatives, which identified a number of key findings:

- 1. Not all marriages can be registered in Bangladesh due to the absence of an inclusive legal framework e.g. there is no legal way for a Buddhist to register their marriage.
- 2. The continued occurrence of traditional underage marriage practices and fraud prevents registration from occurring.
- 3. There is no clear unified marriage registration process or standards and practices vary from religion to religion.
- 4. Marriage registration rates are generally high (survey showed 79.5% of respondents had registered a marriage with a marriage registrar) but this may be due to the lack of clarity of what constitutes formal marriage registration. Rates of certification are low due to the lack of need for the document.
- 5. There is a lack of understanding on marriage registration and its importance amongst civilians
- 6. The number and availability of Marriage Registrars is limited.
- 7. Marriage Registrars are not government employees so there is little accountability and motivation for them to register marriages.
- 8. Marriage registration is still a paper-based process meaning there is no centralised view of marriage registration levels or discrepancies.
- 9. Marriage registration data is not used to inform decision-making as part of an integrated CRVS system.

Based on the report's findings, it is clear that there are numerous opportunities that exist in Bangladesh to strengthen the marriage registration system as part of a wider CRVS ecosystem. While technology offers lots of exciting possibilities, technology alone cannot transform these systems, and an integrated approach to system strengthening should be adopted. In outlining a programme of work to strengthen marriage registration in Bangladesh, the following strategies, as part of an integrated programme, should be considered:

- 1. Standardise and simplify the marriage registration process across Bangladesh, updating the rules and regulations to be inclusive.
- 2. Digitise marriage registration (data collection, processing and sharing) as part of an integrated digital CRVS system.
- 3. Simplify certificate issuance and enable verification of marriage by authorised actors.
- 4. Verify the age of brides and bridegrooms before marriage and consider registering them if they are solemnized.

- 5. Extend the role of Marriage Registrar to all relevant religious leaders and allow registrars to marry any type of marriage.
- 6. Incentivisation of marriage registration by Marriage Registrars
- 7. Communicate the value of marriage registration for women and families.
- 8. Educate people on marriage registration and its importance
- 9. Visualise marriage registration data along with other vital events so that it is meaningful and actionable for policy makers.
- 10. Achieve universal, quality birth registration in order to enable reliable age verification and easy form creation
- 11. Develop a marriage registration strategy as part of the CRVS++ initiative and establish active marriage registration focused governance mechanisms to implement this strategy

Context

Bangladesh is a lower-middle-income country in Southern Asia bordering India and Myanmar. It has a population of 166 million people with an average expected life expectancy of 72 years at birth. 88.4% of the population is Muslim while the remaining 11.6% are Christian, Hindu, Buddhist and other minority religions.¹

Strengthening Civil Registration and Vital Statistics (CRVS) systems has been given a special importance in Bangladesh. The government has laid out a vision for CRVS, an integrated approach combining vital event registration with unique identification (UID), which provides the foundation for the government service delivery, including the provision of social protection. The commitment to this vision has been underlined by the "whole of government" approach adopted, which is led by the Cabinet Division and includes a national level interministerial coordination and supervision committee known as the CRVS related Steering Committee which consists of 22 member organizations.²

While great progress has been achieved in birth and death registration, marriage registration rates remain low and the process itself is still paper-based. In 2019, the country-wide marital status stood at approximately 61%, with the average marriage age being 25 for men and 18 for women. Despite marriage registration being mandatory for Muslims, the systems that support registration are paper-based and the data associated with registration is not centralised or usable for evidence-based decision-making.

The importance of marriage registration has been recognised as critical to help achieve the government's target of eradicating child marriage by 2041³. By increasing the rate of marriage registration, an opportunity exists to prevent marriage of underage girls and boys by checking their age in an integrated CRVS system. Plans are underway to develop an online marriage and divorce registration system that will be integrated with BDRIS (the digital birth and death registration system), which will support age verification.⁴

Objective and Scope of Study

The objective of this study is to assess the current state of marriage registration in Bangladesh, including:

- 1. Current rates of marriage registration by location (urban, rural and peri-urban), religion and socio-economic status
- 2. Knowledge and perception of marriage registration
- 3. Motivations and challenges of marriage registration in Bangladesh
- 4. Strengths and deficiencies of the current processes
- 5. Process and experience of service providers and bride and groom

¹ Bangladesh Sample Vital Statistics, 2019, [Online]. http://203.112.218.65:8008/

² UNICEF ROSA Status of Civil Registration and Vital Statistics in South Asia Countries 2019, [Online]. https://getinthepicture.org/sites/default/files/resources/UNICEF%20ROSA%20Status%20of%20Civil%20Registration%20and%20Vital%20Statistics%20in%20South%20Asia%20Countries%202019.pdf

³ Accelerated action needed to end child marriage in Bangladesh by 2030, 2019, [Online]. https://www.unicef.org/bangladesh/en/press-releases/accelerated-action-needed-end-child-marriage-bangladesh-2030

⁴ CRVS in Bangladesh and COVID-19 Response,[Online]. https://www.unescap.org/sites/default/d8files/event-documents/CRVS_in_Bangladesh_Side_Event_APFS_D_CRVS_25Mar2021.pdf

Based on these findings, a number of recommendations will be made that could contribute to increased marriage registration rates in the country and more effective registration processing and use of data.

The scope of the study will include Muslim, Hindu, Christian and Buddhist marriages.

Methodology

The methodology for this study was split into 5 stages:

Stage 1: Desk review

In-depth research on laws and regulations, existing analysis on marriage registration, and global best practices were conducted to gain a deeper understanding of the current state of marriage registration in Bangladesh and opportunities for growth.

Stage 2: Qualitative key informant interviews

Key informant interviews (full list in Annex A) were conducted remotely with policy makers, service providers, and end beneficiaries to derive insights on the strengths and weaknesses of the existing marriage registration system, development of marriage registration laws, and opportunities for digitization.

Stage 3: Quantitative survey

Surveys were carried out in 3 districts, Dhaka, Bhola and Nilphamari, with respondents from different faiths (Muslim, Hindu, Christian, Buddhist), sex, age, socio-economic classification, and duration in marriage to understand: marriage registration rates, attitudes and motivations associated with marriage and marriage registration, and knowledge of marriage registration.

Stage 4: System and process assessment

The **CRVS Digitisation Guidebook**⁵ was used as a framework to assess current processes and systems and identify opportunities for improvement, including the use of technology to enhance marriage registration.

Stage 5: Recommendations to increase marriage registration rates

Based on the findings, recommendations are provided on opportunities for digitization, amendments to regulations that could promote registration, suggestions on ways to enhance marriage registration efficiencies, and thoughts on ways to promote increased engagement with marriage registration.

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⁵ http://www.crvs-dgb.org/en/

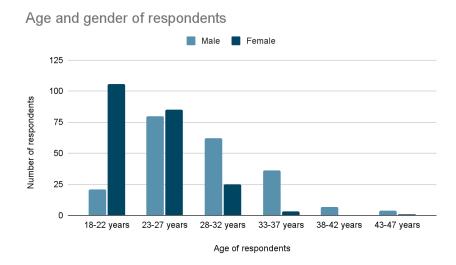
Demographic information of survey respondents

Sampling selection

A sample size of 430 was considered for this study spread over 3 locations: Dhaka (city corporation), Nilphamari (rural) and Bhola (peri-urban), and across Bangladesh's main religious communities: Muslim, Hindu, Christian and Buddhist. Two sampling techniques were employed, random selection for Muslim participants who form 88.2% of the country's population, and snowballing for the minority religious groups e.g. Christians, Hindus and Buddhists who represent 11.6% of the remaining population. Other considerations made include: gender, age, socio-economic classification, marital status, and level of education.

Gender and age

52% of the respondents were female while the remaining 48% were male. The respondents fell across 6 age brackets as illustrated (right). The 23-27 year old age bracket had the highest number of participants at 165 while the 18-22 years age group had the second highest number at 127. Overall the gender split between male and female was 48:51, with more female participants in the 18-22 year and 23-27 year age brackets, and more males in subsequent age brackets.



⁶ Bangladesh Sample Vital Statistics, 2019, [Online]. http://203.112.218.65:8008/

Location and religion

The respondents came from 3 districts Dhaka, Bhola, Nilphamari which were representative of City, Peri-Urban and Rural locations. The respondents' religious background were in the ratio of 77:15:8 for Muslim, Hindu, and Others (Christian and Buddhist) which closely reflects Bangladesh's national religious communities' ratio of 88:10:2.

While Dhaka North is a largely a wealthy area, it is important to note that the survey was not conducted with the wealthiest people as it was difficult to access them. The survey was conducted in Adabor, Kalachandpur, and Notun Bazar.

Table: Location and religious background of respondents

Type of District location			Total			
location		Muslim	Hindu	Christian	Buddhist	
City corporation	Dhaka (South)	80	12	0	8	100
	Dhaka (North)	66	20	12	2	100
Peri-Urban	Bhola	81	14	5		100
Rural	Nilphamari	102	20	8		130
Grand total		329	66	25	10	430

Marital status and marriage registration rates

99% of survey respondents reported they were married while only a small percentage were divorced (0.2%), widowed (0.2%) or abandoned (0.5%). All married respondents had been married in the past 10 years. Five types of marriages were recorded in the survey: Muslim, Hindu, Christian, Buddhist and Special.

While Buddhist marriages are included in the data, it is important to know that while respondents said they were married, there is no formal legal mechanism to register a Buddhist marriage at this time. The figure has been included to represent the response to the question of whether their marriage was registered by a Marriage Registrar or Kazi.

Out of 6 Special marriages, known to community members as "Court marriages", five of these were conducted between two Muslims and not between people from different religions.

According to survey data shared below, marriage registration rates are generally high - 79.5% of marriages have been registered. Hindu marriages have the lowest registration rate with only 28.8% of respondents who we spoke to having registered their marriage.

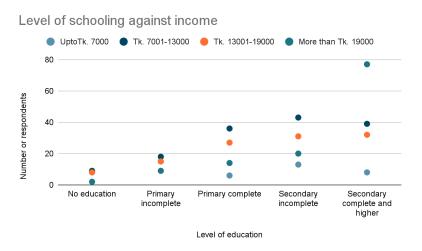
Table: Marriage registration status by religion

Type of marriage	Number of respondents	Number of marriages registered	Proportion of registered marriages (%)
Muslim	323	290	89.8%
Hindu	66	19	28.8%
Christian (registered in Church)	25	19	76%
Buddhist (registered in practice, not legally)	10	8	80%
Special	6	6	100%
Total	430	342	79.5%

Income distribution

Only 6% of the respondents had no education while the majority had at least been to primary school. From the sample, the level of education increased the probability of earning higher incomes for example while only a handful (1.6%) of people with no education made more than Tk 19,000, the number increased by 39x (63.1%) for people with secondary school education and higher.

Figure: Income distribution and educational background of the respondents



As you can see below, there is very little difference in levels of marriage registration between people with different income levels.

Table: Marriage registration status by socio-economic level

	Т	otal	UptoTI	k. 7000	Tk. 700	1-13000	Tk. 13001	I-19000	<tk. 1<="" th=""><th>9000</th></tk.>	9000
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Yes	342	79.5	41	82.0	118	81.4	88	77.9	95	77.9
No	88	20.5	9	18.0	27	18.6	25	22.1	27	22.1
Total	430	100.0	50	100.0	145	100.0	113	100.0	122	100.0

Location also appears to have little impact on whether marriages get registered or not. While marriage registration rates are generally high - Dhaka North had the lowest reported rates at 69% - they are 20% higher in Bhola (90%), a peri-urban location, and 11.5% higher in Nilphamari, a rural location.

