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# BANGLADESH

## Development Series

South Asia Sustainable Development Department

### WHISPERS TO VOICES

## Gender and Social Transformation in Bangladesh



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# WHISPERS TO VOICES

Gender and Social Transformation in Bangladesh

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## GOVERNMENT'S FISCAL YEAR

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## ABBREVIATIONS AND ACRONYMS

<b>Acronyms</b>	<b>Description</b>
ADB	Asian Development Bank
ANC	Antenatal Care
ASK	Ain-o-Salish Kendro
BA	Bachelor of Arts
BANBEIS	Bangladesh Bureau of Educational and Information Statistics
BBS	Bangladesh Bureau of Statistics
BDHS	Bangladesh Demographic and Health Survey
BINP	Bangladesh Integrated Nutrition Project
BLAST	Bangladesh Legal Aid and Services Trust
BMI	Body Mass Index
BNWLA	Bangladesh National Women Lawyers' Association
BRAC	Bangladesh Rural Advancement Committee
BSPA	Bangladesh Service Provision Assessment
CAMPE	Campaign for Popular Education
CEDAW	Convention on Elimination of All Forms of Discrimination against Women
DHS	Demographic and Health Surveys
DPR	Development Policy Review
DWA	Directorate of Women's Affairs
EmOC	Emergency Obstetric Care
FGD	Focus Group Discussion
FSSSP	Female Secondary School Stipend Program
FWC	Family Welfare Center
GDP	Gross Domestic Product
GED	General Economic Division
GK	Gonoshasthaya Kendra
GOB	Government of Bangladesh
HIES	Household Income and Expenditure Surveys
HKI	Helen Keller International
HNP	Health Nutrition Population
HSC	Higher Secondary Certificate
ICDDR,B	International Centre for Diarrhoeal Disease Research, Bangladesh
ICPD	International Conference on Population and Development
ILO	International Labour Organization
JMS	Jatiyo Mahila Sangstha
LFPR	Labor Force Participation Rate
LFS	Labor Force Survey
LG	Local Government
LFP	Labor Force Participation
MA	Master of Arts
MCH	Maternal and Child Health
MDG	Millennium Development Goal
MLAA	Madaripur Legal Aid Association
MMR	Maternal Mortality Ratio
MoE	Ministry of Education

MoHFW	Ministry of Health and Family Welfare
MP	Member of Parliament
MWA	Ministry of Women's Affairs
MWCA	Ministry of Women and Children Affairs
NAP	National Action Plan
NCTB	National Curriculum and Textbook Board
NCWD	National Council for Women's Development
NFDPL	National Forensic DNA-profiling Laboratory
NFLS	Nairobi Forward Looking Strategies
NGO	Non-governmental organization
NIPORT	National Institute of Population Research and Training
NK	Nijera Kori
NSS	National Sample Survey (Indian)
NU	Nagorik Uddayong
OSCC	One-Stop-Crisis Centers
PFA	Platform for Action
PIC	Project Implementation Committees
PNC	Post-antenatal care
PRS	Poverty Reduction Strategy
RHC	Rural Health Center
RMP	Rural Maintenance Program
RTI	Reproductive Tract Infection
SBA	Skilled Birth Attendant
SD	Standard Deviations
SDO	Subdivision Officer
SE	South East
SMC	School Management Committee
SSC	Secondary School Certificate
STI	Sexually Transmitted Infection
TBA	Traditional Birth Attendant
TFR	Total Fertility Rate
Tk	Taka
TT	Tetanus Toxoid
TV	Television
UDCC	Upazilla Development Coordination Committee
UHC	Upazilla Health Complex
UK	United Kingdom
UN	United Nations
UNESCAP	United Nations Economic and Social Development in Asia and the Pacific
UNFPA	United Nations Fund for Population Activities
UNO	Upazilla Nirbahi Officer
UP	Union Parishad
US	United States
VAW	Violence Against Women
WB	World Bank
WBSGN	World Bank Survey on Gender Norms
WHO	World Health Organization
WID	Women in Development

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## FOREWORD

Beyond a doubt, Bangladesh has made great progress in achieving gender equality and enhancing the status of women. Its success in girls' education, reducing fertility and mortality and the famed microcredit revolution are some of the gains that set it apart from its neighbors and other countries of its income level. When young women and their families were asked what this meant for them and how their lives were different from their mothers', the unexpectedly common theme was "finding a voice" or "being able to speak" or "being listened to". Aspirations concomitantly were about finding independence and "standing on (our) own feet". Hence the title of the report – Whispers to Voices.

Yet these same successes also pose a puzzle. How has a low income country taken such strides when others still lag behind?

These achievements were not by any means accidental nor did they occur overnight. They are the result of concerted efforts by the government, the women's movement and the civil society to improve the quality of life for all citizens. They signify a common vision for Bangladesh's future and a determination to succeed despite odds.

In spite of these celebrated victories however, there are serious remaining gaps. Women's participation in the labor market remains very low despite the fact that this too has improved over the last decade. Maternal health is a key issue of concern and the biggest obstacle to achieving the Millennium Development Goals. Malnutrition affects half of Bangladesh's children and many women of reproductive age. Women and girls are at risk of serious violence in the home and are curtailed in their mobility by concerns of insecurity outside. In terms of their participation in decision-making, they have a weak voice both in the home and outside. Yet, they devise innovative strategies to take advantage of opportunities that come their way.

So there is also no doubt that more remains to be done to build on the gains of the last few decades. Given the right mix of policies and continued commitment from the government and civil society, these issues can be successfully addressed. We are confident that Bangladesh will continue to rise to these challenges and we stand ready to support it in its ventures.

We are pleased to present "Whispers to Voices" - an empirically grounded analysis of the changes Bangladesh has witnessed in the last few decades. This report is not just a narrative of change but provides pointers to future action for all those working in the arena of advancing gender equality.

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*“Women in Bangladesh have won important first round victories of visibility and mobility against great odds of gender-based inequalities and discrimination.... However, beyond these first-round victories of visibility and mobility lie old and new constraints and new areas of strategic challenge. Further progress has to contend, in particular, with entrenched patriarchal attitudes which seek to keep many social and political spaces off-limits to women, and to the insecurities of public spaces which effectively inhibit fuller engagement by women in the unfolding opportunities.... While women have made great strides in economic participation, per se, this has tended to be mainly at the lower end of the productivity scale. Determined action in this area will be central to a new roadmap on accelerated poverty reduction. So will be an upfront engagement with the manifold sources of gender-based discriminations and inequalities.”*

*(Bangladesh Poverty Reduction Strategy pg:47)*



## SUMMARY

### A Narrative of Social Transformation

1. Bangladesh stands out as the shining new example in South Asia of a poor country achieving impressive gains in gender equality. After Sri Lanka and the Indian state of Kerala, here is a country that had been famously written off by Henry Kissinger as a “basket case,” which now dwarfs India and Pakistan in many areas.

2. Between 1971 and 2004, Bangladesh halved its fertility rates. In much of the country today, girls’ secondary school attendance exceeds that of boys. The gender gap in infant mortality has been closed. The micro-credit revolution continues to boost women’s solidarity groups and earning potential, and vast numbers of young women are leaving their villages to work in garment factories where, in earlier generations, young women were rarely seen outside their homes.

3. Bangladesh’s success has been widely celebrated and analyzed – even posed as a puzzle. For how could a country with such low per capita income achieve such heights? All this achieved, moreover, in a cultural context widely believed to be repressive to women. While there remains more to be done in terms of increasing women’s labor force participation, reducing and punishing violence, increasing political participation and visibility in leadership positions, we also need to understand how these gains came about. In particular, we need to appreciate how policies and opportunities can change behaviors and norms widely perceived to emphasize seclusion and to relegate women to the home.

4. Despite Bangladesh’s successes, niggling doubts surface among development pundits every time Bangladesh undergoes a political crisis or a natural disaster. Is Bangladesh’s success in gender equality sustainable? Are gains being reversed? Answers to most of these questions have at best remained speculative and at worst ideological. When we started work on this report we asked – “*what can we possibly add to the impressive body of literature on gender and social change in Bangladesh?*” After all, the country has been a virtual laboratory for research and the terrain for some of the most rigorous empirical work on social and gender issues. The scholarly work that came out of the microcredit revolution is based on large and unique data sets and high quality ethnographic work and has set a high bar for evidence-based policy proposals. How could we usefully add to that body of work?

5. New themes and concerns in the Bangladeshi discourse, however, deserve new empirical investigation. For example, what has education done to the lives of women and girls? Is the labor market absorbing this new generation of educated women? Have attitudes to women and girls and their role in the family and community changed over time? How do we analyze the high level of violence against women? Is there indeed an increase in conservatism in Bangladesh? These and other questions emerged during the wide range of consultations we held with a cross-section of academics, policymakers and activists.

6. The report is in response to some of the major streams of thought on social issues in contemporary Bangladesh. It is a narrative of social transformation – one that places gender within the overall context of a rapidly changing society and economy.

7. The process by which we produced the report has been perhaps as important as its outcome. As the starting point, we used the Poverty Reduction Strategy (PRS),– a document that has identified admirably “old and new constraints and new areas of strategic challenge.” We tried to subject many of these to empirical investigation so that we could say something about the nature of social change in

Bangladesh and its implications for policy. We also tried to measure the change in attitudes, norms, and practices that have a bearing on gender equality.

8. Our main sources of data come from a survey conducted specially for this report and from the qualitative field work that accompanied it. **The World Bank Gender Norms Survey (WBGNS) 2006** is the first nationally representative survey of gender norms and practices in Bangladesh that includes both men and women in its sample. It asks the respondents questions on norms, attitudes and experiences. It is based on a sample of 5,000 adults, which includes: 1,500 married women aged 15-25 years, 1,500 married women aged 45-60 years, 1,500 married male heads of households aged 25-50 years and 500 community leaders. In addition, we conducted 32 focus groups at the ward level in the districts of Dinajpur, Satkhira, Sunamgonj and Mymensingh. Although these sources provided a wealth of information on the social transformation in Bangladesh, we did not limit our analysis to them. We also undertook fresh analyses of national datasets, such as the Labor Force Survey and the Demographic and Health Survey. Throughout the report we take note of, triangulate with, and build upon earlier analytical work.

9. The audience for the report is primarily internal to Bangladesh, in particular, the government and civil society. Researchers elsewhere, however, may also be interested in the empirical work. Similarly, other countries may be interested in learning about the gains that Bangladesh has made despite low per capita incomes. International agencies that have historically been active in Bangladesh may also benefit from the analysis and the general pointers towards new work. Finally, within the World Bank there is high demand for this assessment, which has huge implications for the Bank's lending and learning agenda.