Table: Marriage registration status by location

	То	tal	Dhaka	CC (S)	Dhaka	CC (N)	Nilpha	mari	Bh	ola
	Count	Col %	Count	Col %	Count	Col %	Count	Col %	Count	Col %
Yes	342	79.5	77	77.0	69	69.0	106	81.5	90	90.0
No	88	20.5	23	23.0	31	31.0	24	18.5	10	10.0
N	430	100.0	100	100.0	100	100.0	130	100.0	100	100.0

Benefits of marriage registration

Marriage registration is a core part of a functioning CRVS system and an important mechanism by which to protect people's rights. As the CRVS Centre of Excellence posits, "Marriage registration can prevent child marriage, ensure inheritance rights, and enable paternity recognition, fair divorce, and benefits linked to marriage".

There are a number of benefits of marriage registration, recognised by the Government of Bangladesh.

• Legal proof of marriage

Marriage registration creates a permanent record of the union between two people and the marriage certificate acts as documentary evidence. The requirements for marriage registration such as presence of witnesses and collection of information on the characteristics of the event and the parties to the marriage, make it undeniable and therefore difficult for either party to abscond marital responsibilities.

Prevention of child marriage

While progress has been made, Bangladesh continues to have the highest rates of child marriage in South Asia. 51% of women who are currently aged 20-24 were married while they were still children. As a result, the country is home to 38 million child brides who were married before their 18th birthday, including 13 million who married before the age of 15°. If child marriage can be prevented, a number of health, social and economic benefits will be realised including reduced maternal mortality and stunting, increased participation from girls in education, and long-term benefits for the economy, all aspects of achieving Sustanable Development Goal 5.

The Government of Bangladesh has recognised the importance of marriage registration as a mechanism with which to prevent child marriage, ensuring that the marriage of children is forbidden by law and not carried out by Registrars. It is now widely known that the legal ages for women and men to be married are 18 and 21 respectively and Marriage Registrars are not allowed to register the marriages of underage boys and girls. Despite this, cultural practices remain and unless marriage registration becomes mandatory in practice, the ability to identify and prevent child marriages through this mechanism, remains futile, while religious marriages continue to take place without registration.

Legitimation of children⁹

Marriage registration helps to grant parental rights to a child such as custody and child support, and proves a child's legal claim to inheritance. Legitimation of children helps protect children despite the state of the relationship between the mother and the father.

⁷ Knowledge Briefs on Gender and CRVS, CRVS Centre of Excellence, [Online} https://idl-bnc-idrc.dspacedirect.org/bitstream/handle/10625/57452/IDL-57452.pdf?sequence=2&isAllowed=v

⁸ UNICEF Press Release, *Accelerated action needed to end child marriage in Bangladesh by 2030,* 7th October 2020

⁹ Guidelines on the Legislative Framework for Civil Registration, Vital Statistics and Identity Management, 2019, [Online].

 $[\]underline{\text{https://unstats.un.org/unsd/demographic-social/Standards-and-Methods/files/Handbooks/crvs/CRVS_GO}\\ \underline{\text{LF_Final_Draft-E.pdf}}$

• Prevention of fraud

Marriage registration curbs fraud such as bigamy (when one enters into a marrriage contract with another person while still remaining married to another without their knowledge or consent). Bigamy is common practice to avoid legal responsibilities associated with a registered marriage.

Protection during divorce¹⁰

A married couple that has registered their marriage is more likely to achieve fair compensation of entitlements during divorce than one with an unregistered marriage. For example In Bangladesh, Muslim women are entitled to the recovery of *mahr* (agreed contractual payments made by the bridegroom to the bride during marriage) and maintenance. Further it is easier for non-financial contributions e.g. housework work to be considered in the settlement of matrimonial property for registered marriages. According to survey results, 83% of women are involved in household work and therefore marriage registration would be paramount to safeguard such non-monetary contributions in the event of divorce.

Protection of rights to property¹¹

Either party of a registered marriage has an easier time establishing legal claim to property, inheritance and cash benefits such as pension and insurance when there is official documentation i.e. a marriage certificate. This is especially useful in the event of death of a spouse before a will is established. Any party to an unregistered marriage in the same scenario could face a myriad of challenges accessing the property or benefits and in many cases are prone to harassment from competing parties e.g. relatives of the late spouse.

Acquiring a nationality¹²

According to Bangladesh Citizenship (Temporary Provisions) Rules, 1978, one of the ways a spouse can be granted Bangladesh citizenship is through marriage to a Bangladeshi provided they have lived in Bangladesh for at least 2 years (for women) and 5 years (for men). Acquiring citizenship comes with benefits such as the possibility of family reunification and permanent residency which enable a couple to settle down and develop closer social ties.

¹⁰ "Will I Get My Dues Before I Die?" Harm to Women from Bangladesh's Discriminatory Laws on Marriage, Separation, and Divorce, [Online].

https://www.hrw.org/sites/default/files/reports/bangladesh0912ForUpload.pdf

¹¹ Guidelines on the Legislative Framework for Civil Registration, Vital Statistics and Identity Management, 2019, [Online].

https://unstats.un.org/unsd/demographic-social/Standards-and-Methods/files/Handbooks/crvs/CRVS_GO LF Final Draft-E.pdf

¹² Bangladesh Citizenship (Temporary Provisions) Rules, 1978, [Online]. https://www.refworld.org/docid/3ae6b5688.html

Current state of marriage registration in Bangladesh

According to 2019 Government of Bangladesh national statistics, 59.3% of men were currently married and 63.9% of women (the difference in rates could be as a result of polygamy).¹³ In an interview with the Joint Secretary for the Ministry of Law, Justice and Parliamentary Affairs (MLJPA), Ummey Kulsum observed that "Marriage registration and divorce registration rates have increased in the last 5 years due to the need for documentation as proof and for creating awareness for women and child protection".

While there is no official data available on marriage registration rates in Bangladesh, according to the survey conducted as part of this study, out of 99.1% respondents who said that they were married, 79.5% had registered their marriage.

One of Bangladesh's biggest social challenges is that of early and forced child marriage, with the highest rate of child marriage in South Asia. The Government of Bangladesh recognises the importance of marriage registration, especially as a mechanism by which to help achieve their goals of ending child marriage and achieving the targets of Sustainable Development Goal 5, "to achieve gender equality and empower all women and girls".

Government strategy for marriage registration

Marriage registration is a core component of the government's holistic CRVS++ strategy. The CRVS++ strategy includes the registration and certification of births, deaths, marriages, divorces, adoption and migration. It includes a strong digitisation component, aiming to leverage the opportunities that digital systems provide to help realise individual's rights and bring about improved socio-economic conditions. While great progress has been made in the area of birth and death registration, with the development of the Birth and Death Registration Information System (BDRIS), marriage registration progress is slower and remains a manual process. As Anir Chowdhury, senior CRVS advisor to the Cabinet Division shared in an interview, there are a number of priorities in this strategy that include linking birth registration with health ID, student ID, National ID, and marriage registration for the purposes of age verification. By developing an integrated digital CRVS system, the country will have a more accurate idea of people's ages (through a complete birth registry) that can subsequently be used by Marriage Registrars to check the age of brides and bridegrooms when they plan to get married.

The MLJPA has recently submitted a proposal to the Planning Commission to make marriage and divorce registration systems more effective through the development of a digital marriage registration system. They plan to run a pilot project of a digital marriage registration system in 10 districts, after which learnings will be incorporated into a system that they hope will be scaled up to all 64 districts. Further details of the planned system and project were not available.

Governance structures and mechanisms

Marriage registration is currently governed by a number of pieces of legislation, specific to the religion that is party to the marriage (Muslim, Hindu, Christian, Special Marriage) as well as general laws that apply to everyone. These laws are detailed and described below.

¹³ Bangladesh Sample Vital Statistics, 2019, [Online] https://app.luminpdf.com/viewer/60d4419105c0450012834371

In terms of a working governance structure, there is currently no active working group to coordinate marriage registration system strengthening activities. While the Cabinet Division continues to take a leading role in the coordination of the implementation of the CRVS++ strategy, marriage registration specific activities have yet to be fleshed out in as much detail as birth and death registration.

Religion	Current legislation	Description
Muslim	The Muslim Marriages and Divorces (Registration) Act, 1974 ¹⁴	Act that governs the registration of Muslim marriages and divorces. It provides guidance on: Registration of marriages solemnized by anyone other than the Nikah Registrar Registration of marriages solemnized by the Nikah Registrar Dutties of the Nikah Registrar Registration of divorce Custody of the register The law is brief and does not cover marriage registration requirements or legal minimum marriage age
	Muslim Family Laws Ordinance 1961 (makes registration mandatory) ¹⁵	Act that provides additional recommendations on the Commission of Marriage and Family Laws. It covers: Registration of marriages Succession Polygamy Dissolution of marriage Dower Maintenance
Christian	The Christian Marriage Act, 1872 ¹⁶	Act that governs solemnization and registration of Christian Marriages. The Act is detailed and covers: • Persons who can solemnize Christian marriages • Time and place at which marriages may be solemnized • Solemnization process under different actors e.g. by the Minister of Religion or by a Marriage Registrar • Marriage registration • Penalties related to marriage registration e.g. solemnization without witnesses The Act specifies the legal minimum marriage ages as 16 years for men and 13 years for women
Hindu	Hindu Marriage Registration Act, 2012 ¹⁷	Act that governs the registration of Hindu marriages and covers: • Appointment of Marriage Registrars • Marriage registration procedure and fees • Inspection and preservation of registration books • Supervision and control of marriage registration The law is short and does not specify the legal minimum age or requirements for marriage registration
Special Marriage	The Special Marriage Act, 1872 ¹⁸	Act that enables marriage registration between people that do not profess any religion. It has provisions on:

¹⁴ Muslim Marriage Registration Legislation, [Online] http://bdlaws.minlaw.gov.bd/act-details-476.html

¹⁵ The Muslim Family Laws Ordinance, 1961, [Online]. http://bdlaws.minlaw.gov.bd/act-305.html

¹⁶ The Christian Marriage Act, 1872 [Online] http://bdlaws.minlaw.gov.bd/act-details-27.html

¹⁷ Hindu Marriage Registration Act, 2012, [Online]. http://bdlaws.minlaw.gov.bd/act-1105.html

¹⁸ The Special Marriage Act, 1872, [Online]. http://bdlaws.minlaw.gov.bd/act-details-25.html

		 Conditions for marriage Appointment of Marriage Registrars Solemnization Registration and related fees Succession Adoption According to this law, the legal minimum marriage age is 18 years for men and 14 years for women.
Buddhist	Solemnization is governed through social customs and religious rituals under the 3 laws below:	No legislation exists for Buddhist marriage registration.
General laws	Family Court Ordinance 1985 ¹⁹	Act that aims at resolving domestic disputes related to the following: Dissolution of marriage Restitution of conjugal rights Dower Maintenance; Guardianship and custody of children.
	Dowry Prohibition Act, 1980 ²⁰	This Act was formed to protect women and girls from dowry-related violence e.g. torture by husbands. It covers: • Penalties for giving or taking dowry • Penalties for demanding dowry • Agreements for giving/ taking dowry
	Women and Children Repression Prevention Act, 2003 ²¹	This Act was formed to protect women and children from violence and introduced punishment of sexual abuse and sexual harassment.

Assessment of Bangladesh Marriage Registration Laws against United Nations Guidance²²

Marriage registration procedures vary from country to country, however, the United Nations have set out best practices to consider when establishing a rights-based marriage registration system. In the table below, Bangladesh's current policies and procedures are assessed against these guidelines.

Field	UN Guidelines	Bangladesh Current Practices
Age	Men and women of full age, without	Muslim Marriages and Divorces (Registration) Act,

https://evaw-global-database.unwomen.org/en/countries/asia/bangladesh/2000/prevention-of-cruelty-against-women-and-children-act-2000

¹⁹ The Family Courts Ordinance, 1985, [Online]. http://bdlaws.minlaw.gov.bd/act-details-682.html

²⁰ The Dowry Prohibition Act, 1980, [Online].http://bdlaws.minlaw.gov.bd/act-607.html

²¹ Prevention of Cruelty against Women and Children Act, [Online].

²² Convention on Consent to Marriage, Minimum Age for Marriage and Registration of Marriages, [Online]. https://www.ohchr.org/EN/ProfessionalInterest/Pages/MinimumAgeForMarriage.aspx

any limitation due to race, nationality or religion, have the right to marry and to found a family. They are entitled to equal rights as to marriage, during marriage and at its dissolution

1974 23 and Hindu Marriage registration Act 201224

Minimum legal age 21 for men and women 18 for women

Christian Marriage Act, 1872²⁵

- Allows marriage of minors
 - Allows marriage under 21 years provided parental/ guardian consent is given.
 - Allows Native Christian minors (16 men, 13 women) to acquire marriage certificates

Special Marriages Act, 1872:26

Minimum legal age 18 for men and women 14 for women

Child Marriage Restraint Act 2017²⁷

 "Minor" means, in case of marriage, a person who, if a male, has not completed 21 (twenty-one) years of age, and if a female, has not completed 18 (eighteen) years of age

Equal rights in marriage, dissolution and divorce²⁸ While Bangladesh's civil laws apply indiscriminately across all citizens, the personal laws are more than a century old and confer men higher status in marriage and divorce. A study based on interviews with 255 revealed the inequalities below across the religions:

Muslim

Muslim personal laws accommodate polygamy, have unequal grounds for initiation of divorce between men and women, and have limited protection for women during marriage and in divorce with maintenance only stretching 90 days after the official notice of divorce.

Hindu

Hindu personal laws make marriage registration optional and do not permit divorce. Women can only seek maintenance and a separate residence on limited grounds provided they can prove their marriage, an uphill task given the low marriage registration rates

²³ Muslim Marriages and Divorces (Registration) Act, 1974, [Online]. http://bdlaws.minlaw.gov.bd/

²⁴ Hindu Marriage registration Act 2012, [Online]. https://translate.google.com/translate?sl=auto&tl=en&u=http://bdlaws.minlaw.gov.bd/act-1105.html

²⁵ Christian Marriage Act, 1872, [Online]. http://bdlaws.minlaw.gov.bd/act-details-27.html

²⁶ Special Marriages Act, 1872, [Online]. http://bdlaws.minlaw.gov.bd/act-details-25.html

²⁷ Child Marriage Restraint Act, 2017, [Online]. https://www.unicef.org/bangladesh/sites/unicef.org.bangladesh/files/2018-10/Child%20Marriage%20Restraint%20Act%202017%20English.pdf

²⁸ "Will I Get My Dues ... Before I Die?" Harm to Women from Bangladesh's Discriminatory Laws on Marriage, Separation, and Divorce, 2012, [Online]. https://www.hrw.org/sites/default/files/reports/bangladesh0912ForUpload.pdf

		Christian Christian personal laws also only allow divorce on a few grounds. Men can divorce their wives on the grounds of adultery, while women can only do the same after proving it. Additionally, any maintenance payments during marriage or after divorce for women are pegged on their "chastity".
Consent	Marriage shall be entered into only with the free and full consent of the intending spouses	Muslim Marriages and Divorces (Registration) Act, 1974: • Free and voluntary consent by the both parties Hindu Marriage registration Act 2012: • The law doesn't specify but currently there is free and voluntary consent by the both parties Christian Marriage Act, 1872 and Special Marriages Act, 1872 • Consent by both parties, and in the case of minors, consent also by parent/ guardian
Freedom in choice of spouse	Abolish such customs, ancient laws and practices by ensuring, inter alia, complete freedom in the choice of a spouse	Muslim Marriages and Divorces (Registration) Act, 1974 Law specifies freedom of choice in the selection of a spouse; currently in some cases, arranged marriages occur Hindu Marriage registration Act 2012 and Christian Marriage Act, 1872 The law does not specify freedom of choice, but according to KIIs conducted with brides, bridegrooms and their parents/guardians, freedom of choice exists Special Marriages Act, 1872 Special marriages are also commonly referred to as "love marriages" and they enable freedom of choice in selection of spouses
Marriage registration and penalties and registration by a competent authority	Establishing appropriate penalties where necessary and establishing a civil or other register in which all marriages will be recorded	Muslim Marriages and Divorces (Registration) Act, 1974 ²⁹ : • Mandatory registration by Marriage Registrar (Kazi). According to this Act, "A person who contravenes any provision of this section (Solemnization of a marriage to be reported and registered) commits an offence and he shall be liable to be punished with simple imprisonment for a term which may extend to two years or with fine which may extend to three thousand taka, or with both." Hindu Marriage registration Act 2012: • Optional marriage registration by Marriage Registrar Christian Marriage Act, 1872 and Special Marriages

²⁹ Muslim Marriages and Divorces (Registration) Act, 1974, [Online]. http://bdlaws.minlaw.gov.bd/

Child marriages	Eliminating completely child marriages and the betrothal of young girls before the age of puberty	Act, 1872 • Mandatory registration by Marriage Registrar No registration laws for Buddhists: • Buddhists cannot register their marriages UNICEF 2020 Report: • In Bangladesh, 51% of young women were married in childhood (under the age of 18); Among the country's entire population of girls and women, 38 million married before the age of 18; of those, 13 million married before age 15³0 Child Marriage Restraint Act 2017³1: • This Act was established to prevent underage marriages by defining the legal minimum legal marriage age as 18 years for women and 21 years for men. • It provides for the formation of committees of government officials and civil society bodies for social action against child marriages. • It prescribes preventative measures such as requiring Marriage Registrars to verify ages of brides and grooms before registration • It prescribes punishments related to child marriage offences e.g. any Marriage Registrar that registers an underage marriage can have their licence withdrawn and face imprisonment
Legislative action to specify minimum age for marriage	States Parties to the present Convention shall take legislative action to specify a minimum age for marriage. No marriage shall be legally entered into by any person under this age, except where a competent authority has granted a dispensation as to age, for serious reasons, in the interest of the intending spouses.	of up to 2 years Child Marriage Restraint Act 2017³²: Despite this law's intention to prevent underage marriages, it includes a special provision which permits underage marriage if it is in the "best interest of the child" as quoted, "Notwithstanding anything contained in any other provision of this Act, if a marriage is solemnized in such manner and under such special circumstances as may be prescribed by rules in the best interests of the minor, at the directions of the court and with consent of the parents or the guardian of the minor, as the case may be, it shall not be deemed to be an offence under this Act"
Presence of witnesses	It shall not be necessary for one of the parties to be present when the competent authority is satisfied that	Muslim Marriages and Divorces (Registration) Act, 1974: • Minimum 2 witnesses required (1 male

³⁰ Ending Child Marriage: A profile of progress in Bangladesh, 2020, [Online]. https://www.unicef.org/bangladesh/media/4526/file/Bangladesh%20Child%20Marriage%20report%202020.pdf.pdf

^{31 &}quot;Is the law enough to end child marriage?",2019, [Online]. https://blogs.lse.ac.uk/internationaldevelopment/2019/11/08/is-the-law-enough-to-end-child-marriage/

³² Child Marriage Restraint Act 2017, [Online]. https://www.unicef.org/bangladesh/sites/unicef.org.bangladesh/files/2018-10/Child%20Marriage%20Restraint%20Act%202017%20English.pdf

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	the circumstances are exceptional and that the party has, before a competent authority and in such manner as may be prescribed by law, expressed and not withdrawn consent	witness = 2 female witnesses) Hindu Marriage registration Act 2012: • The law does not have provisions for the presence of witnesses. In practice, witnesses are not required for registration of marriages Christian Marriage Act, 1872 • Law specifies 2 witnesses required Special Marriages Act, 1872 • Law specifies 3 witnesses required
Place of registration	 Countries may require marriage registration in the location where the marriage ceremony took place or the place where one or the other or either spouse resides Lawmakers should consider the options for place of registration of marriage and specifically address in the legislation the location where a marriage should be registered 	Muslim Marriages and Divorces (Registration) Act, 1974: No restrictions on place of marriage registration (Kazi may perform a marriage ceremony in his office, a private residence, or anywhere else); provided they are within the same licenced area i.e. ward Hindu Marriage registration Act 2012: Office of the Registrar of Hindu Marriages in his local jurisdiction i.e. each Upazila ³³ Christian Marriage Act, 1872: Must be in a church unless there is not one within a distance of 5 miles or the clergyman has a special licence; each district has 1 Marriage Registrar Special Marriages Act, 1872: Office of the registrar or any other place, within reasonable distance of the office of the Registrar, as the parties desire (may pay additional fees)
Application process: proof required	There must be a process to ensure below requirements are met (usually at the notice/ application for marriage stage) • Age at which a person can consent to marriage e.g. birth certificate • Restrictions on remarriage: must present proof of dissolution of the previous marriage or proof of death of a spouse • Polygamous unions Marriage between persons who are related e.g. statement demonstrating the persons who are to marry are not close relatives.	Muslim Marriages and Divorces (Registration) Act, 1974, Hindu Marriage registration Act 2012 and Christian Marriage Act, 1872: • The laws do not specify the documents required however, in practice Muslim, Hindu and Christian marriage registration have the same requirements: • National ID Card/ Birth Certificate/ Public School Certificate • Photo of the bride and groom and the witnesses • Signatures of the bride and groom and the witnesses • Only the Christian Marriage Act, 1872 has restrictions on remarriage as cited below34: • "Neither of the persons intending to be married shall have a wife or husband still living" • Special Marriages Act, 187235: • This law also does not specify the documents required for marriage registration, however, in practice below are some of the requirements: • One passport sized photos each of the

³³ An Upazilla is the equivalent of a sub- unit of a district
34 Christian Marriage Act, 1872, [Online]. http://bdlaws.minlaw.gov.bd/act-details-27.html
35 Special Marriages Act, 1872, [Online]. http://bdlaws.minlaw.gov.bd/act-details-25.html

		groom and bride National ID Card/ Passport that proves the groom has attained 21 years of age and the bride has attained 18 years of age. This law has restrictions on remarriage as detailed below "Neither party must, at the time of the marriage, have a husband or wife living" Additionally, it also forbids marriage between related persons "The parties must not be related to each other in any degree of consanguinity or affinity which would, according to any law to which either of them is subject, render a marriage between them illegal."
Waiting period and duration of validity of application	Waiting period: Legislation or regulations should address how long a waiting period is required after filing of the application before the marriage ceremony can take place State where notice of the marriage will be published ³⁶ Validity of application: The application is usually valid for a specified period of time, e.g. one year, during which the marriage ceremony must take place and/or completion of registration occurs at the registration office. If the marriage does not take place within this time period, the application expires and the marriage is not registered	Muslim Marriages and Divorces (Registration) Act, 1974: Notice period: no notice period required before the marriage ceremony. Notice publication: none required Duration of validity: marriage registration must take place 30 days after solemnization if marriage is solemnized by a person other than the Nikah Registrar Hindu Marriage registration Act 2012 Notice period: no notice period required before the marriage ceremony Notice publication: none required Duration of validity: marriage registration after solemnization is voluntary Christian Marriage Act, 1872: Notice period: solemnization can take place 4 days after notice of marriage (and 14 days for minors) Notice publication: in the respective church where marriage will be solemnized / in the Marriage Registrar's office Duration of validity: 2 months after issue of certificate of notice ("permission to marry") Special Marriages Act, 1872: Notice period: marriage solemnized 14 days after notice Notice publication: office of the registrar Duration of validity: N/A (solemnization and registration occur at the same time)
Late and delayed registration	Creating a process by which a marriage can be registered retroactively by providing proof that the marriage occurred at some time in the past, such as affidavits or	Muslim Marriages and Divorces (Registration) Act, 1974: • Issue of Nikanamah provides proof of marriage Hindu Marriage registration Act 2012