## **B How Did Bangladesh Do It?**

10. **The structure of Bangladeshi society provided a unique context for change.** Unlike other countries in South Asia, Bangladesh's predominantly rural society has a high degree of linguistic, religious, and ethnic homogeneity. While there are small ethnic minorities in the form of tribal groups and a large Hindu minority, the country does not have the level of ethnic or sectarian tensions that its neighbors do. In particular, it does not have a stratification system based on caste (as in India and Nepal) or *biradari* (as in Pakistan) that divides villages. While *gushtis* (kinship based groupings) in Bangladesh do exercise a hold on their members, they do not fragment in the same way as caste, clan, *biradari* or linguistic affiliations do. This homogeneity makes it easier to organize women and contributes to the success of development campaigns. Government programs are similarly easier to design and deliver.

11. Not only is Bangladeshi society relatively homogeneous, but until the 1990s, levels of income inequality were also low. In the 1990s, while income inequality rose in urban areas, there has been a significant decline in overall levels of poverty. Low levels of inequality bind citizens in a common goal. Recent research on Bangladesh has found a remarkable congruence between the ideals and vision of the elite and ordinary citizens regarding poverty and development at the national level. The cultural ethos of the elites and the people are also remarkably similar, fostering policies that address poverty and positive social outcomes<sup>1</sup>.

12. This is not to say that Bangladesh's success was an accident of history – far from it; as we see from the following discussion.

13. **Policy and programs have played a major role in Bangladesh's success:** While both Sri Lanka and Kerala show how a country's income level had little to do with gender inequality, each site has had its

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<sup>1</sup> Hossain, 2005

unique contextual factors. Bangladesh's success can be attributed to a resolute national vision, dogged implementation of programs and freedom for citizens and their organizations to innovate, and these factors are shared in common with Kerala and Sri Lanka. But Bangladesh's unique social and historical situation required specific policy responses.

14. Newly independent in 1971, Bangladesh had a dream of a new society, for which the state enacted a Constitution based on principles of equality and liberty. The state then proceeded to ratify international conventions and participate in international conferences for women. After the first phase of rehabilitation after the ravages of war, the new state's political imperative was to create the bulwark for a just and egalitarian society and to make a break with the past. New institutions were set in place that worked in tandem with the overall objectives of the Constitution, and each successive Five Year Plan laid the groundwork for an evolving vision of gender equality.

15. Two programs or policies expressly intended to improve women's status were the initially NGO-driven *microcredit program* and the Government of Bangladesh's *education policy*. Not only did women learn to save and get access to credit but the credit groups created a sense of solidarity that allowed for other services, such as family planning, to be delivered through them. Women's awareness in many other spheres was enhanced through these collectives as they began to access other opportunities, including training and self-employment.

16. Similarly, education was expressly intended to raise women's status and to build an educated society in the newly independent country. This vision was subscribed to by a large part of the population and had the support of the elite.<sup>2</sup> The focus on primary schooling in the 1980s and then the Female Secondary School Stipend Program (FSSSP) in the 1990s led to dramatic improvements in female educational attainment, which the entire nation now takes pride in.

17. **But, women's status in Bangladesh was also an unintended consequence of policies and events.** The historical famine of 1974 was a catalyst in at least two ways. From 1975, when famine prevention emerged as a key priority, the state has invested in rural infrastructure, initially funding off-season employment and later durable rural roads, which have had an enormous impact on women's physical mobility and access to health care, education, markets, and information. The significance of roads in human development outcomes comes through in several empirical findings<sup>3</sup> and from focus groups conducted for this report. Famine relief efforts also "unleash(ed) and legitimize(d) the NGO process which has played such an important role in social change in Bangladesh."<sup>4</sup>

*Within a comprehensive, value-based, and sustainable social and economic development framework, gender-based discrimination has to be eliminated and efforts towards that end must form an integral part of poverty reduction initiatives. ... it is a key issue to address, given that women are subject to growing discrimination in society although considerable progress has taken place in the area of women's advancement during thirty-three years of the independence of Bangladesh. Inclusion of women's advancement and rights as a special issue is essential for three reasons: to uphold fundamental human rights because women's rights are also human rights; to achieve efficiency in poverty reduction and to achieve sustainable development (Bangladesh Poverty Reduction Strategy, 2005: 135).*

18. Bangladesh's dramatic fertility decline too was not driven by the impulse to empower women but rather from efforts to respond to the early 1970s Malthusian hype about overpopulation. These efforts led to an aggressive, supply-driven family planning program that provided door-step delivery of

<sup>2</sup> Hossain, 2005

<sup>3</sup> World Bank, 2005

<sup>4</sup> Rahman, Hossain Zillur (in written comments on this report) 2007

contraceptives to women who had traditionally been in *pardah*. This supply side push combined with a high demand for contraception enabled women to control fertility. And freedom from childbearing improved their health the health of their children and freed up their time to engage in other activities.

19. In addition, Bangladesh's total sanitation campaign, which led to the widespread use of toilets, meant that girls could now attend school comfortably. The campaign for clean drinking water, immunization, and the use of oral rehydration for babies reduced diarrhea and other childhood diseases and in the process reduced mothers' drudgery and demand for children.

20. Global economic developments also contributed to Bangladesh's success in empowering women. The Multi-Fiber Trade Agreement gave Bangladesh concessions in the garment trade that enabled the establishment of large export-oriented garment factories. Since sewing has been a skill traditionally learnt by women and girls in Bangladesh, these factories employed young women who had had some education, who were unmarried, and who provided cheap labor to help keep these industries competitive. In the process, a new generation of young women broke the shackles of familial and societal control and migrated out of their villages to develop their own identity.

21. **The role of the women's movement in furthering women's status and gender equality has been catalytic.** Even before independence, the writings of Begum Rokeya Sakhawat Hossain inspired a new generation of women leaders. The "movement" itself is an amorphous entity that comprises both men and women from academia, NGOs, government, the media, and political parties.

22. *Bangladesh Mahila Parishad* (Women's Council of Bangladesh), now an umbrella organization, was formed before independence and has a history of political activism and mobilization as part of the broad social movement that fought for independence from Pakistan. After independence, the *Parishad* became an effective force for legislation favoring women. It has campaigned for changes to inheritance law, reservation of seats in Parliament for women, free education for girl children, a uniform family code, and the prohibition of dowry, polygamy, and child marriage.

23. Similarly, *Naripokkho* began in 1983 as a development organization and is now one of the foremost advocacy groups focusing on such gender issues as violence against women, human rights violations, and what it regards as conservative trends in Bangladeshi society that could serve to undermine gains made by women. Other organizations, too numerous to be named, are also at the forefront in the struggle for women's rights. Most of them rely on a committed band of volunteers – often professional women give their time and resources to further the movement.

## **C What to Do Next**

24. **Health:** While gender inequalities in children's health have diminished, Bangladeshi women still lack adequate access to reproductive health. In the early 1950s, East Pakistan (now Bangladesh) had substantially higher infant mortality and lower life expectancy than West Pakistan, and somewhat higher than the South-central Asia region as a whole. Today it is on par with these comparators in life expectancy, and ahead in infant mortality. Sex ratios have improved in favor of females and are now better than those found in India and Pakistan, although not yet equal to ratios found in Nepal, Sri Lanka, and SE Asian countries. The speed of these changes in Bangladesh has been remarkable.

25. *Impressive gains have been made in child health, but challenges remain.* Studies from the 1970s and 1980s indicated a significant gender gap disadvantaging girls in infant and child mortality. This was attributed largely to weaker efforts by families to seek health care when girls fell ill, compared to efforts

made for boys.<sup>5</sup> This has changed dramatically. Contrary to the situation in India and Pakistan and in Bangladesh in previous decades,<sup>6</sup> boys now have higher infant mortality rates than do girls, which is considered biologically normal. But after infancy, girls' natural survival advantage is reversed in Bangladesh, and child (12-59 months) mortality rates are higher for girls than for boys. Such a reversal occurring at this stage in a child's life suggests a continuing the preference for boys and a concomitant neglect of young girls. Neonatal mortality (death in the first 28 days) also remains a key challenge for all babies.

26. Malnutrition rates in Bangladesh are among the highest in the world. According to the BDHS 2004, half of all children under five years are moderately underweight or stunted, and another 16 percent are severely stunted. Malnutrition in Bangladesh is slightly higher than the regional average for South Asia.<sup>7</sup> A key factor that affects malnutrition is low birth weight, which affects as much as 45 percent babies and is caused by the poor physical condition of mothers. The fact that gender differences in malnutrition rates are negligible is scant comfort in this key challenge.

27. Other gains in health notwithstanding, Bangladesh's high maternal mortality rates keep it from achieving its Millennium Development Goals. Almost 90 percent of Bangladeshi women give birth at home, and over 86 percent do not have a skilled birth attendant to assist. These figures are high when compared to neighboring countries and obtain among rich women as well. The reasons for not seeking care during pregnancy and child birth are primarily related to low appreciation of women's needs during this period. According to the BDHS 2004, distance from a medical facility accounted for only a small fraction of the low use of antenatal services. Current data do not allow us to assess the extent to which quality of care and confidence in the health care system affect demand. Our analysis shows that women's level of education, exposure to media, and household income are by far the most powerful predictors of service use.

28. A comprehensive approach to providing adequate reproductive health services can improve outcomes. Efforts to use information, education, and communication to raise the demand for health services among women go hand in hand with simultaneous changes in methods for delivering care. In particular, as Gonoshasthyo Kendro has shown, addressing institutional issues such as involving local

*“Earlier fathers used to say ‘what is the use of educating girls....they will go to another house’. But now, fathers send both daughters and sons to school and college.” School going adolescent girl, Mymensingh*

*“ Mothers of the previous generation used to advise their daughters to learn house-work and get education up to primary; now mothers are telling their daughters to get at least secondary school certificate”. School going adolescent boy, Satkhira*

*“Girls of the present generation girls do not hesitate to express their views to family members. In our mothers’ generation girls could not think of sharing their views with parents and family members, they obeyed all decisions of their elders” Elite women Dinajpur*

*“Girls are reluctant to just accept parents’ decisions. When parents are being unreasonable, girls ask why? Daughters of earlier generation would be silent. ....Girls of this generation feel that if they act like previous generation there will be no development in their lives.” Mothers of young girls in Sunamgonj*

<sup>5</sup> Bhuiya and Streatfield 1991, Chen et al. 1981, Choudhury et al. 2000, Fauveau et al. 1991, Hussain et al. 1999, Mitra et al. 2000, Stanton and Clemens 1988.