 $^{^{\}rm 36}$ A notice of marriage is a legal statement of intention to marry

	statements of witnesses to the wedding ceremony	There is no fixed time for marriage registration for Hindus since it is optional Christian Marriage Act, 1872 and Special Marriages Act, 1872: N/A (solemnization and registration occur at the same time)
Information collected through marriage registration	Marriage application should contain the information to be collected during marriage registration, including: Characteristics of the spouses e.g. date of birth, place of residence Characteristics of the event e.g. place and date of both occurence of ceremony and registration Regulations or instructions should clearly state which elements are required for legal purposes and which are required for purely statistical purposes.	Muslim Marriages and Divorces (Registration) Act, 1974, Hindu Marriage registration Act 2012: The laws do not specify the requirements for marriage registration. However, in practice the following documents are required: National ID Card/ Birth Certificate/ Public School Certificate Photo of the bride and groom Signatures of the bride and groom and their witnesses Christian Marriage Act, 1872: Characteristic of spouse: Name and surname Profession or condition, of each of the persons intending marriage, Dwelling- place of each spouses (If either of the 2 has dwelled in the place mentioned for more than a month, they should state so) Time during which each has dwelt there, and Characteristic of event: Church or private dwelling in which the marriage is to be solemnized Legal requirements: The law doesn't clearly state elements required Special Marriages Act, 1872: The does not specify the requirements for marriage registration. However in practice, the below are required: Passport sized photos 1 each of the groom and bride National ID Card/ Passport Characteristic of event: N/A (occurs at the Registrar's office)
Process for registering marriages that occurred abroad	 In general, unless a marriage abroad breaks the laws of the country of a person's origin, marriages that are legally valid in the jurisdiction in which they were performed are also legally valid in the country of the person's origin If registration of the marriage that occurred abroad is required 	The couple has to re-register within Bangladesh's personal laws and it requires the same documents as Bangladesh citizens'

	or permitted, the legislation should address what	
	documentary evidence is necessary for registration (e.g., a marriage certificate from the foreign country). Regulations may require the foreign marriage certificate to be validated by the country in which the marriage was performed. Regulations may also require a certified translation of a marriage certificate in a foreign language	
Marriage of foreign nationals	 Marriage to a foreign national is generally subject to immigration requirements. These laws may require special fiancé or spouse visas, and may have different waiting period requirements. Registrars should be aware of immigration laws to ensure compliance. 	Bangladesh Citizenship (Temporary Provisions) Rules, 1978 ³⁷ : The law requires the following to grant citizenship to foreign nationals after marriage: An affidavit renouncing citizenship of another country Information on: The national status of the applicant; Knowledge of Bengali language; Special qualifications, if any Income and its source Any disabilities to which citizens of Bangladesh are subject in the country of the applicant Marriage certificate Additionally, a "No objection Certificate" may also be required if the husband is a person in the service of the People's Republic of Bangladesh or of any local authority or nationalised enterprise in Bangladesh
Procedure for name change	Regulations frequently provide a process for name change after marriage that is simpler than the standard process, which usually involves the courts. The simplified process may entail providing proof of marriage (marriage certificate) to the identity management authority or some other process of verifying the fact of marriage. The identity management authority then authorizes the name change on the identity document issued by that	Changing names after marriage is not common in Bangladesh. Only Hindu and Christian change the last part of their name Muslim do not change their name

³⁷ Bangladesh Citizenship (Temporary Provisions) Rules, 1978, [Online].<u>https://www.refworld.org/docid/3ae6b5688.html</u>

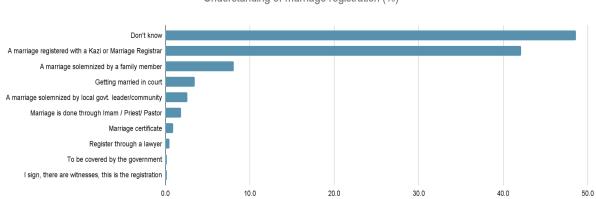
	authority. The name change on that identity document can then be used to change the name on other documents.	
Marriage certificate	Legislation should provide that upon completion of marriage registration, the registrar should issue a marriage certificate to the spouses Legislation should require security measures be put in place for certificate issuance (both hard copies and electronic) to minimize fraud. The specific type of security measures should be addressed in regulations or instructions to maintain flexibility	 All types of marriages require the issuance of a marriage registration certificate to the bride and bridegroom. Marriage registration certificates are issued on regular paper with no security features.

Knowledge of marriage registration

Marriage registration is the legal proof of the union between 2 people and is formally carried out by a Marriage Registrar. In Bangladesh, as explained in *Current State of Marriage Registration in Bangladesh*, there are 5 different laws that govern marriage registration for different religions. While any Muslim, Hindu, or Christian religious marriage that takes place is legally recognised, the registration of these events is not complete unless a formal registration is completed by a Marriage Registrar (see *Marriage Registration Processes*). The evidence gathered in both KIIs and the survey, detailed below, demonstrates that there is a lack of clarity on what marriage registration actually is, what the process is to register a marriage and what the benefits are.

What is marriage registration?

The survey revealed that 48.6% of the respondents did not know what marriage registration is and only 42% correctly defined it as a marriage registered by a Marriage Registrar. A very small proportion of respondents seem to truly understand what marriage registration is: 0.9% identified it as a marriage with a marriage certificate; 3.5% identified it as a marriage conducted in court and 0.2% of respondents said that it means it was recognized by the government.



Understanding of marriage registration (%)

Interviews with brides and bridegrooms further revealed a range of levels of understanding::

- "Marriage registration means a legal proof of marriage by government approval." [Hindu Groom with a registered marriage]
- "Marriage registration means to have witnesses from both sides and the marriage is not easily divorced." [Buddhist Groom with an unregistered marriage]
- "Marriage registration is the proof of legal marriage which can help resolve any future problems." [Muslim Groom with an unregistered marriage]

Is marriage registration important and why?

Marriage registration has many benefits as outlined in *Benefits of Marriage Registration*. Legal proof of the union between 2 people prevents fraud and ensures protection during the course of marriage and in divorce. According to the KIIs and survey conducted, evidence indicates despite limited understanding of what marriage registration is, the majority of respondents think it is important. The survey shows that

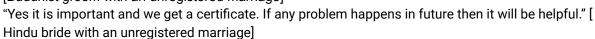
59.8% of respondents thought marriage registration was important, 35.6% didn't know whether it is important, while only 4.7% did not think it was important.

Is marriage registration important? (%)

Some of the top reasons why the 59.8% thought marriage registration was important was for: receiving inheritance and getting custody of children (57.2%), protection in the event of divorce and for access to government services (46.3%), and as social proof (7.4%). Other important reasons for marriage registration selected by the respondents included: acquiring a nationality, for protection of rights, for validity of marriage, and for travelling purposes. Only 1.2% of respondents identified that marriage registration could come with all the benefits mentioned above.

Similarly interviews conducted with brides and grooms, parents/guardians, religious leaders and Marriage Registrars all revealed the opinion that marriage registration is important and nobody was of the contrary opinion as indicated by the sample responses below:

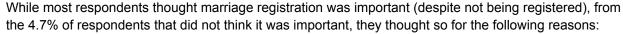
"Marriage registration is important because if any problem arises in future that might be helpful." [Buddhist groom with an unregistered marriage]



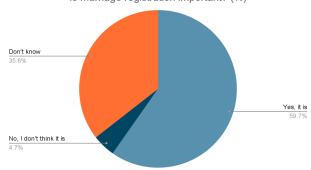
"Now I think marriage registration is essential to avoid future complications. It is also required for the National ID Card." [70 year-old Hindu Father with an unregistered marriage]

"Yes, it is important because it is a government document and it is also needed to go abroad and to know the marriage system" [Christian Religious Leader]

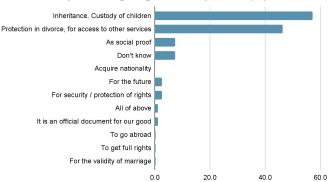
"Yes, it is important to register a marriage. If anything happens between the couple they can fix it up easily" [Buddhist Marriage Registrar]



- No use/need for marriage registration (40%)
- Didn't know why it is important (10%)
- Little need for the marriage certificate given there is the *Kabinnama* marriage settlement document for Muslim marriages (20%)
- No need in their religion (15%)



Why is marriage registration important? (%)



What is the marriage registration process?

Who can apply for marriage registration?

Bangladesh's registration laws, outlined in *Current State of Marriage Registration in Bangladesh*, do not all specify who can apply for marriage registration for the bride and bridegroom. Only the Muslim Marriages and Divorces (Registration) Act, 1974 indicates, "Where a marriage is solemnized by a person other than the Nikah Registrar, the bridegroom of the marriage shall report it to the concerned Nikah Registrar within thirty days from the date of such solemnization." ³⁸

According to the survey, there were varied responses on who could apply for marriage registration. 57% of respondents reported that it is the parents of the bride/ groom, 32.6% thought either the bride or the groom could, 11.6% felt it is the groom alone- mainly Muslim and Hindu respondents, 5.8% thought it was the bride alone while 9.8% thought it could be the grandparents of the bride or groom. Only 17.9% of the respondents reported they did not know. Additionally, interviews with brides and grooms indicated that couples learned of marriage registration through their parents/ guardians who also registered their marriages.

Who can register a marriage?

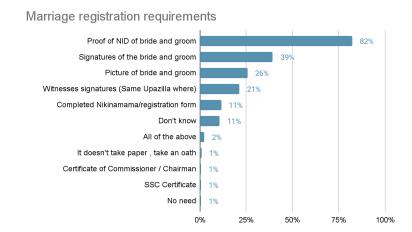
Marriage registration in Bangladesh is carried out according to the personal laws outlined in the *Current State of Marriage Registration in Bangladesh*. For each of the marriage registration laws, there are Marriage Registrars designated under each religion i.e. Nikah Registrar/ Kazi for Muslims, Christian Marriage Registrars, Hindu Marriage Registrars and Special Marriage Registrars.

According to the survey, 69.8% of the respondents correctly identified the Kazi / Nikah Registrar / Marriage Registrar as the person that can register a marriage. However, the remaining 31.4% had varied responses on who has the right to register marriages: religious leaders (11.2%), parent/ guardian (8.4%), lawyers (3.5%), Magistrate or Court (2.3%), Union Digital Centre (1.6%), Church pastors (1.2%), relatives of the bride and groom (0.9%) and Chairman (0.5%). Only 16.3% of the respondents admitted they did not know.

What is required to register a marriage?

Marriage registration requirements vary according to the marriage registration laws outlined in the *Current State of Marriage Registration in*

Bangladesh. The common requirements across all laws are: documents that indicate age of the bride and groom such as National ID/Birth Certificate/Passport or any other equivalent documents, photographs of the bride and groom, witnesses (3 for Special Marriages, 2 for Muslim Marriages and 2 for Christian Marriages), and signatures of the witnesses and the bride and groom.