<sup>6</sup> For more details, see Bhuiya and Streatfield 1991, Chen et al. 1981, Choudhury et al. 2000, Fauveau et al. 1991, Hussain et al. 1999, Mitra et al. 2000, and Stanton and Clemens 1988.

<sup>7</sup> World Bank, 2005b

elected leaders and at the same time addressing cultural issues such as involving mothers-in-law are some of the interventions that will enhance demand.

29. **Education: Bangladesh has surpassed all expectations, but now boys lag behind.** As noted earlier, the government’s concerted long-term goal of enhancing female education, combined with a number of innovative NGO programs, has been a startling success. In villages where once women rarely appeared in public, hordes of young girls now walk or cycle to secondary schools. We consider below the impact female education has had.

30. Education seems to have wrought a virtual revolution in the Bangladeshi countryside. When girls were asked how education has made their lives different from their mothers’, they typically replied that it had helped them “find a voice,” allowed them to “have a say,” to “speak,” and “to be listened to.” Education also appears to be changing relations between girls, their families, and their elders. While earlier the value was placed very much on girls’ silence and acceptance – a “pliable” obedient girl had a high value in the marriage market – now girls seem to “speak” more. The acceptance of and demand for equal education for boys and girls has pervaded regions and generations. Almost 75 percent of those surveyed believe that girls should have as much education as boys.<sup>8</sup>

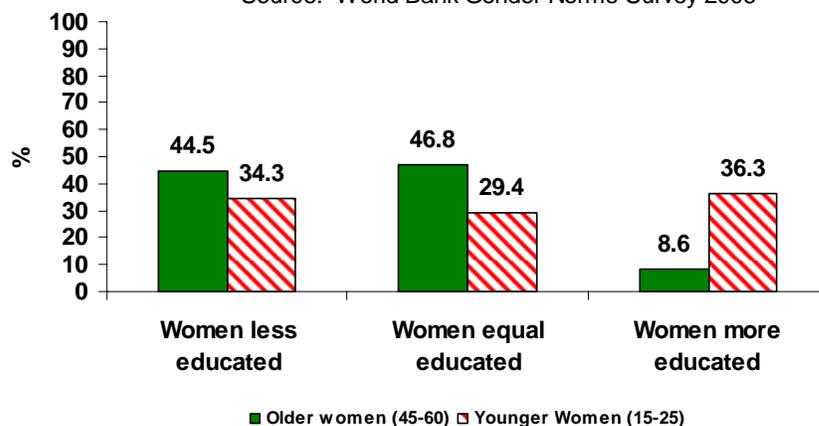
31. Today, the behavior of many girls challenges entrenched values. One such value is “*lojja*” – a term that denotes modesty but also shame. *Lojja* is manifested in girls’ “shy” behavior in not talking to strangers or to men outside the home and displaying their overall dependence. Young men indicated that they were confused and somewhat disapproving of their female peers’ behavior. Young men in a focus group in Dinajpur said educated girls were “not paying proper respect to elders . . . [and were] forgetting their traditions.” In a Mymensingh focus group, young men complained that educated girls did less housework and “watch[ed] more television” than women of their mothers’ generation. These responses suggest that girls’ education has wrought social changes so sweeping that members of the community are seeing significant departures from traditional norms.

32. Many other outcomes are positively affected by education. Bangladesh stands out among South Asian countries such as India and Pakistan in having had high positive returns to education for women. Education enhances both women’s entry into the labor market and their wages.<sup>9</sup> In other arenas, too, education has had a statistically significant effect. For instance, that the younger and more educated sample in the WBGNS 2006 is more likely to have a say in their choice of spouse. Education is also positively correlated with higher

age at marriage. Our analysis of access to maternal care finds that women’s education and access to information are the most important variables predicting women’s use of maternal health services. In the arena of decision-making, we find that educated women are consulted more frequently on household

**Bangladesh: Women who marry men less educated than them is on the increase**

Source: World Bank Gender Norms Survey 2006



<sup>8</sup> WBGNS, 2006

<sup>9</sup> As the chapter on labor markets points out, India and Pakistan both show lower labor force participation of women with increasing levels of education. In Bangladesh it is the opposite.

purchases. The only area where the effect of education is muted is in attitudes to and experience of spousal violence.

33. In parallel, we highlight the new reality in Bangladesh – boys are at risk of being left behind.. There are already signs in Bangladesh of educational *hypogamy* (women “marrying down” in terms of educational attainment), which goes against the South Asian ideal that women should marry men more educated than themselves. While it is still too early to determine the impact of this change on Bangladeshi marriage and society, it opens the prospect of educated women losing heart if their education does not result in greater earning power, more leadership roles, and a higher value in the marriage market. These are “second generation” problems, of which the Government is generally aware and has designed far-reaching educational reforms to address. For instance, it is revising its scholarship program to make subsidies more equitable to both girls and boys.

34. There are also serious gaps in educational attainment between the rich and the poor. Despite rises in female enrollment, the fact remains that poor children of either gender can rarely stay in school through to the upper grades. By Grade 9, when nearly 100 percent of children from rich families are enrolled, less than 20 percent of children from the poorest households are still in school. At the secondary level, less than 10 percent of children from the poorest two quintiles enroll, compared to some 70 percent from the richest quintile. This gap in enrollment by poverty status at the lower secondary levels will be important to bridge for reasons of equity, but also for reasons of productivity.

35. Users of the educational system are enlightened analysts of the system. We asked young people to analyze the educational system and to recommend reforms. They highlighted issues of quality of education, better access to vocational education, access for the poorest children, and geographical variations. Girls, especially in Sylhet, highlighted the need for segregated colleges, libraries, and vocational training institutions, so they could feel comfortable enough to pursue higher education.

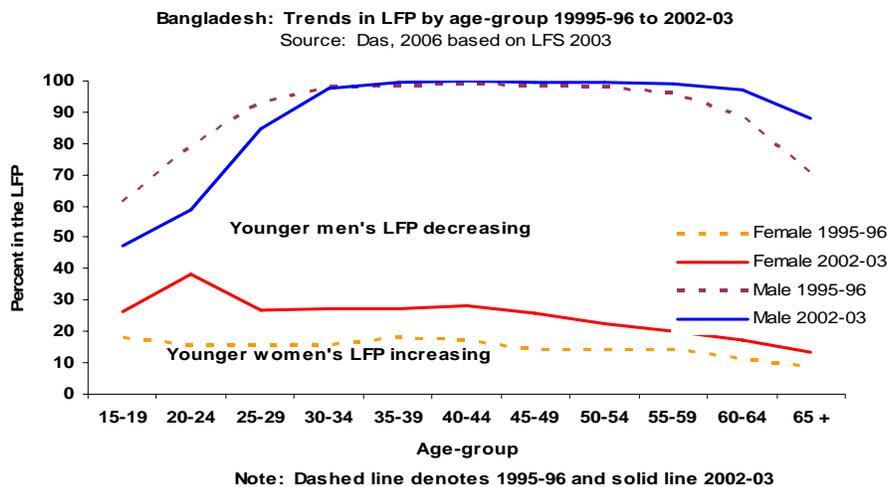
36. The Labor Market: Women’s employment rates have increased dramatically but are still very low, even by South Asian standards. Women’s employment in South Asia is lower than in any other part of the world except perhaps the Middle East. Bangladesh is at the lower end of the South Asian spectrum, second only to Pakistan. To those who know the country, this seems inexplicable, given that such key catalysts as secondary school education and fertility have had such impressive improvement. Unlike other countries in South Asia, moreover, there has been a sharp growth – an increase of almost one and a half times - in women’s employment in Bangladesh in the last decade (1995-2003), coinciding with economic growth and better opportunities.

37. The dramatic growth in women’s employment is led by the health and community service sector. This represents a positive prognosis for Bangladesh’s future. Moreover, younger women’s employment has seen the largest increase due primarily to the garment industry and to their employment as teachers and healthcare workers. But at 26 percent for women 15-59 years of age, employment rates are still very low. The gender gap in participation rates too, while narrowing slightly, still remains very high, since male labor force participation is close to universal. Unlike other parts of South Asia however, urban-rural differences in employment rates in Bangladesh are very small. Also unlike other countries, urban women tend to be employed more than their rural counterparts.

38. We considered various explanations for women’s low reported participation in the labor force.

39. Two Bengals – so similar, yet so different: A popular explanation for Bangladeshi women’s low labor force participation rates is that Muslim women are more constrained in their movement due to a culture of seclusion and veiling (*purdah*), and that Muslim households prefer not to supply female labor for market work. To test this hypothesis, we compared the Bangladeshi labor market to that in West Bengal, which is predominantly Hindu but in most other respects looks very much like Bangladesh. We

found that, whether we consider participation rates or returns to education or indeed growth in women's employment over the last decade, labor market outcomes for women in West Bengal are poorer than in Bangladesh.



40. Serious anomalies deter women's participation in the labor market in Bangladesh. Despite growth in employment, the labor market is highly segmented along lines of gender. Women are concentrated in domestic services and home-based work, for which many do not report income. Poor access to wage work more generally also explains why women choose to stay out of market work. Less than one fourth of men and 4 percent of women of prime working age work for a cash wage in Bangladesh. Women are also less likely than men to be self-employed in non-farm activities, and in fact, women's participation in rural non-agricultural work has declined and unpaid work seems to have increased.

*“Ten years back it was impossible for women to attend a shalish (informal dispute resolution forum). Now women Union Parishad members and other women too are attending the shalish. Women are also attending school governing body meetings. Men also **allow** them to speak; earlier, men did not **allow** them to go to shalish and other such meetings.” (emphasis added) Elite woman in Sunamgonj*

*“Before, people used vote on the advice of the Matobbar (village elder). Mothers and wives did not even vote. But, now even a person near-death wants to cast (their) vote. Wives cast their vote on their own; they sometimes **disobey** husbands' advice.” (emphasis added) Elite man in Satkhira*

41. There may also be wage and hiring discrimination against women. In the casual agricultural labor market, women earn about 60-65 percent of men's wages. Based on Oaxaca-Blinder decompositions, we show that 72 percent of the difference between men's and women's agricultural wages is unexplained and could be due to labor market discrimination. We hypothesize that women's low participation rate in Bangladesh is related to the small proportion of poor women that gain entry into market work, which in turn could be due to shrinking agricultural holdings and low demand for female labor. In other countries in South Asia, women are concentrated in agricultural work and poor women have much higher participation rates than they do in Bangladesh. We argue for incentives for women's employment to be included in the menu of macroeconomic policy reforms, for stringent enforcement of existing laws, and for the establishment of facilitating mechanisms, such as childcare.

42. Data and measurement are major constraints to analysis. While we describe the gendered labor market in some detail, we also point out that there are serious data and measurement issues with regard to

women's employment in Bangladesh. For instance, some survey questions were changed between the last two rounds of the Bangladesh Labor Force Survey, creating problems in identifying trends accurately. The resultant controversy on measurement often detracts from the focus on substantive issues. We recommend that measurement be strengthened so that a clear and uncontroversial picture of women's employment can emerge.

43. **Decision-making: Women's role is still small and restricted to the domestic sphere.** "We have no hand or voice in the management of our social affairs," wrote Begum Rokeya in *Sultana's Dream* in 1905. More than a century later, despite significant advances towards gender equality at the local and national levels, Bangladeshi women still have little right to make decisions, even in their own homes.

44. Despite increasing access to political processes, women's voice in the family and the community is small. In rural areas there are formidable women's groups and women also participate in the political process through voting — but their voice does not carry far enough to change opportunities for them. Most women's influence over decision-making is confined to aspects of household functioning. In particular, women are consulted in areas that have to do with children. Even so, our survey shows that only half of all women are regularly consulted in matters such as discipline of children, decisions regarding a sick child's treatment or children's schooling. The difference in decision-making power between younger and older women is small, suggesting little change over time. And in areas to do with their own relationship with their external environment, such as decisions about their involvement in community affairs, women's voice counts even less.

45. At the community level, women with family connections in politics or village development activities are more likely to be effective. But the participation of poor and uneducated women still remains marginal. Activities of NGOs such as Nijera Kori, which focus exclusively on the marginalized, are increasingly providing parallel mechanisms and forums for the poorest to participate.

46. In Bangladesh, as in other South Asian countries, there are quotas for women in local government. In 1997 Bangladeshi women received the mandate to be elected directly to the lowest tier of local government — the Union Parishad (UP) — through three reserved seats in each UP. Today there are about 12,828 elected women members in the 4,198 Union Parishads throughout the country. But while non-reserved members are elected from single wards, women members in reserved seats have to answer to three wards each. This increases the onus on them to campaign in and be accountable to three times as many voters as male members.

47. Women members in Union Parishads also do not have clear cut job descriptions or resources. As a result, they have to function mostly through negotiation with the Chairman and other members. Recognizing this, the government has now assigned functions to the women UP members, but the legal framework is still unclear regarding their role in the regular functions of the UP. Empirical evidence on the extent to which these seat reservations have changed the local political landscape is poor and patchy. Yet small studies suggest that there is a positive change in local government, especially when combined with the advocacy work of NGOs.

48. A core element of participation in society is the ability to resolve conflict through transparent systems and procedures and to seek and obtain justice. In Bangladesh, especially in rural areas, the formal court system has only a limited ability to provide justice to ordinary citizens. Due to the distance, time, and cost involved, the formal court system generally does not enjoy the confidence of the people, and informal forums for resolving disputes ("shalishes"), are the norm. Since women are rarely invited to sit on shalishes as mediators ("shalishkars"), female complainants are less likely to bring their problems to the shalish for resolution.

49. NGO innovations have enhanced women's access to justice considerably. Realizing that formal systems are generally out of reach for women and the poor, NGOs have fostered interventions to make informal systems more inclusive and accessible. Their focus is to increase the legitimacy of informal legal systems and village courts, arbitration councils, and UP shalishes. Through legal aid and training programs, they have substantially increased access to justice for women and the poor.

50. **Ownership of Property: Without property and other durable assets, women's voice becomes even lower.** South Asia's disempowering culture de facto excludes women from ownership of property in their marital home and denies them access to their parental property. Although Bangladeshi law putatively guarantees equal access to property, according to the Bangladesh Bureau of Statistics' agricultural census of 1996, only 3.5 percent (0.62 million) of the 17.8 million agricultural holdings were female owned. Women are also more likely to own a homestead if a household has only the homestead than if the household also has cultivable land.<sup>10</sup>

51. The WBSGN 2006 finds that less than 10 percent of all women and less than 3 percent of younger women have their names on marital property papers (like rental agreement or title to land or a homestead). In an attempt to increase ownership by women, some NGOs imposed a loan condition that husbands and wives must own a house and land jointly. The impact of this stipulation on women's ownership is not yet known.<sup>11</sup>

52. Younger women are more likely to receive parental property than are their older counterparts, who either give up their property or never receive it. This positive development shows that women of the younger generation have a greater recognition of their rights. In a somewhat disturbing trend, Garo community in Mymensingh pointed to the fact that while property in Garos traditionally passes down through the maternal line, this practice is beginning to change as Garos become more "mainstream."

53. **Marriage: A defining reality and a key determinant of several outcomes for women.** In Bangladesh almost everyone gets married and for the most part, stays married. Polygamy, divorce and cross-cousin marriages are uncommon, although abandonment of women is quite common and does not show up in surveys. From a development policy perspective, the importance of marriage lies in the fact that it is the boundary within which women's lives are ordained. Whether and what kind of health care they use, whether they can access market opportunities (such as employment or credit), whether they can vote independently, whether they can move freely outside their homes, and a number of other processes and outcomes depend to a large extent on their marital status, and within that, on the type of marriage. By the same token, equality in the marital relationship is associated with women's greater voice in family decision-making.

54. Age at marriage in Bangladesh has remained low at about 16 years. Women marry very young, or, since Bangladeshi marriages are mostly arranged, it would be more appropriate to say that their parents get them married young. -In that respect, marriage patterns in Bangladesh are not unlike those in India or Nepal. When combined with the typically large age gap between spouses, this practice has a negative effect on women's life chances and results in a high probability that women will live for years as widows.<sup>12</sup>

55. The important development in Bangladesh is not that age at marriage has remained low (although there have been some improvements in this area in the last decade) but that female education has

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<sup>10</sup> Mahmud, 2006

<sup>11</sup> Mahmud, 2006.

<sup>12</sup> Widowhood confers low status on women and women's welfare depends to a large extent on the marital status.

improved and fertility rates dropped despite low age at marriage.<sup>13</sup> We argue that the conventional focus of demographers on increasing age at marriage as an important corollary of fertility decline and increasing labor force participation does not hold in Bangladesh.

56. Lack of voice of girls in their marriage is symptomatic of the lack of voice they have in their lives. But this seems to be undergoing a change as well. Overall a little more than one third (35 percent) of all the women interviewed in the WBGNS 2006 said they had had some say in their choice of husband before they were married. There were important variations by cohort and region - 20 percent of older women (45-60 years) but 52 percent of younger women (15-25 years) had had some say in the choice of their groom. For a girl to be involved in the discussion around prospective grooms is a positive step in a culture where girls have historically had no say in when and to whom they marry.

57. Marriage patterns, like many other gender-related norms and outcomes, differ strongly by region. Among older women, the proportion saying they were consulted when their marriage was set up varied from 7 percent in Rajshahi to 37 percent in Chittagong. Among the younger cohort, the range was 42 percent in Khulna to 77 percent in Barisal saying they had had some say in the choice of their partner. Insights from focus group discussions also indicate that seeking and accepting the views of daughters regarding their own marriages has become much more common now than it was in their mothers' generation.

58. Spiraling dowry rates are the new preoccupation of young women and their parents. Dowry, an un-Islamic practice but a common Hindu one, has increased in Bangladesh in the last 30 years. Only 7.7 percent older women (45-60 years) but over 46 percent of younger women (15-25 years) said their families paid dowry at their wedding. It is not entirely clear what is driving a culture that relied on dower (denmohor) and brideprice (pon) to change to dowry (joutuk).

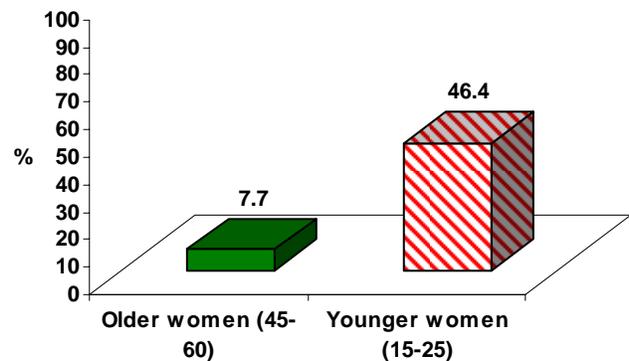
59. Is dowry associated with all the other pernicious trends that exist in the popular perception? Our analysis shows that it is indeed associated with the higher likelihood that a woman will experience violence and condone it as a punishment for minor infractions. Women whose families paid dowry also seem to have less power in the household and are less likely to be consulted on matters related to the home and family.

60. It is difficult to understand what is influencing this increase in dowry. It could be mix of factors ranging from a "marriage squeeze" (fewer men in the marriageable pool), to a "diffusion effect" from India, to fragmented land holdings that lead families to undervalue women's labor on family farms, to parents considering dowry as part of their bequest, or poverty causing young men to push for higher rates of bequest from their wives' families.

61. Policy dilemma: Our dilemma is that while we can study the effect of marriage on various outcomes, it is less clear what policy can do to change the nature of marriage directly, even when we find

**Bangladesh: The practice of dowry has increased over time**

Source: World Bank Gender Norms Survey 2006  
(based on whether dowry worth Tk500 or above was paid)



<sup>13</sup> See for instance, Amin et al (2006).

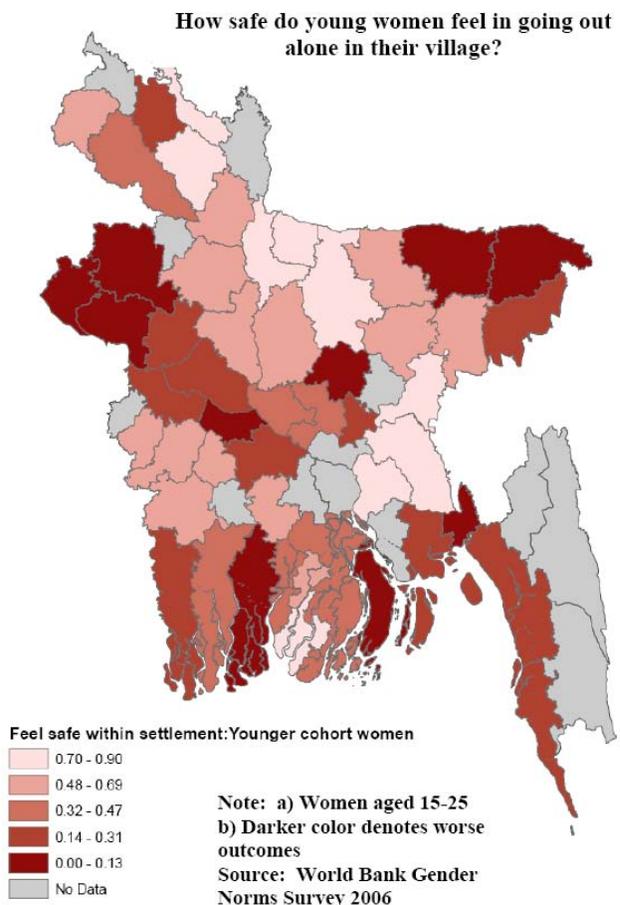
some aspect of marriage to be associated with poor outcomes. Family policy in developed countries like the U.S. addresses marriage and civil unions directly to ensure equity and welfare within the family. But in Bangladesh, where marriage is governed for the most part by religious law, doctrine, and customs, policy can have only indirect effect.