According to the survey:

82.1% identified the National
 ID as the main requirement (this is a common answer because citizens often think the NID is

³⁸ Muslim Marriages and Divorces (Registration) Act, 1974, [Online]. http://bdlaws.minlaw.gov.bd/

required to access services; this does not necessarily mean they knew it was a requirement)

- 39.3% of respondents correctly identified signatures of bride and groom as a requirement
- 25.6% knew that a picture of the bride and bridegroom is required
- 21.2% knew that signatures of witnesses are required
- 11.4% thought that a completed registration form was required.
- 10.5% did not know the requirements for marriage registration.

Interviews with religious leaders and Marriage Registrars confirmed that the main requirements requested in practice are NID / birth certificates / passport, as well as schooling certificates, photographs of the bride and groom and a registration fee.

What is the legal age of marriage?

The legal marriage age in Bangladesh is 18 years for women and 21 years for men according to the Child Marriage Restraint Act 2017 which states " "minor" means, in case of marriage, a person who, if a male, has not completed 21 (twenty-one) years of age, and if a female, has not completed 18 (eighteen) years of age³⁹". Research indicates that Bangladesh ranks among the top 10 countries worldwide when it comes to child marriages and in 2020, at least 51% of young women married before the age of 18 years⁴⁰.

KIIs and the survey revealed that the majority (90%) of respondents knew the legal minimum age for women, while only 47.4% knew the minimum age for men.

Comparably, interviews conducted with brides and grooms, parents/ guardians, religious leaders, and Marriage Registrars also revealed the uncertainty around the legal minimum marriage age for men and below are a sample of the reponses:

"Legal age of women is 18 but later I heard 16 but it should be 20. The legal age of men is 25-26 years." [Buddhist groom with an unregistered marriage]

"Women's legal marriage is 18 years. Men's legal age is from 20 to 22 years." [Hindu groom with a registered marriage]

"For woman is 18 and for man is 26 years" [35 year-old Muslim mother to a bride]

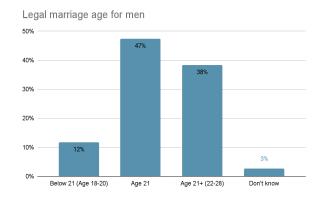
"The legal age for women is 18 years. The legal age for men is 25 years" [Muslim religious leader] "Bride's legal age is 18 and the groom's legal age is 30." [Buddhist Marriage Solemniser]

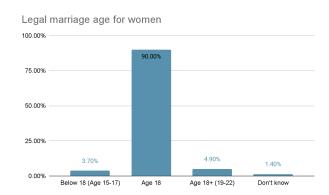
Only 3.7% and 11.7% of respondents respectively chose below-age marriage ages for women and men respectively. Majority of the respondents in this category were women and men within the age bracket of 18- 27 years indicating a need for further sensitization around child marriages.

https://www.unicef.org/bangladesh/sites/unicef.org.bangladesh/files/2018-10/Child%20Marriage%20Restraint%20Act%202017%20English.pdf

³⁹ Child Marriage Restraint Act, 2017, [Online].

⁴⁰ Ending Child Marriage: A profile of progress in Bangladesh, 2020, [Online]. https://www.unicef.org/bangladesh/media/4526/file/Bangladesh%20Child%20Marriage%20report%202020.pdf.pdf





How much does marriage registration cost?

The cost of marriage registration and certification is set by the government. For Muslim marriages, the fees are usually associated with how much the Denmohor (amount the Bridegroom's family pays for the Bride's hand in marriage). Evidence from the survey shows that only 8.4% (mainly Muslim) knew the cost of registering a marriage while the remaining 91.6% did not know.

Similarly, interviews with brides and grooms also indicated uncertainty around the costs. Only 2 out of the 8 brides and grooms interviewed provided a figure. The remaining 6 people could not provide any details either because they did not know or had the costs paid off by their parents/ guardians or in-laws. Out of the 3 Marriage Registrars interviewed (2 Muslim Marriage Registrars and 1 Buddhist Marriage Registra), only 1 Muslim Marriage registra quoted a figure while the remaining 2 indicated they did not know and they peg it on the financial ability of the bride/ groom.

Attitudes and motivations to marriage registration

From the survey 79.5% (342 out of 430) of respondents reported they had registered their marriages, 20.5% had not. The high number of respondents with registered marriages revealed a positive attitude towards marriage registration with many perceiving it as important even though they do not fully understand what marriage registration is and what its benefits are.

Why did you register your marriage?

79.5% of the respondents that registered their marriage did so for many reasons: 31% believed there would be no proof of marriage without registration, 18% were fulfilling the need for marriage registration, 12.9% were influenced by family and had no idea about marriage registration, 5.8% were following government laws to officially register, 5.8% felt it was important to them (bride and groom), and 4.4% did so because it was mandatory. Other reasons that were provided for marriage registration include: for future work, to establish rights, for social status, due to parents' advice, to prevent divorce, and to enable inclusion of names in official documents

Why did you not register your marriage?

Of the 20% that had not registered their marriage, 69.3% claimed they plan to register their marriages in future. Some of the popular reasons why they did not register their marriages include: lack of understanding of what marriage registration is (36.4%), lack of knowledge on where to register marriages (21.6%), unawareness on the need to register their marriage (25%).

What did you use the marriage registration/ certificate for?

Overall, only 7.3% of respondents with registered marriages reported the need to show their marriage registration certificate mainly for the following reasons:to get access to inheritance, application for citizenship abroad, to get child allowance, during divorce and when opening a bank account. 33% reported they had not used their certificate for anything while 59.6% were yet to collect their certificates.

Similarly, only 6% of Muslims that registered their marriage reported using their kabinama for the following reasons: to open a bank account (2.1%), to get inheritance (1.5%), to sue using the husband's name (0.6%), for buying property (0.6%), to get a national ID (0.3%), to go abroad (0.3%), and for office work (0.3%). 40% had not used it for anything while the remaining 54% had not yet collected the kabinama.

Should marriage registration be made mandatory?

Interviews with brides and grooms, parents and guardians, religious leaders and Marriage Registrars all revealed the similar opinion that marriage registration is important and should be made compulsory for protection of the couples rights. Below are a sample of the responses:

"Of course it should be mandatory to keep the document. Yes it would be needed for anything." [Christian Bride with a registered marriage]

"Yes, it is important to avoid any future problems between husband and wife." [Muslim Groom with an unregistered marriage]

"In Hindu religion 30% people do marriage registration. Marriage registration should be mandatory." [Hindu Priest]

"Yes, it is important to register a marriage. If anything happens between the couple they can fix it up easily. Yes, marriage register should be mandatory" [Buddhist Marriage Registrar]

Marriage registration processes

In order to understand the opportunities that exist to digitise marriage registration services, subsequently increasing the number of reliable age verification checks conducted, improving service provision and creating data that can be used to help achieve better outcomes for women and girls i.e. to achieve SDG 5, it is important to understand current practices and identify areas for improvement. Muslim, Hindu, Christian, Buddhist and Special marriage processes have been mapped and assessed below.

Please note that while it is not a formal registration mechanism acknowledged by the MLJPA, the process whereby people notarise the occurrence of their marriage with a Notary seems to be common practice. A notarised marriage affidavit is then often used and accepted as proof of marriage. Alternative proofs of marriage can lead to confusion about what the marriage registration and certification process actually is.

Muslim Marriage Registration

The most common type of marriage in Bangladesh serves the country's Muslim majority population. Muslim marriage registrars are defined in Muslim personal law and are known as a "Nikah Registrar" or "Kazi". Marriage registration has increased in recent years as marriage registration has become mandatory by law.

The process mapped below shows how a Nikah Registrar registers the marriage either immediately after the marriage is solemnised (by himself OR a religious leader), or at a time when the couple wants to register the marriage and/or needs a certificate/proof of marriage. Generally, a Nikah Nama is the most common proof of marriage issued for a Muslim marriage, but people can also apply for a marriage certificate. Demand for this document is low as it is only required when a couple travels overseas for use in visa applications.

Hindu Marriage Registration

Hindu marriage registration is conducted by a Brahman Purohit. Based on survey findings, registration rates for Hindus are significantly lower than for Muslims, with only 29% of married couples with a registered marriage. The registration can either take place after the wedding ceremony, when the Brahman captures event characteristics in the Balam book, or on demand when the couple need it.

Christian Marriage Registration

Christian marriage registration usually takes place on the day of the wedding in the church. The Father who is presiding over the wedding then goes on to capture details of the marriage in the Khata (registry book). Generally the certificate is applied for and collected separately when it is needed.

Buddhist Marriage Registration

There is currently no legally recognised marriage registration process available for Buddhists. Despite this, the Buddhist Monk will "register" and provide a marriage registration "certificate" on request. From KIIs, it is understood that this certificate is accepted when a proof of marriage is requested.

Special Marriage Registration

Special marriages provide a legal avenue for the registration of marriages of couples from two different religions.

As-is Muslim Marriage Registration Process



Pre Ceremony ---->

How the ceremony is organised

1.

Parents/Guardians of bride and bridegroom meet to discuss marriage

59% of respondents said their marriage was arranged by their parents/guardians

2.

Parents/Guardians of the bride contact the Religious leader to inform him of the marriage and set a date and time for the wedding

"My elder brother in law informed the religious leader" (Registered Muslim bride)



Ceremony --->

How the marriage is solemnised

3.

Religious leader OR Nikah Registrar facilitate the discussion on the amount of the Mohar if required (this is based on the socio-economic status of both families), and they set a date for the wedding

Sometimes, the religious leader and the Nikah Registrar are both presen at the wedding. This is often their first interaction with the couple

4.

Religious leader OR Nikah Registrar visits the wedding venue to solemnise the marriage

84% of respondents said that a Kazi or religious leader solemnised their marriage



Registration --->

How the marriage is registered

5.

Nikah Registrar completes the marriage volume book entry and the Bride and Bridegroom sign the volume book (optional signatures include father of the bride and witnesses)

64% of respondents registered their marriage on the same day as the wedding ceremony

Registration requirements vary from location to location

6.

Nikah Registrar collects fees for registration (official amount depends on mohar: 1250 tk per 100,000), this is paid by the groom's side (him or his family)

There is no official fee but it is common practice to pay one. The Denmohor is often used as a basis to calculate the fee

"The Denomohorwas 10 lakh, so I gave him 10,000 Tk" (Mulsim Mother of the Bride)

"The official cost is 1250 for 1 lakh, that means 12.5%" (Muslim Marriage Registrar)



Nikah Nama --->

How a proof of registration is issued

7.

Nikah Register completes Nikah Nama, signs and adds seal

> This can take a few week to be completed and delivered at a future dat

Only 16.9% of respondents who were married had a Nikah Nama



Certification --->

How an official marriage certificate is issued

8.

Bride and Bridegroom contact Nikah Registrar for a Marriage Certificate required for visas to travel abroad. The Nikah Registrar uses the record from the Marriage Volume Book as evidence of marriage.

60.5% of respondents had not yet collected any proof of marriage

Only 5.6% of married respondents had a marriage certificate

9.

Nikah Registrar creates marriage certificate using a Word template, prints, signs, seals, and provides to Bride and Bridegroom

or

Nikah Registrar asks Bride and Bridegroom to go to Photocopy shop who has a copy of the template and can complete it and print. Bride and Bridegroom return to registrar and signs and add their seal.

As-is Hindu Marriage Registration Process



Pre Ceremony —

How the ceremony is organised

1.

Parents/guardians of bride and bridegroom meet to discuss marriage

53% of married Hindu respondents had arranged marriages

2.

Parents/guardians of the bride inform the Brahman Purohit (religious leader) that they want to him to solemnise the marriage and confirm the date and time of the marriage (the date and time is decided using the Panjika book which is a religious guide to choosing the right time to get married)

"A couple informs me of their intention to marry 2 to 3 days before the marriage." (Hindu Marriage Registrar)



Ceremony ---->

How the marriage is solemnised

3.