62. Some interventions in Bangladesh provide us with pointers. The FSSSP condition that girls remain unmarried while they attend secondary school to avail themselves of the stipend had an effect on educational outcomes but also indirectly on marriage. The national drive to ensure that marriages were registered resulted in almost a doubling of registrations for women aged 15-25 and 45-60 years.<sup>14</sup> Little is known about the kinds of policy or program incentives that will work to discourage dowry, and the time has come to study the small initiatives of individual social reformers and NGOs to see where programmatic intervention can be made.

63. **Violence and insecurity stifle women’s role in the development process.** This report is grounded in the notion that violence against women is a stark marker of inequality in power relations and that addressing the issue of violence against women has important implications, both for human rights and for gender equality. Violence against women has instrumental value as well, in that it affects a range of outcomes for women, their households, and their children.

64. This is not to say that women are the only ones experiencing violence in families. In South Asian as in other cultures, violence is an important means of control, enforcing familial and social norms, and asserting power. Those lower down in the hierarchy and those perceived as weaker are subject to violence by those higher and stronger. Our focus is on spousal violence against women, since we are looking at gender inequality. In that context the 2005 WHO multi-country report finds that Bangladeshi women are among the most likely to condone violence for minor infractions and the least likely to initiate violence or to seek help against violent behavior.<sup>15</sup>

65. Twenty-four percent of older women and 30 percent of younger women have experienced spousal violence at some point. In addition, both the Bangladesh Demographic and Health Survey 2004 and the WBGNS 2006 found that men were much more likely to say they had been violent to wives than women were to say they had experienced violence. This rather surprising finding could be either a result of an assertion of manliness in tandem with a cultural value placed on men’s role as enforcers of social norms in the home, or the product of honest reporting.



<sup>14</sup> Almost 85 percent of marriages in the younger cohort are registered (WBGNS 2006)

<sup>15</sup> WHO, 2005

66. Qualitative evidence seems to indicate a decrease in the incidence of spousal violence in the countryside. While spousal violence against women is widely justified by both men and women in Bangladesh, focus group discussions indicate that communities perceive spousal violence to have declined over the last twenty years or so. Increasing levels of education and the presence of more educated children in the home seem to be a restraint on the violence inflicted on mothers and wives. At the same time, almost every focus group said it was acceptable to use violence as a “last resort” and to punish a “grave mistake.” Husbands’ violence against wives may have decreased, but when used as a “last resort,” it is still quite common.

67. Only 49 percent of older women and 38 percent of younger women feel safe going out alone even within their village or neighborhood. As women and girls enter the public domain in a culture that has traditionally emphasized seclusion, the issue of safety in public spaces becomes important. Much of this is related to the extent to which men accept women’s visibility in public spaces. For women, even the perception of public insecurity can prevent them from taking up new opportunities and exploring new frontiers. While mobility of women and girls in Bangladesh is much more common now than it was in their mothers’ generation, the fact that less than half of all women surveyed felt safe walking alone is a sobering testimony to the state of public security.

68. Urban areas are more unsafe and regional variations are stark. Women in Sylhet and Rajshahi seem most intimidated by their external milieu. Controlling for individual and household characteristics, women in Sylhet feel about 85 percent less safe than their counterparts in Dhaka. In Rajshahi, older women feel half as safe and younger women about 60 percent less safe than their counterparts in Dhaka. The issue of acid attacks in urban areas comes up repeatedly in the media. Although rare, these incidents are an important reminder that men can attack women publicly with impunity and a warning that unless addressed, the issue of public safety could undermine women’s gains.

69. Women who in some way challenge conventional norms of “appropriate behavior” are more likely to feel unsafe in the community. There seems to be a peculiar correlation between adherence to norms and perceptions of safety. Another example demonstrates this correlation. Older women who use cosmetics report feeling greater insecurity, even after controlling for other factors. Could this be because in South Asian rural areas in particular, older women are slotted in stereotypical roles as mothers, mothers-in-law, and grandmothers, and those who appear to diverge from those roles (through independent behavior, unusual dress or movement, or the use of cosmetics) are in some way challenging normative standards for older women? Similarly, women who believe in spouses having equal education are more likely to feel unsafe, as if their very views make them potential targets for attack within the community.

70. Policy interventions to **prevent** violence are difficult to implement. But efforts to **cope** with violence have been stepped up by both the GoB and NGOs. Although there are now safe havens, counseling centers, and crisis centers even outside Dhaka, demand for these services far exceeds their supply. Increased focus will have to be placed on education and awareness-raising among men and women and on the timely detection and stringent punishment of cases of violence against women when they occur.

71. The institutional architecture responsible for upholding laws can play a major role in ensuring women’s safety and punishing infractions, especially those in public spaces. While laws and procedures in Bangladesh are secular and forward-looking, their enforcement in deterring violence against women is constrained by the same norms that allow that violence to take place. The police, lower judiciary, and custodial institutions are all responsible for women’s current perceptions of insecurity and the inability to report violence. There is a lot to be learned from other countries, especially Latin American and the

Caribbean, which also have very high incidence of violence against women, and have instituted a number of successful interventions, which focus on the multi-sectoral nature of the problem.

72. **Purdah: A hindrance to women's progress?** The discourse around *purdah* in Bangladesh is a highly contested one, with scholars and activists sharply divided on its role and what the increasing use of *purdah* might signify. Even in its outward form, *purdah* can mean anything from head covering with a *sari* or *dopatta orhna*, to a more modern *chador*, to the body-covering South Asian *borka*, to the Arab *abaya*, which covers all but the eyes. Feminists and social analysts have interpreted *purdah* variously as a marker of increasing conservatism and “Islamization,” as “protection” in an unsafe environment, as a strategy by which women can access new opportunities without directly challenging norms of modesty and seclusion, or as a sign of status and class. This and an even wider range of interpretations are mirrored in focus group discussions on the meaning of *purdah*. Interestingly, men and women even differ in their perception of whether or not the wife practiced *purdah* before marriage.

73. Empirical results do not show women's practice of *purdah* to be statistically related to outcomes. The WBGNS 2006 asked women if and what kind of *purdah* they practiced. We found that controlling for other individual and household characteristics, *purdah* is not a statistically significant correlate of decision-making in the household, attitudes to gender equality, or attitudes to or experience of violence or security. Older women who practice *purdah* are slightly less likely to report experiencing violence, but this is not a statistically strong relationship. For younger women there seems to be no effect of *purdah* on experience of violence. *Purdah* also does not influence whether or not women think violence is justified when a woman does not fulfill her traditional role (like cooking). The lack of significant association between *purdah* and women's status could be due to the fact that *purdah* signifies different things to different people. Therefore, rather than interpret the practice of *purdah*, assign a value to it, or consider it the dependent variable, we have used it throughout the report as an independent variable.

74. Men whose wives practice *purdah* are less likely to say they have been violent to their wives. Therefore, where wives are practicing *purdah*, men are 66 percent less likely to consider wife beating acceptable and 37 percent less likely to have inflicted violence. These results seem to confirm other results that if men perceive women to be conforming to accepted norms, they are less likely to inflict violence, but where women seem to depart from these norms, they are punished.

## **D New Facts, New Directions**

75. There has been a far-reaching change in Bangladesh not only in outcomes but also in attitudes. This report documents changes in norms, attitudes, and practices related to gender equality. It shows that far from seeing an increase in conservatism, Bangladesh has experienced a positive intergenerational change in gender norms. Despite the cultural taboo against it, younger women today are more likely to consider living with their daughters in their old age. Young women not only believe that they should have a say in their marriage but actually are more likely than their mothers' generation to have had that say. Since the cohort of 15-25 year-olds also graduated from the female stipend program (or FSSSP), has lower fertility, and experienced greater exposure to media and NGO activities, we can tentatively conclude that this is symptomatic of a wider change that we may be able to see more clearly in the next five to ten years.

76. The report also documents remaining and second generation issues, including access to reproductive health, to labor markets and to decision-making. It reaffirms that— while the first generation issues such as education, fertility, and child health on the right track - remaining gender issues require urgent attention.

77. Too much is too often made the impact of South Asia's constraining gender norms on gender inequality. Second generation issues of gender equality are undoubtedly challenging, and some believe that Bangladesh's culture of seclusion and son-preference is so constraining that policy cannot really influence many outcomes. Others, however, believe that if opportunities exist, women will find various strategies to access them and that over time, norms will also change. The intellectual tussle between norms and opportunities sometimes seems irreconcilable. The evidence on how women renegotiate norms to access opportunity has been documented in the literature,<sup>16</sup> and it is clear that opportunities and norms are mutually interdependent.

78. Bangladesh's successful education and micro- credit programs are testimony to how policy levers and programs can influence norms and create incentives for a society to become more egalitarian. The culturally sensitive delivery of Bangladesh's family planning program was an important determinant of fertility decline. Availability of garment work allowed young girls to leave their homes and migrate for market work. The successful sanitation program changed the face of Bangladeshi villages through an incentive to change behaviors. The inroad of television and the reach of the (sometimes retrogressive) entertainment industry in South Asia have introduced greater choice and acceptance of new forms of dress for young women. There are many other examples of how policy, programs, and structural change have changed norms and behaviors.

79. Although the aim of policy is not to change norms, innovative and aggressive policy that aims to change outcomes (such as reducing domestic violence, increasing women's voice in the community, or making better use of maternal health care services) will also lead to change in norms. . Incentives for better outcomes and enforcement of existing policy will go a long way toward achieving gender equity. While norms must be taken into account to design culturally sensitive policies and programs, they should not constrain or intimidate policy initiatives.

80. This report also highlights regional variations in Bangladesh. All too often Bangladesh is viewed as a homogeneous geographical and social entity in the development literature. One reason for this is that nationally representative data sets have only a limited number of questions that allow analysts to assess links between norms and outcomes. To date, better targeted surveys are too small to allow for national generalizations. This study found significant regional variations in both norms and outcomes. It shows that the importance of spatial variations is not just epistemological and points out the need to make a special effort to address gender issues in areas with worse outcomes and to devise policies that take regional differences into account.

81. **Chapter Lay-out:** The report consists of seven chapters. Chapter 1 presents a discussion of the policies and institutions that have furthered gender equality and woman's status in Bangladesh. In particular, it focuses on the evolution of the policy towards gender equality in Bangladesh. Chapters 2 and 3 deal respectively with health and education. Chapter 4 is a discussion of the labor market dynamics in Bangladesh with a focus on women's employment. Chapter 5, 6 and 7 deal in some way with norms, values and practices to do with gender equality: Chapter 5 focuses on gender norms, decision-making and participation both in the household and the community as well as change in norms over time; Chapter 6 presents the analysis of violence against women – both spousal violence and safety of women in the community. Finally Chapter 7 deals with changes in marriage – the bastion of gender relations in Bangladesh.

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<sup>16</sup> See for instance, Kabeer (2002)



## I HOW WERE BANGLADESH'S GAINS POSSIBLE?

1.1 What role has policy played in Bangladesh's success? Bangladesh's progress in enhancing women status has been widely celebrated and analyzed – sometimes even posed as a puzzle. For how could a country with such low per capita income achieve such heights in so many of areas? The halving of fertility rates from 1971 to 2004, the dramatic growth in female secondary education which now leaves boys behind, the eradication of gender inequality in infant mortality, the renowned micro-credit revolution, the vast numbers of young women employed in the garment factories moving out of their secluded existence are all tremendous changes that have contributed to women's status in Bangladesh. And while there remains a great deal to be done in terms of increasing women's labor force participation, reducing and punishing violence, increasing political participation and visibility in leadership positions, we do need to understand which policies played a role in assisting the gains that have been made.

1.2 The enhancement of women's status in Bangladesh has been as much a product of the vision of a new state as the unintended consequences of development policies. The newly independent state in 1971 had a dream of a new society, for which the state created a Constitution that focused on principles of equality and liberty. The state then proceeded to ratify several international conventions and participate in international conferences for women. After the first phase of rehabilitation of the war-ravaged new state was under control, the political imperative was to create the bulwark for a just and egalitarian society and make a break with the past. The institutions that were set in place at the time worked in tandem with the overall objectives of the Constitution. Subsequently, each Five Year Plan laid the groundwork for an evolving vision of gender equality and will be discussed later. The new state also allowed space to NGOs, which then proceeded to take the initiative as active service delivery agents and propellers of social mobilization. The women's movement played an important role in this new vision. Not only has it always been very vocal on women's rights, but took every opportunity it got to ensure that women's concerns and the principles of gender equality were integrated into policy.

1.3 Perhaps the two programs or policies that were expressly intended to improve women's status were the initially NGO-driven *microcredit program* and the *government's education policy*. The former had a number of salutary impacts of its own. Not only did women learn to save and get access to credit but the credit groups created a sense of solidarity and the allowed for other services like family planning to be delivered through them. Women's awareness in many other spheres was enhanced through these collectives and they began

*Within a comprehensive, value-based, and sustainable social and economic development framework, gender-based discrimination has to be eliminated and efforts towards that end must form an integral part of poverty reduction initiatives. ... it is a key issue to address, given that women are subject to growing discrimination in society although considerable progress has taken place in the area of women's advancement during thirty-three years of the independence of Bangladesh. Inclusion of women's advancement and rights as a special issue is essential for three reasons: to uphold fundamental human rights because women's rights are also human rights; to achieve efficiency in poverty reduction and to achieve sustainable development (Bangladesh Poverty Reduction Strategy, 2005: 135).*

to access training and self-employment opportunities. Similarly, education was expressly intended to raise women's status and to build an educated society in the newly independent country in 1971. This vision was subscribed to by a large part of the population and had the support of the elite<sup>17</sup>. The focus on primary schooling in the 1980s and then the Female Secondary School Stipend Program in the 1990s led to dramatic improvements in educational attainment, which the entire nation now takes pride in. Most of these gains will be discussed in other chapters in this report.

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<sup>17</sup> Hossain, 2005

1.4 But, women's status in Bangladesh was also an unintended consequence of policies and events. The historical famine of 1974 was a catalyst in at least two ways. From 1975, when famine prevention emerged as a key priority, the state has invested in rural infrastructure, initially funding off-season employment and later durable rural roads, which have had an enormous impact on women's physical mobility and access to health care, education, markets, and information. The significance of roads in human development outcomes comes through in several empirical findings<sup>18</sup> and from focus groups conducted for this report. Famine relief efforts also "unleash(ed) and legitimize(d) the NGO process which has played such an important role in social change in Bangladesh."<sup>19</sup>

1.5 Bangladesh's dramatic fertility decline too was not driven by the impulse to empower women but rather from efforts to respond to the early 1970s Malthusian hype about overpopulation. These efforts led to an aggressive, supply-driven family planning program that provided door-step delivery of contraceptives to women who had traditionally been in *pardah*. This supply side push combined with a high demand for contraception enabled women to control fertility. And freedom from childbearing improved their health the health of their children and freed up their time to engage in other activities.

1.6 In addition, Bangladesh's total sanitation campaign, which led to the widespread use of toilets, meant that girls could now attend school comfortably. The campaign for clean drinking water, immunization, and the use of oral rehydration for babies reduced diarrhea and other childhood diseases and in the process reduced mothers' drudgery and demand for children.

1.7 Global economic developments also contributed to Bangladesh's success in empowering women. The Multi-Fiber Trade Agreement gave Bangladesh concessions in the garment trade that enabled the establishment of large export-oriented garment factories. Since sewing has been a skill traditionally learnt by women and girls in Bangladesh, these factories employed young women who had had some education, who were unmarried, and who provided cheap labor to help keep these industries competitive. In the process, a new generation of young women broke the shackles of familial and societal control and migrated out of their villages to develop their own identity.

1.8 **Uniqueness of Bangladeshi society may also have allowed for a shared vision.** Unlike other countries in South Asia, Bangladeshi rural society has a high degree of linguistic, religious and ethnic homogeneity. While there are small ethnic minorities in the form of tribal groups and a large Hindu minority, the country does not have the level of ethnic or sectarian tensions that its neighbors do. In particular, it does not have a stratification system based on caste (as in India and Nepal) or *biradari* (as in Pakistan) that tends to divide villages and impede social cohesion. While *gushtis* (kinship based groupings) in Bangladesh do exercise a hold on their members, they do not fragment in the same way as caste, clan, *biradari* or linguistic affiliations do. This makes it easier to organize women and contributes to the success of development campaigns. Government programs are similarly easier to design and deliver.

1.9 Not only is Bangladeshi society more homogenous, but until the 1990s, levels of income inequality were also low. In the 1990s, while income inequality rose in urban areas, there has been a significant decline in overall levels of poverty. Estimates of the most recent poverty assessment are awaited at the time of writing this chapter. Low levels of inequality bind citizens in a common trust.

*Perhaps the most important part of the poverty story is one not found in the statistics at all. The poor of Bangladesh have undergone something of a personality revolution and become more assertive, pro-active towards opportunities, clearer on life-goals. The*

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<sup>18</sup> World Bank, 2005

<sup>19</sup> Rahman, Hossain Zillur (in written comments on this report) 2007

*social reality may not have lost its oppressive features but the poor men and women of rural and urban Bangladesh are new protagonists on the scene and societal outcomes are very much open. (PRSP, 2004: xvi)*

1.10 Finally, the structure of the elites and their distance from the poor can be a predictor of the former's tendency to capture power. The same factors that contribute to the social homogeneity and lower inequality discussed earlier, also contribute to the proximity of elites to non-elites. Recent research on Bangladesh has pointed to a remarkable congruence between the ideals and vision of the elite and the people regarding poverty and development at the national level. It has also pointed out that elites in Bangladesh are relatively new and still maintain their links with their rural roots. Moreover, the cultural ethos of the elites and the people are also remarkably similar, allowing for policies that address poverty and positive social outcomes<sup>20</sup>.

1.11 This does not mean that achieving gender equality in several areas in Bangladesh was an accident of history. Far from it. This chapter focuses on the major institutional mechanisms for women's empowerment since independence. The first section focuses on state institutions that have addressed women's issues in Bangladesh - the Constitution (which includes provisions for women's political representation and participation in the public sector), the Government's development planning efforts, its National Policy for the Advancement of Women and its experience with international accords and conventions on women's rights. The discussion pays particular attention to how, since the nation's inception, national development plans have made concerted efforts to incorporate policy on women. There has moreover been a distinct, albeit gradual, shift in policy toward women's issues, as manifested in successive Five-Year Plans and, ultimately, in Bangladesh's Poverty Reduction Strategy (PRS). The PRSP of 2004 represents the culmination of the vision of gender equality that evolved through the years. The final part of the chapter is a summarized overview of non-state entities that have powerfully shaped women's status, rights and opportunities in Bangladesh. Other parts of this report focus in a more detailed manner on the contribution of NGOs in furthering women's status in different arenas.

## **A Constitutional Guarantee of Gender Equality and Political Representation**

1.12 The original Constitution of Bangladesh, effective in 1972, guaranteed equal rights to all citizens, regardless of gender, religion, and other social divisions. Specific articles of the constitution that guarantee equal rights and protections to women include Article 27 ("All citizens are equal before law and are entitled to equal protection of law") Article 28, Article 29—both of which prohibited discrimination on the grounds only of religion, race, caste, sex, or place of birth—and Article 65(3), which reserved 15 parliament seats for women.<sup>21</sup> This number was later increased to 30. In 1975 (which happened to be the United Nation's deemed International Women's Year and the international climate no doubt was an influence on Government policy) the Government not only doubled the number of reserved parliamentary seats for women; it also reserved 10 percent of public jobs for women, created a full-status Ministry of Women's Affairs,<sup>22</sup> and its plans began to consider integrating women into the development process (see discussion of the Five-Year Plans, below).

1.13 In 1978, for the first time two women were included in Union Parishad (UP) and Gram Sarkar - the lowest tiers of local government - as nominated members under the Local Government Ordinance 1976<sup>23</sup>. The inclusion of women members with the local government's activities was in keeping with the

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<sup>20</sup> Hossain, 2005

<sup>21</sup> For details see Part A of Annex 2.

<sup>22</sup> See Part-D of Annex 2 for details on the structure and responsibilities of the Ministry of Women and Children's Affairs (renamed from the Ministry of Women's Affairs in 1994).