Brahman Purohit begins the ceremony formalities by asking community leaders for permission to conduct the marriage

This is a verbal communication; no record is kept and this practice is becoming less common

4.

Brahman Purohit solemnises the marriage

No record of this solemnisation is taker

5

The bride's family pay the Brahman Purohit for the ceremony

No standard fee structure



Registration -

How the marriage is registered

6.

Groom goes to marriage Registrar to request marriage registration

Marriage Registrar is often a Brahman but not every Brahman is a registered registrar

Only 29% of married Hindu respondents had registered their marriage

In some locations, Brahmans proactively register marriages in the community, charging 1000TK per marriage registration. Certificates are often not issued after this process is complete.

7.

Regsitrar completes marriage registration form, validates the NID/birth certificate of the bride and bridegroom, completes the Balam book (registry book), and gets the signatures of the bride, bridegroom and 2 witnesses

Validation of ID does not often occur because the Registrar often knows the couple. Signatures of witnesses are only taken when available - this does not act as a barrier to registration

8.

Brahman Purohit attaches bride and groom picture in the Balam book



Certification --->

How an official marriage certificate is issued

9

Brahman Purohit completes marriage certificate and signs

How the certificate is created depends on the infrastructure. If the Brahman has an office with a computer, they use a template to create a complete certificate and print it.

f they do not have an office with a computer, they use a local computer show to create the certificate.

NB. this is not issued on any kind of special security paper

Hindu law does not specify marriage registration requirements and only gives guidelines on fees

10.

Groom pays fees for the marriage certificate and the Brahman gives the marriage certificate

As-is Christian Marriage Registration Process



Pre Ceremony —

How the ceremony is organised

1.

Parents/guardians of bride and bridegroom meet to discuss marriage

2.

Bride and bridegroom meet each other and bride agrees to marriage (Pan Chini/ Pan Mach)

Majority (56%) of respondents chose their own spouse

3.

Bride/Bridegroom's family inform the Father of the proposed union and the Father (Religious Leader) writes the name of the bride and bridegroom in the Khata (Registry Book) . A date and time for the wedding is agreed

4

Father announces the marriage in church for three consecutive Sundays during prayer time, asking the congregation if there is any objection to the union (ban prokash)

5.

Bride and Bridegroom attend 7 days of classes on family life. On completion they recieve a certificate which is required for the marriage ceremony to go ahead.

This is a traditional practice that is becoming less common



Ceremony ---->

How the marriage is solemnised

6.

Father performs the ceremony, there is a change of garland and rings are exchanged



Registration --->

How the marriage is registered

7.

Bride, bridegroom, parents from both sides and 2 witnesses sign the Khata

Every Father is a registra

All Christian survey respondents that had registered their marriage did so on their wedding day

Registration requirements vary: "Have to fill up the Goverment 's form, need two witnesses to sign; bride and bridegroom's signature and the marriage registrar as the ritual of Christians religion. The National ID card of both of us; SSCs certificate for proof the age and the permission letter from church" (Registered Christian groom)

21% of Christian had challenges with providing supporting documentation during registration. The majority 78% reported no challenges with the registration process

8.

Bride and bridegroom travel home for the wedding reception



Certification --->

How an official marriage certificate is issued

9

Groom visits the church to request marriage certificate

37% of those who had registered their marriage had a marriage certificate

10.

Father completes marriage certificate template, attaches photos and signs the certificate

11.

Father takes payment for the marriage certificate and issues it to the bridegroom

"It took near about two months to complete registration from application to receiving the certificate" (Registered

No fixed fe

" For presiding the marriage and other purpose, I take a fees: 500 /1000/ 2000 take " (Christian religious leader)

As-is Buddhist Marriage Registration Process



Pre Ceremony ---->

How the ceremony is organised

1.

Parents/guardians of bride and bridegroom meet to discuss marriage

2.

Couple or family inform the Buddhist leader of their intention to marry and confirm the date and time



Ceremony --->

How the marriage is solemnised

3.

Buddhist Monk recites the mantra to solemnise the marriage infront of 5-10 witnesses



Registration -

How the marriage is registered

4.

Buddhist Monk records details of marriage in registry book

Registry book is not always maintained. In rural areas they ofte don't keep a record of the marriage.

Registry exists to have a record of the marriage; this does not result in a legal marriage because no legislation exists for Buddhist marriage registration. The information captured also varies from location to location.

5.

Buddhist Monk takes payment for ceremony

No fixed fee

"There is no tradition to pay for religious marriage but we paid some money in pleasure of us. We paid 500 taka." (Unregistered Buddhist groom)



Certification --->

How an official marriage certificate is issued

6

Groom requests marriage certificate from Buddhist Monk as they plan to travel overseas

7.

Buddhist Monk completes marriage certificate, signs and issues to bride and bridegroom

Certificate template is defined by the Buddhist

"In Buddhist religion there is no marriage registration but if they want we give them marriage certificate. I solemnize some marriage because not everyone needs marriage certificate. Marriage certificate is needed for govt. job, Reshon purose and for diffence job" (Buddhist marriage registrar)

As-is Special Marriage Registration Process



Pre Ceremony ---->

How the ceremony is organised

1.

Bride and Bridegroom decide to get a special marriage

Special marriages are only applicable for individuals from different religions

2

Bride and Bridegroom visit the Special Marriage Registrar to inform them of their intention to marry. The Registrar records the notice of marriage in a book

Special Marriage Registrars are licenced by Government; usually these are lawyers



Ceremony \longrightarrow

How the marriage is solemnised

3.

14 days after the notice of marriage, the Bride, Bridegroom and 3 witnesses visit the Registrar to solemnise the marriage

4

Registrar solemnises marriage



Registration →

How the marriage is registered

5.

Registrar checks the NID/BRN or education certificate of the Bride, Bridegroom and witnesses, and enters details of marriage in registry book

6.

Bride, Bridegroom, witnesses and Registrar sign the registry book



Certification --->

How an official marriage certificate is issued

7.

Registrar creates a certificate for the marriage and issues it to the couple

Key survey findings related to process phases

In order to better understand the processes, each process has been split into the phases defined below. For each of these phases, key findings from the survey highlight common practices.

Pre Ceremony This phase includes the decision for the couple to get married and preparation for the wedding	Who chose and arranged the marriage? 56% of survey respondents said that they family/guardians chose and arranged their marriage 33.7% of respondents chose their spouse and their family helped arranged their marriage 9.8% of respondents chose their own spouse and arranged their own wedding Who informed the Kazi/marriage registrar of the marriage? 45.3% of respondents said the Bride's parents 22.1% of respondents said the Bridegroom's parents
Ceremony This phase includes the solemnisation of the marriage, usually by a religious leader or Kazi/marriage registrar	Who solemnised your marriage? 84% of respondents had their marriage solemnised by a religious leader 14% of respondents had their marriage solemnised by a family member 35.6% of respondents said that the person who solemnised their marriages was the same person who registered it
Registration This phase includes capturing of the details of the marriage event for permanent record	Was your marriage registered with a marriage registrar? 79.5% (342 out of 430) of respondents had registered their marriage with a Marriage Registrar and the breakdown by religion is indicated below: • Muslim: 89.5% (296 out of 329) • Hindu: 28.8% (19 out of 66) • Christian: 76% (19 out of 25) • Buddhist: 80% (8 out of 10) (not legally recognised) For those who had not registered their marriage: Why did you not register your marriage? Of the 88 respondents who had not registered their marriage registration was; 28.4% of people (25) not knowing that it was mandatory; 21.6% (19) not knowing where to register the marriage; 18.2% (16) having no perceived reason to register the marriage
Certificate This phase includes the application for a receiving a marriage registration certificate	What proof of marriage do you have? Only 5.6% of respondents (19 out of 342) who were married could show a marriage certificate. 15.8% (54 people) showed their Kabin Nama, 48.2%, (165 people) had no proof of marriage, and 31% (106 people) did not have it with them. Why do you not have proof of marriage? For those respondents who could not show their proof of marriage registration: 75% of people had not collected it yet; 14% of people said it was in their family's house (either in-law, father or parents); and the rest it was in another location e.g. 4.8% of people said it was in their village house.

Marriage Registration Experiences

In order to understand opportunities to improve marriage registration service provision, we asked

engaged individuals about their experiences registering a marriage. Generally, feedback was positive about the registration experience.

Brides and Bridegroom

The 79.5% of respondents who had registered their marriage reported high levels of satisfaction with the registration process:

- 55% were satisfied and 20% very satisfied with the services received.
- 51% agreed and 19% strongly agreed that the registration process was quick.
- 38% would likely and 44% would very likely recommend registration services to others.

The KII interviews with brides and bridegrooms that had registered their marriage shared similar sentiments. 4 out of 5 couples reported they faced no challenges with the registration process while only 1 faced age-related challenges because their bride was under-age.

Parents/guardians of the bride and bridegroom

The 4 out of 5 parents/guardians who had registered their children's marriages mentioned they faced no challenges with the registration process.

Marriage Registrars and Religious Leaders

Of the 2 Marriage Registrars interviewed and 1 Buddhist Solemniser, both Muslim registrars revealed they faced a number of challenges when registering marriages. These challenges included: age verification of the bride and bridegroom; falsification of documents and inaccurate information especially in child marriage cases; lack of documentation and information required to register the marriage. The Buddhist solemniser did not report any challenges.

Opportunities to increase marriage registration rates

We asked the same individuals what challenges they think are involved in marriage registration and how rates could be increased. Their responses are detailed below.

Brides and Grooms

The majority of the brides and bridegrooms that had registered their marriages reported they had a smooth registration experience. One couple suggested that increasing the number of people who can register a Christian marriage could increase the rate of marriage registration: "In Christians religion marriage registration is so poor. If we increase the number of Marriage Registrar we will not wait for a long time. So I want to increase the number of people who register." [Christian groom with a registered marriage]

Parents/guardians of brides and bridegrooms

The parents/guardians of the brides and bridegrooms provided a number of potential reasons why married couples do not register their marriages. These reasons include: lack of awareness/understanding of the marriage registration process; perceived difficulty of the registration process; notion that it requires many legal documents; and a lack of understanding of the purpose of marriage registration.

In order to address these challenges, they suggested: increasing awareness of the importance of marriage registration; subsidizing the costs of marriage registration; and making marriage registration mandatory.

Religious leaders

The religious leaders thought some of the reasons why couples may be hesitant to register their marriages include: lack of knowledge of marriage registration; lack of understanding on where to register marriages; and the costs of marriage registration which may be unaffordable for very poor households.

In order to address these challenges, they suggested: subsidizing the cost of marriage registration (e.g. where costs are linked to dower money); increasing awareness around marriage registration and its benefits, and involving local authorities (e.g. ward commissioners) in developing educational marriage registration programs.

Marriage Registrars

Marriage Registrars outlined the following as possible reasons for non-registration of marriages: high registration fees; lack of marriage registration regulations e.g. for Buddhists; illiteracy and lack of awareness; and fear around the consequences of late registration and early marriages.

They suggested: increased awareness/ education on the purpose and benefits of marriage registration using social media and public forums, and making marriage registration mandatory.