<sup>23</sup> For a more detailed discussion, see Chapter V

national policy as stressed in the Constitutional Article 10 of part II to ensure the participation of women in nation-building activities. In 1983, the number of women members was raised to three under the Local Government (Union Parishads) Ordinance 1983. In 1997, women received the mandate to be directly elected to the UP through three reserved seats in each UP. At present there are 12,828 elected women members in 4,198 Union Parishads throughout the country. To make the role of women members more effective, some initiatives have been taken through amendments to the LG Ordinance and several notifications/circulars/orders of the Government<sup>24</sup>.

## **B An Evolving Vision Towards Women's Advancement**

1.14 A welfare approach during the phase of national rehabilitation phase: Much like the Constitution, development plans since Independence have incorporated policies specific to women, though their nature has evolved significantly over the years. What originated as part of an effort to rehabilitate the country's economy (following the Liberation war of 1971) has in the past decade developed into policy aimed at equalizing men's and women's status and opportunities in all arenas. In the first years of nationhood, the government had to focus on rehabilitating an economy ravaged by the Liberation War of 1971. Policy addressed women to the effect that they were displaced, dispossessed or damaged by the war—and priority was given to wives and daughters of men martyred in the war. There is general agreement that at that time, policy was intended to help war-affected women recover; however, civil society and current GoB officials tend to differ over the scope and efficacy of Government efforts.<sup>25</sup> On the one hand, GoB sources point out the range of interventions implemented by the *Bangladesh Women's Rehabilitation Board*, established by the Government in February 1972 to helm the women's rehabilitation effort.<sup>26</sup>

1.15 From welfare to efficiency: 1974-85: In 1974, as part of the First Five-Year Plan (1973-78), the Board was transformed into the *Women's Rehabilitation and Welfare Foundation*<sup>27</sup>. By necessity, policy continued to prioritize the economy's recovery. Once women were no longer perceived as needing post-conflict rehabilitation, they were incorporated into the Government's dual objectives of economic growth and population control. Massive family planning campaigns already were underway in the mid-1970s, and women were perceived primarily as the means to lower fertility rates and as supplementary wage earners<sup>28</sup>. This shift to a policy of "efficiency" is reflected in the interim Two-Year Plan of 1978-80, which—with regard to women—emphasized agriculture-based rural development, cottage industry, and agriculture-based rural development to help women achieve economic self-reliance<sup>29</sup>. It was during this period in 1978 that the *Ministry of Women's Affairs* was established. In the same year, for the first time in development planning, the interim Two-Year Plan allocated separate funds to the women's sector.

1.16 Women's role in the "efficiency" approach became more manifest in the Second Five-Year Plan (1980-85), which coincided with preparation for the Second World Conference on Women (1985). Various paradigms of women's development were being discussed across the globe. For the first time, a Five-Year Plan in Bangladesh made reference to women's development with a specific focus on increasing women's participation in development within the framework of the efficiency approach. The

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<sup>24</sup> Democracy Watch, 2002

<sup>25</sup> Perspectives of GoB officials reflected in this chapter are based on background papers and in-person interviews with Government staff, some of whom have had past positions in the Ministry of Women and Children's Affairs.

<sup>26</sup> Board programs included the following: (a) Conducting surveys to collect correct information about women and children who were affected by the war and to make arrangements for their rehabilitation; (b) Providing vocational training of various types to war-affected women; (c) Providing training and jobs to women of families whose male earning members sacrificed their lives in the war.

<sup>27</sup> Guhathakurta et al. 1999

<sup>28</sup> See Kabeer 1999; Mahmud 2004; World Bank 2005a

<sup>29</sup> Guhathakurta et al., 1999

Government created the Ministry of Women's Affairs (MWA-- see discussion below) and increased reservation of parliament seats and public sector jobs for women, in addition to further incorporating (select) women's issues into development planning. Planners acknowledged women's potential for productivity and recognized their efficiency as users of credit and other resources. The plan, however, failed to adequately address women's limited accessibility (compared to men in Bangladesh) to both material and non-material resources, according to GoB sources.

1.17 *The new "equality" rhetoric 1985-90:* It was in the Third Five-Year Plan (1985-90) that the Planning Commission addressed women's low access to resources and other gender-based disparities in Bangladeshi society.<sup>30</sup> The new plan stressed the need to reduce inequalities between men and women in a range of development dimensions. It also recognized that women in Bangladesh's industrial sectors—particularly in the export-oriented garment sector—already were making significant economic contributions. The Third Plan thus prioritized poverty alleviation of disadvantaged and vulnerable women through employment and income generation, as well as the reduction of gender inequality across the society. The shift from an efficiency-focused to an equality-focused policy on women had occurred in principle; however, appropriate strategies for operationalizing the "equality" approach still were largely missing from the Plan. Yet, GoB cemented the public commitment to the Women in Development (WID) policy through initiatives in areas beyond development—setting up public courts exclusively for dealing with conjugal and parental rights-related cases, as well as enacting ordinances that made crimes against women (e.g., trafficking, acid-throwing, dowry-murder, and rape) subject to capital punishment<sup>31</sup>.

1.18 *Gender mainstreaming takes root - 1990-95:* The Fourth Five-Year Plan (1990-95) yielded more concrete results as it improved upon the equality-based approach by introducing the concept of gender mainstreaming in women's development. Mainstreaming emphasized the importance of considering gender differences in all development interventions, as well as the need to focus on poor women across all sectors of development. This plan also introduced a range of programs designed to equitably distribute project benefits between women and men, with a view to reducing gender disparities. Yet, program design still gave insufficient attention to detail, and the idea of equality was not clearly spelled out. Lack of appropriate institutional mechanisms and insufficient capacity of existing institutions also inhibited effective integration of women in development programs.

1.19 *Move to concrete goals and focus on empowerment:* The Ministry of Women's and Children's Affairs (MWCA)<sup>32</sup> undertook its own review of these programs, which was useful in formulating the Three-Year Rolling Plan (1995-97). It was during the Three-Year Rolling Plan that GoB took concrete steps to align itself with the Millennium Development Goals (MDGs)—three of which are directly related to improving the lives of girls and women—and build capacity to achieve them. Foremost was its formation of an Inter-Ministerial Task Force to ensure close coordination and interaction among the various ministries and government functionaries to identify cross-cutting needs and issues among sectors, determinants of past successes and failures, and perspectives on how to improve current situations and better achieve the goals.<sup>33</sup> Subsequent development plans, including the PRSP, have renewed Bangladesh's commitment to achieving the MDGs and have integrated guidelines to achieve MDG targets.

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<sup>30</sup> In 1984 GoB signed the Convention on Elimination of All Forms of Discrimination against Women (CEDAW) 1979 and had endorsed the Nairobi Forward Looking Strategies (NFLS).

<sup>31</sup> Kabeer, 1991

<sup>32</sup> The Ministry of Women's Affairs was renamed Ministry of Women and Children's Affairs (MWCA) in 1994.

<sup>33</sup> Source: "Millenium Development Goals (MDG): Implementation of the Millennium Declaration in Bangladesh: [http://www.mdgbangla.org/operationalization\\_mdg\\_bd/index.htm](http://www.mdgbangla.org/operationalization_mdg_bd/index.htm).

1.20 **The Fifth Plan (1997-2002)** focused on reducing gender disparities in all sectors by integrating women into the mainstream development efforts. In addition, the new Plan included a focus on children’s survival and development, setting out 12 goals and objectives for the development of women and children. The Fifth Plan also brought a new emphasis on women’s empowerment in order to set more concrete goals and objectives related to women’s and children’s development. Like the previous Five-Year Plan, the Fifth Plan focused on reducing gender disparities in all sectors by integrating women into mainstream development efforts. In addition, the new Plan included a focus on children’s survival and development, setting out 12 goals and objectives for the development of women and children. The Fifth Plan also brought a new emphasis on women’s empowerment in order to set more concrete goals and objectives related to women’s and children’s development.<sup>34</sup>

1.21 The *Poverty Reduction Strategy – A quantum leap forward*: MWCA’s review of the progress of programming for women and children mentioned above helped inform the policy on women’s issues and gender mainstreaming in the Poverty Reduction Strategy (PRS) (GED 2005), with links to the Sixth Five-Year Plan (2003-2008). The PRS has made concerted efforts to incorporate gender concerns into all eight points of the strategic agenda for development activities in upcoming years. Its Fifth Chapter, “Roadmap for Accelerated Poverty Reduction,” issues a strongly-worded commitment to improving the lives of women, particularly those among the poor and other marginalized groups:

*Within a comprehensive, value-based, and sustainable social and economic development framework, gender-based discrimination has to be eliminated and efforts towards that end must form an integral part of poverty reduction initiatives. ... it is a key issue to address, given that women are subject to grow discrimination in society although considerable progress has taken place in the area of women’s advancement during thirty-three years of the independence of Bangladesh. Inclusion of women’s advancement and rights as a special issue is essential for three reasons: to uphold fundamental human rights because women’s rights are also human rights; to achieve efficiency in poverty reduction and to achieve sustainable development (PRSP, 2005: 135).*

**Box 1.1: Fourth Fisheries Project (GoB and World Bank): Insights from Chandina Upazila (Comilla District)**

The six day training program on aquaculture requires 25 percent of trainees to be women. The program started in 2002 and so far 1,000 fish culturists in 40 villages have been trained. In the initial stage it was difficult to find rural women participants due to the conservatism and lack of demand for training on fisheries for women. Through intensive motivation efforts and awareness raising sessions with male family members, the extension workers convinced the community about the usefulness of rural women’s participation in fisheries production. A highly motivated female Extension Officer, (who even changed her dress and started to practice purdah to be more acceptable to the rural community) enhanced female participation. A female Union Parishad member also provided substantial support in motivating rural women. Even so, in some villages the project was unable to reach even 5 percent women. Interviews with women who received training and were engaged in aquaculture, indicated that they saw fish culture as a family effort. Though these women own the fish ponds, they were mainly responsible for preparing the feed and feeding the fish, while male members were responsible for harvesting and marketing the fish. The women indicated that the training equipped them with the knowledge and technology to monitor this activity which they did not know before. They also reported that they feel empowered as they have a prominent role and want to continue this work since this is a good source of income – they claimed that on an average they earn Tk. 2000/ a month.