Women and marriage registration

Women and registration in Bangladesh

Marriage registration safeguards the rights of women in numerous ways, including protection from child marriage, prevention of fraud such as bigamy, legitimisation of children, and enabling access to property, allowances, insurance, and inheritance from a deceased spouse. In Bangladesh, religious and customary marriages are legally recognized and marriage registration is only mandatory for Christians and Muslims, leaving many women in the country vulnerable and disempowered legally. Some of the reasons why women may not register their marriages are described below:

Perception of religious teachings as superior to civil law

In some religious communities, e.g., Hindu, marriage is perceived as a sacrament and not a contractual agreement. Marriage is viewed as a lifelong spiritual union between man and woman primarily for continuation of life⁴¹. It is considered a rite of passage backed by scriptures and observance of religious teachings. Unregistered Hindu marriages conducted using religious customs are still recognized by the State and formal marriage registration is optional if the couple wishes under the Hindu Marriage Registration Act 2012. However, marriage registration may not accord Hindu women in Bangladesh some benefits they are entitled to legally, for example, divorce and inheritance rights, which are unacceptable according to religious teachings and customs. There are no Hindu legal provisions for divorce under Hindu personal laws and women can only resort to provisions under the Family Court Ordinance, 1985 which are inadequate.⁴²

• Hesitance by bridegroom / family members to register the marriage⁴³

In some religious groups, e.g. Muslim, the bridegroom is responsible for registration of a marriage within 30 days if it is solemnized by someone other than the Kazi/ Marriage Registrar according to the Muslim Marriages and Divorces (Registration) Act, 1974. Marriage registration protects women from exploitation for example through recovery of financial entitlements such as dowry on divorce and curbing child marriages where young women many times have little say in the terms of the marriage contract. The bridegroom / family members may therefore fail to register marriages to avoid legal responsibilities.

Discrimination in the legal framework⁴⁴

Existing marriage registration laws are decades old and confer women less power in marriage, for example the The Muslim Marriages and Divorces (Registration) Act, 1974 which only enables women to divorce their husbands if the husbands have delegated the power to their wives. Additionally, statutory laws of Bangladesh through the courts only grant women divorce on defined grounds; conversely, the same procedure is easy and straightforward for men. Despite Bangladesh being a party to multiple human rights instruments e.g. Universal Declaration of

⁴¹ Modernizing marriage registration law in Bangladesh, 2013, [Online]. https://www.researchgate.net/publication/272409369_MODERNIZING_MARRIAGE_REGISTRATION_LAW IN BANGLADESH

Protection of Right to Divorce for Hindu Woman, 2019, [Online].
 https://www.researchgate.net/publication/337040766 Protection of Right to Divorce for Hindu Woman
 The Muslim Marriages and Divorces (Registration) Act, 1974, [Online].
 http://bdlaws.minlaw.gov.bd/act-details-476.html

⁴⁴ Muslim Women's Rights to Divorce and Gender Equality Issues in quality Issues in Bangladesh: A Proposal for Review of Current Laws, 2020, [Online].https://vc.bridgew.edu/cgi/viewcontent.cgi?article=2293&context=jiws

Human Rights, 1948 and Convention on the Elimination of All Forms of Discrimination against Women, 1979, she is yet to create a level playing field for women in the country.

• Lack of understanding of marriage registration and its benefits⁴⁵
In 2019, 53% of girls between the age of 15-19 did not complete their secondary school education compared to 47% of boys within the same age bracket. Girls and women from rural regions across all age-groups also had lower literacy levels. Past studies indicate a negative correlation between child marriage and education; young women married off as child brides had lower levels of education compared to women married after the legal age.⁴⁶ Women with lower levels of education are less likely to be cognizant of their human rights both in and out of marriage, and may not easily differentiate marriage solemnization from marriage registration and marriage registration benefits. Further, women with lower levels of education may also have a harder time speaking up on their rights to marriage registration due to financial dependency on their spouses. Therefore, it is important for the Government of Bangladesh to educate its women on marriage registration and its benefits to empower them from the start of their marriages.

Strengthening marriage registration in Bangladesh could go a long way to protecting the rights of women. The Government of Bangladesh has, in the past few years, strengthened its CRVS system for birth and death registration. Equal rigour could be given to marriage registration. Integration of marriage registration with the existing birth and death system could reduce the occurence of child marriages which stands at 51% i.e. out of 83 million female population, approximately 38 million girls and women are married off under the age of 18, and 13 million under the age of 15. Making a marriage certificate a prerequisite document for access to some government services like acquiring a passport, could necessitate the need for formal marriage documentation. Additionally, creation of awareness on marriage registration and its benefits could educate women on their rights in and out of marriage and empower them.

⁴⁵ Bangladesh Sample Vital Statistics, 2019, [Online]. https://app.luminpdf.com/viewer/60d4419105c0450012834371

⁴⁶ Child marriage in Bangladesh: Findings from a national survey, 2013, [Online]. https://www.researchgate.net/publication/315691208 Child marriage in Bangladesh Findings from a national survey 2013

Key marriage registration challenges

From the research conducted, marriage registration rates appear to be high, with 79.5% of survey respondents having registered their marriage. Despite this high number of registrations, 60% of respondents had not collected their proof of marriage registration, largely because there is no perceived need for it. There are a number of key challenges that exist and opportunities to strengthen marriage registration in the country - these are described below.

1. Lack of statutory laws for marriage registration

While great efforts have been made to ensure inclusivity of different religions for marriage registration, certain minority groups e.g. Buddhists cannot register their marriages in Bangladesh due to lack of marriage registration laws (personal laws). For people who want to marry inter-religiously, the only option available would be to use the Special Marriage Registration Act 1872, on condition both the bride and bridegroom denounce their faiths. This leaves couples with little choice but to stick to unregistered marriages solemnized solely under customary practices. All marriages should be legally recognised in the country to ensure inclusive participation and protection in society.

2. Underage marriage and fraud

Bangladesh has the highest rates of child marriage in South Asia, and despite ongoing efforts to tackle this, the practice is still prevalent. Because the majority of people know that the legal age for women to marry is 18, this acts as a deterrent from any formal request to register the marriage in a timely fashion. When asked how old they were when they got married, 16% of respondents said under 18 years of age. Based on known underage marriage rates, it is likely that others may have been underage and not wanted to state this with fear of repercussions.

It is well known that there is a high prevalence of fraud in the birth registration system in Bangladesh, with millions of duplicates in the digital birth registration database. While this is being addressed with the new version of BDRIS, it has been common practice to create a new birth certificate to show the legal age required for marriage registration. A mechanism is required to enable reliable age verification against a comprehensive birth registry and/or NID system in advance of marriage.

3. No clear marriage registration process or standards

From KIIs and the survey, there is a lack of clarity on what the actual marriage registration process is. Different Marriage Registrars conduct their practices in different ways, offering the service at home, at the wedding or in their office; some take a record of the information in record books and others do not; some people visit the notary for a signed marriage affidavit without registering their marriage legally; and fees vary from what is defined in law to what registrars want to ask for or what people are willing to give. This lack of clarity makes it difficult to explain to people how to register their marriage and may deter some people from engaging in the process.

4. Lack of understanding of marriage registration and its importance

Despite the high numbers of registered marriages, the survey clearly shows that the level of understanding of the marriage registration process and why it is important are clearly low. The lack of perceived value contributes to incomplete registration rates (if it is not done on the day of the wedding, it is rarely done), and low levels of certification. In order to address this, (i) clarity is required in registration processes; (ii) value needs to be created; and (iii) this needs to be clearly

communicated to all citizens.

5. Number and availability of marriage registrars

During discussions with key informants, it was gathered that if a marriage registrar was not present at the wedding, it was very unlikely that the wedding would be registered. By ensuring that there are enough registrars to attend each wedding, it is more likely that every marriage will be registered.

6. Marriage Registrars are not government employees

Marriage registrars are not full-time, paid staff members. They generate their own revenue depending on how proactive they are, how many marriages they register and how much they charge. Formalising this role and incentivising people's proactivity could result in more complete marriage registration rates.

7. No use of marriage registration data

While marriage registration rates are high, there is no consistent way in which marriage related data is stored, all records remain paper-based and there is no central database of marriage registration data. The information captured during the marriage registration process could be extremely useful to inform government decision making in a number of areas. The development of a digital marriage registration system that effectively visualises marriage registration and associated civil registration data, would help resolve this gap.

Recommendations

The Government of Bangladesh is committed to the below development objectives:

1. Prevent child and early forced marriage (CEFM)

Bangladesh has committed to end CEFM by 2050. One way to do this is to ensure that no marriage is conducted between underage boys and girls.

2. Achieve better outcomes for women and girls

Understanding the age of brides and bridegrooms when they get married can also inform more targeted services e.g. appropriate maternal and child health services for young mothers. Through the timely capture and use of marriage registration data, the Government of Bangladesh will be better equipped to provide these responses.

3. Provide equitable social welfare programmes based on family composition and need The timely capture and use of marriage registration data can help inform more equitable distribution of social welfare.

These objectives have been considered as a driving force and rationale for the following recommendations. These recommendations include both the CRVS system enhancements required to support these objectives and a set of specific strategies which could be tested and deployed to contribute to significant improvements in these areas.

In order to achieve the above development objectives, the following marriage registration and CRVS system improvements need to be made.

- 1. Increase the occurrence of marriage registration across all religions and geographies
- 2. Completion of the full (end-to-end) marriage registration and certification process
- 3. Effective use of the marriage registration certificate to enable rights
- 4. Quality marriage registration data that can be used to inform future policy making
- 5. Timely capture and use of data on the occurence of child marriage
- 6. Performance management of registration actors

There are numerous opportunities that exist in Bangladesh to strengthen the marriage registration system as part of the wider CRVS ecosystem. While technology offers lots of exciting possibilities, technology alone cannot transform these systems, and an integrated approach to system strengthening should be adopted. In outlining a programme of work to strengthen marriage registration in Bangladesh, the following strategies, as part of an integrated programme, should be considered.

Core Strategies

Required actions to strengthen the marriage registration system in Bangladesh

Standardise and simplify the marriage registration process across Bangladesh, updating the rules and regulations to be inclusive.

The variability of marriage registration processes makes it difficult for people to know how to go about registering a marriage and adds confusion to what a legal marriage actually is. By standardising and simplifying the marriage registration process, it can be clearly communicated and conducted, reducing misunderstanding and effort associated with the process. By doing this, the following results are expected: (i) reduction in the time taken to understand the process, increasing the likelihood of engagement; (ii) reduction in the total time taken to register a marriage and receive a certificate; (iii) enable

	performance management of registrars across geography and religion, creating accountability and enhanced performance.	
Digitise marriage registration (data collection, processing and sharing) as part of an integrated digital CRVS system.	The digitisation of the marriage registration system has the potential to improve data quality and enable the timely use of marriage registration data for decision-making purposes.	
Simplify certificate issuance and enable verification of marriage by authorised actors.	It is clear from research that even those with registered marriages rarely collect their certificates; this is largely because there is little need for it. The MLJ should consider what the importance of the marriage certificate is, and either: 1. Remove the need for a certificate, instead enabling government agencies to be able to check the status of a couple's marriage using a web portal that allows them to check the marriage registration and details by using the BRN or NID of either spouse; OR 2. Simplify the certificate - reducing the time it takes to create the certificate and receive the certificate; extend access to the certificate by allowing it to be printed at various, easy to access service points e.g. a photocopy shop; and reduce the need for multiple signatures.	
Verify the age of brides and bridegrooms before marriage and consider registering them if the marriage has been solemnized (ensuring their rights)	Through an integrated digital civil registration system, religious leaders and registrars can digitally verify the age of the bride and bridegroom by checking the birth registration database. This can contribute to (i) preventing child marriage if the marriage can be stopped and/or (ii) increased access to relevant services for women and girls by using data captured in the age verification process to identify areas where child marriage is prevalent and provide relevant services.	
Extend the role of marriage registrar to all relevant religious leaders and allow registrars to marry any type of marriage	It is clear that the most common actors present in the preparation and conducting of marriages are religious leaders. By enabling all religious leaders to become a marriage registrar, the likelihood of registering all marriages increases. Furthermore, allowing any marriage registrar to register any type of marriage would also increase the opportunity to easily arrange registration.	
Incentivisation of marriage registration by Marriage Registrars	Marriage Registrars are not currently full-time, paid employees of the government. In areas, such as Nilphamari, where marriage registrars proactively register marriages, charging a fee for making this easy for applicants, registration rates appear to be higher. If the fee for registration is standardised and made attractive to Registrars, registration rates could increase substantially.	
Create and communicate the value of marriage registration for women and families	People need to see value in marriage registration in order to motivate them to register their marriage. While people do think that marriage registration is important, it is also clear that a certificate is rarely requested or required for access to services. By linking marriage registration to service access, people may be more motivated to register and collect their certificate. Further research is required to identify which services would most motivate people to register their marriage.	
Educate people on the marriage registration process and its importance	People need to know (i) how to register a marriage, and (ii) why it is important. If people know how to register a marriage, they are able to choose to do so; when people know why it is important, that value will drive them to register. These messages can be communicated through	

	an integrated marketing and communications campaign.	
Visualise data so that it is meaningful and actionable for policy makers	Data captured through marriage registration can be incredibly valuable e.g. imagine if you could see the age of both bride and bridegroom in real-time, allowing you to provide relevant health services for young couples. Through a digital marriage registration system, a number of development indicators can be more effectively monitored, and appropriate and relevant services provided based on this data.	
Achieve universal, quality birth registration in order to enable reliable age verification and easy form creation	Age verification services can only be provided if birth registration is universal and duplicate records are prevented. This will allow reliable checks to be made to verify the age of the bride and bridegroom. This relies on continued commitment to the implementation of an effective digital BDRIS.	
Update rules and regulations	Every person in Bangladesh should be allowed to register their marriage no matter who they are and what they believe. This means that (i) regulations for Buddhist marriages are required; (ii) regulations for every type of marriage need to be in place, (iii) every marriage should be registered (compulsory)c; (iv) standardisation should be considered to make registration and communication of requirements as easy as possible.	
Develop a marriage registration strategy as part of the CRVS++ initiative and establish active marriage registration focused governance mechanisms to implement this strategy	A clearly defined strategy will help all involved actors work towards defined goals. An active working group should be established to effectively manage and coordinate all marriage registration strengthening activities included in this strategy. Representation from national and local levels should be maintained in order to ensure the reality of implementation is reflected in decision-making.	
Innovative digital strategies Opportunities to try new and diffe	rent ways of registering marriages and preventing child marriage	
Enable ID only marriage registration process	Explore a super simplified digital registration process that only involves provision of the couple's NID / BRN numbers. All data associated with their NIDs, including names, address, and details of parents can be used to create the marriage registration record.	
Enable self-notification of marriage	Explore the ability for the bride/bridegroom or their parents to digitally self-notify the marriage	
Digitally verify marriage through witnesses	Explore the potential for witnesses who attend a wedding to digitally verify the event as evidence of marriage for registration.	
Use underage marriage data	It is well understood that while underage marriage is illegal, it still occurs. Arguably, knowing when and where these underage marriages are taking place is more beneficial than having them occur in the shadows. By having data on the occurrence and prevalence of underage marriages, the government and development partners can better provide relevant services that support young boys and girls, as well as target communications on the risks of CEFM in these areas.	
Enable easy certification on demand	Explore the potential for a self-certification process where the certificate can be printed through an online portal that allows brides and bridegrooms to identify themselves and their marriage registration record through their NID/BRN. This certificate can then be taken to be signed and sealed by either a registrar or a notary.	

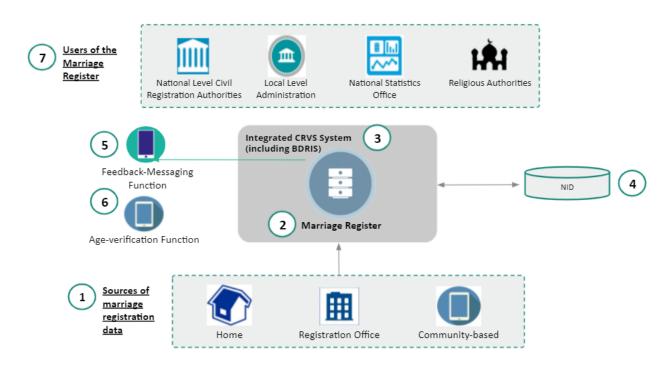
Future-state process

Upon analysing the existing, paper-based process, people's registration experiences, and the Government's desire to digitise the marriage registration system, the below future-state process has been designed. It is strongly recommended that this process is tested with end-users before any kind of full investment is made in a digital system. This testing can be conducted by developing a prototype i.e. an early, minimal version of the digital system, that can help the Ministry of Law and Justice see what works on the ground, in reality, before further developing the system to facilitate registration country-wide.

	€ Ceremony —>	Registration	Certification

Future-state system architecture

The below future-state system architecture has been developed to show how a digital marriage registration system can work as part of the wider digital CRVS and eGovernment ecosystem in Bangladesh.



Cor	nponent	Description	
1.	Sources of marriage registration data	Multiple sources of marriage registration data:	
		Home: web-based application that allows individuals to register their marriage online using their identification documents	
		Registration office: web-based application that allows Registrars who operate out of an office to complete marriage registration online	
	Community-based: - USSD on a basic phone - Web application on a smart-phone or tablet Complete registration from anywhere - even the wedding itself		
2.	Marriage register	Central marriage registration system that fulfils all required marriage registration function	
3.	Integrated CRVS system (including BDRIS)	The marriage register should operate within an integrated CRVS system. This will enable streamline processes and more effective data sharing and visualisation	
4.	Integration with National ID	To validate the identity of the bride and the bridegroom To auto-fill the marriage record using existing NID data	

Feedback messaging function	After the marriage is registered, the bride/bridegroom is sent the marriage registration number (MRN) and details of how to collect a certificate when needed	
Age verification function	 USSD: basic short-code that can be used on a basic phone Web application: 	
7. Users of marriage registration data	 Authority responsible for marriage registration (national level): operational monitoring, system and user management, data analysis for planning & development purposes. Authority responsible for marriage registration (local level): Registration, certification, operational monitoring. National Statistics Office: Vital statistics analysis and dissemination of reports. Authorised Agencies (government and non-government): Access to vital statistics for planning & development purposes. Religious authorities: data for planning and development purposes 	

Digital System Features

When designing the digital marriage registration system in Bangladesh, the below digital system features should be considered to enable effective marriage registration services to achieve government objectives. It is recommended that an agile approach to development is taken to allow early testing and iteration of system design. This allows features to be tested with end-users and adjusted based on their contribution to a number of defined key performance indicators. Before a full investment in a marriage registration system is made, it would be prudent to test processes and features using a prototype.

Feature	Description	
Age verification	Age verification of bride and bridegroom using USSD and a mobile application	
Easy to use digital marriage registration form	It is critical to make completing the marriage registration process easy. This means taking a smart approach to the form, minimising the number of fields required, leveraging existing data (e.g. NID details) and	
Self-application portal	Allow citizens to apply for marriage registration online	
Permanently store marriage registration record	Securely store marriage registration records	
Paper and digital certificate options	Standardised marriage registration certificates that are easy to access when needed	
Marriage verification	Enable authorised individuals e.g. those arranging foreign visas, to check marriage registration details using NID or BRN	
Data visualisation for easy decision-making	Define development and operational KPIs that can be monitored using marriage registration and integrated civil registration data. Use this data proactively to provide relevant government services.	
Duplicate check	Ensure that no duplicate marriage registration records can be created, and ensure that men who enter into multiple marriages have all marriages officially registered	
Audit	Track the actions associated with both marriage registration records and system users to increase accountability and prevent fraud	
Performance management	Use system data to manage users' performance	
Integration with BDRIS	Standards based integration with BDRIS to facilitate age verification using birth registration data.	
Integration with NID	Standards based integration with NID using Eksheba, enabling minimal data entry by the registrar, instead using existing NID data to create the marriage registration record. Using the NID also acts as a security measure	
Fee calculator and digital payment	Standardise fees to reflect acceptable rates e.g. % of Denmohor for Muslims. Allow users to easily calculate the required fee and support issuance of a receipt and track revenue as required	

Low connectivity / offline capabilities	Due to connectivity challenges in the country, it is important that any digital solution can work both offline and in areas of low connectivity. Certain actions will require connectivity, but applications should be able to be completed offline and can be sent when connectivity is re-established.
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The Ministry of Law and Justice could consider using an existing, open-source digital CRVS system to develop the desired functionality. The benefits of doing this include:

- Low prototyping costs because existing development frameworks can be used to develop marriage registration functionality
- Reduced costs based on re-use of existing support functions such as user and system administration
- Leverage existing knowledge of digital CRVS systems from around the world
- Receive ongoing system improvements and updates as the open-source product evolves and improves over time
- Learn from the experience of other countries as they design and implement their own marriage registration services

Appendix

Annex A: Tools

Tool	Brief description	Link
Household Survey	List of questions put together for the sample size of 430 respondents to extract information on 3 areas: • Knowledge of marriage registration • Attitude to marriage registration • Marriage registration experience	https://docs.google.com/spreadsheets/d/1hGJ73r9pSkzBjorb9KsXbObUzHbt2QvyEpb4jAM7Wkw/edit#gid=1810609942
KII (Key Informant Interview) guides for Senior Stakeholders	List of questions put together to facilitate the conversation with Religious leaders and people in Government Institutions	https://docs.google.com/spreadshe ets/d/14rYMN2rNX35s-z53roO5j0 OxJCTk8MMmX6cmEBJhuJ0/edit ?usp=sharing
Interview discussion guides	List of questions put together to facilitate the conversation with different groups of people involved in marriage registration i.e. brides and grooms, parents/ guardians, Religious Leaders and Marriage Registrars	https://docs.google.com/document/d/1c7t9Y9gHed8s-Jld6FwU9EHxMv4DVvilQ633lgvK19U/edit
Observations template	Brief PowerPoint presentation put together to guide data collection teams on what to look out for when conducting interviews	https://docs.google.com/presentation/d/143TvGF4J4DyzLxt-CHVj2ImOaXOdnhclbpMuhF4rHfl/edit#slide=id.p
Marriage research data outputs	Sample template on how interview notes would be organized around different themes	https://docs.google.com/spreadsheets/d/17GWo7h0nEtCBovKBKPZVvyQTP_n12YQeOvl-d0tu77Q/edit#gid=0

Annex B: List of KII Participants

No.	Name	Role	Organisation/ region
1.	Anir Chowdhury	Advisor	a2i
2.	Ummey Kulsum	Joint Secretary	Ministry of Law, Justice and Parliamentary Affairs (MLJPA)
3.	Shahidul Islam	CRVS Section Officer	Cabinet Division
4	Cate Sumner	Marriage registration expert	Independent

Annex C: List of IDII Participants

No.	Name	Description
1.	Interview discussion	Bride and groom: Registered Muslim
2.	Interview discussion	Bride and groom: Unregistered Muslim
3.	Interview discussion	Bride and groom: Registered Hindu
4.	Interview discussion	Bride and groom: Unregistered Hindu
5.	Interview discussion	Bride and groom: Registered Christian
6.	Interview discussion	Bride and groom: Unregistered Buddhist
7.	Interview discussion	Parents/ guardians: Registered marriage
8.	Interview discussion	Parents/ guardians: Unregistered marriage
9.	Interview discussion	Religious leader: Muslim
10.	Interview discussion	Religious leader: Hindu
11.	Interview discussion	Religious leader: Christian
12.	Interview discussion	Religious leader: Buddhist
13.	Interview discussion	Marriage Registrar: Muslim
14.	Interview discussion	Marriage Solemniser: Buddhist