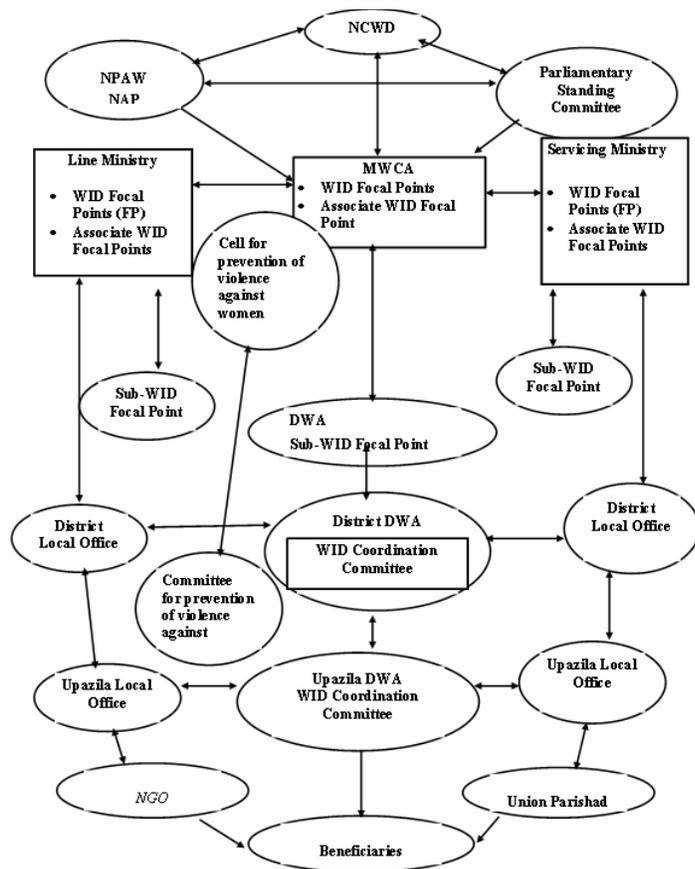
Source: Jahangeer et al “Integrating gender into the World Bank’s Bangladesh Country Program: A review of the portfolio, 2006”

<sup>34</sup> Within the framework of CEDAW and the Beijing PFA, the Government also created a National Action Plan (NAP) for Women’s Advancement to implement the Beijing PFA in 15 sectoral ministries, and a General Action Plan for implementation in all other serving ministries.

1.22 The PRS also summarizes the challenges to gender equality and lays out a framework to shape future initiatives for reducing gender gaps in a range of dimensions, including health and nutrition, labor force participation, and political empowerment. It also commits to addressing the severity of issues related to violence against women and trafficking of women and children. It represents a qualitative shift from the early paternalistic, welfare oriented pronouncements to a proactive statement that espouses gender equality for its intrinsic value. The process of formulation of the PRS moreover included the women’s movement and its views in the widest possible manner.

1.23 *Bangladesh’s National Policy for the Advancement of Women:* The National Policy for the Advancement of Women went into effect in March 1997, and was hailed by all stakeholders as a major step forward in the advancement of women’s status, rights, and opportunities in Bangladesh. In May 2004, the Government issued a new National Policy for Women’s Advancement, one that has generated widespread criticism and protest from activists in the women’s movement and other members of civil society. These groups question the Government’s intention behind changing the Policy, and suspect that the changes reflect an increasingly conservative attitude within the Government. Though the changes are subtle, the women’s movement believes that they could provide the basis for further policy changes and erode the gains made over the years.<sup>35</sup>

**Figure 1.1**  
**Bangladesh Institutional Setup for Advancement of**



1.24 Initially, the need to revisit the National Policy of 1997 was procedural: according to the Rules of Business (the guiding principles for the Government machinery), the full Cabinet must meet to approve any policy document. Because the 1997 Policy had been approved during a National Council for Women’s Development meeting, chaired by the Prime Minister, it had never gone through this procedure. Instead, its recommendations had been incorporated into a final draft, but MWCA and the other ministries had faced uncertainties as to how to interpret and apply some of the recommendations in the years between 1997 and 2004. It was through this procedural loophole that the Government in 2004 was able to make changes to the Policy. From 2004 to 2007 (when this chapter was written) there have been no indications that the changes have spearheaded more conservative policies in other areas, and the women’s movement will no doubt remain vigilant so that similar changes cannot be passed without consultation.

<sup>35</sup> See Part-C of Annex-2 for a comparison of specific clauses in both versions of the Policy. At the time of this report going into print there were newspaper reports that the Policy had been reversed and that most NGO concerns had been addressed.

1.25 State Mechanisms for the Advancement of Women: The creation, as early as 1978, of a separate Ministry to help fulfill Government commitments to women's development is a powerful reflection of GoB's commitment to advancing gender equality in the country. It also foreshadowed the creation of a dense network of institutions to coordinate and implement programs for the advancement of women. In addition to the Ministry of Women's Affairs (called Ministry of Women and Children's Affairs, as of 1994), the Government also put into operation a comprehensive national machinery to promote the advancement of women. At the highest level is the National Council for Women's Development (NCWD), chaired by the Prime Minister. Below the apex, the implementing agency for the National Action Plan (NAP) for Women's Advancement (which also is responsible for the National Policy for the Advancement of Women) and the Parliamentary Standing Committee interact with WID Focal Points in all line ministries, servicing ministries and the MWCA. WID focal points in the line ministries comprise the Women's Development Implementation and Evaluation Committee. Associate WID focal points also are located in the line ministries, servicing ministries, and the MWCA.

1.26 Below the MWCA, the Department of Women's Affairs (DWA) contains a Sub-WID focal point, which oversees the district DWA, which houses the WID Coordination Committee. District local offices report to the district DWA's WID Coordination Committee, which, in turn, oversees the Upazilla DWA, which has its own WID Coordination Committee, to which Upazilla local offices report. Finally, below the upazilla level are the NGOs, the Union Parishads, and the beneficiaries (individuals/communities). The NGOs and Union Parishads interact directly with the Upazilla local offices, while beneficiaries appear to have more direct contact with the Upazilla DWA and its WID Coordination Committee. Other special mechanisms to eliminate violence against women are contained in the chapter on violence.

1.27 In sum, together the NCWD, NAP, Parliamentary Standing Committee, ministries, all levels of WID focal points, local offices, coordination committees, and on-the-ground NGOs and Union Parishads form a country-wide network for the implementation and monitoring of activities for the advancement of women. MWCA serves as the nodal ministry ultimately responsible for coordinating gender issues across the Government. MWCA itself works toward furthering women's advancement through its two major implementing agencies, the Department of Women Affairs (DWA) and Jatiyo Mahila Sangstha (JMS), which has field offices and staff across the country.<sup>36</sup>

**Box 1.2: Rural Transportation Improvement Project (GoB and The World Bank)**

One of the innovative activities in the Rural Transportation Improvement Project is to provide market facilities to women. In each rural market five shops are allocated for women in separate "women's corners" with toilet facilities and rooms for their children while they work. This endeavor has enabled women to access rural markets which they could not do before. In Gabtoli Upazila of Bogra, 25 of the 100 shops are owned by women. However this activity has not been uniformly followed especially in those areas where the cost of shops is high. Since women often cannot pay for the shops, there is pressure to abolish them, as has been done in many places. Unless an innovative scheme like this is accompanied by advocacy, training and public support, it can quickly languish.

*Source: Jahangeer et al "Integrating Gender into the World Bank's Bangladesh Country Program: A review of the Portfolio, 2006"*

1.28 Bangladesh's Experience with International Conventions, Conferences on Women: Since it participated in the World Conference on Women, held in Mexico in 1975, Bangladesh has expressed solidarity with the worldwide movement for women's advancement. It has joined all successive world conferences for women's rights. In 1984, it ratified the Convention on the Elimination of All Forms of

<sup>36</sup> For a description of the structures and responsibilities of MWCA, see Part-D of Annex 2.

Discrimination Against Women (CEDAW), albeit initially with reservations on certain articles<sup>37</sup>. The reservations on Articles 13(a) and 16(1)(f) have been withdrawn, but reservations on Articles 2 and 16.1.c remain. This points to the reluctance of the state to: a) grant women the same status and rights as men in the arena of the family; and b) to protect women against discrimination in the public arena—particularly in the legal sphere. To the government’s credit, however, it did allow Bangladesh to be among the top ten countries to ratify the Optional Protocol on CEDAW. The Protocol allows women to approach the International Expert Committee for Justice if they feel their rights have not been protected within guidelines of their nation’s commitments to women’s rights. Ratification of the Protocol reflects, at least in theory, GoB’s intent to assure women’s access to justice. The Bangladeshi women’s movement prepares a “shadow report” to CEDAW and this co-existence of the official and the “shadow” versions are a testimony of the space that NGOs get in Bangladesh.

1.29 In 1995, Bangladesh signed the Beijing Platform for Action (PFA) without reservations, at the Fourth World Conference on Women. The PFA is a comprehensive framework for women’s empowerment in developing nations with specific guidelines. The GoB has since made concerted efforts toward progress in the PFA’s 12 critical areas of concern. Participation in the UN’s periodic Special Sessions to follow-up on the PFA, such Beijing +5 in 2000 and Beijing +10 in 2005 have enabled GoB to continue and revitalize its efforts toward these ends.

1.30 International multilateral and bilateral agencies have historically played a substantive part in engaging with the government and in encouraging NGOs to further gender equality. Many of the policies in Bangladesh have been enriched by this engagement, as Bangladesh’s experience has enriched the knowledge base of these agencies. Funding for programs for women’s advancement similarly has been adequate. Even today, international agencies play an important part in financing NGOs and government agencies, undertake monitoring and evaluation and provide opportunities for two-way learning and technical support. As part of this report, we have conducted a review of the World Bank’s Bangladesh lending portfolio to see the extent to which gender issues are integrated in it, and areas of opportunities and constraints. Key lessons from the review are in Part-F of Annex 2.

1.31 **The women’s movement in Bangladesh has been one of the most vociferous voices for gender equality.** The role of the women’s movement and NGOs in furthering women’s status and gender equality finds place in every chapter in this report. We have tried to draw on their tenacious and innovative role in a number of areas; hence, this section is an overview.

1.32 Even before independence, the writings of Begum Rokeya Sakhawat Hossain inspired a new generation of women leaders. The “movement” itself is typically an amorphous entity that comprises both men and women from academia, NGOs, government and political parties. *Bangladesh Mahila Parishad* or Women’s Council of Bangladesh, now an umbrella organization, was formed before independence and has a history of political activism and mobilization when it was part of the broad social movement that fought for independence from Pakistan. After independence the *Parishad* became an effective force for legislation favoring women and campaigned for changes to inheritance law, reserved seats in Parliament for women, free education for girl children, a uniform family code, and the prohibition of dowry, polygamy, and child marriage.

1.33 Similarly, *Naripokkho* began in 1983 as a development organization and is now one of the foremost advocacy groups and focuses on issues like violence against women, human rights violations and what it regards as conservative trends in Bangladeshi society that may serve to undermine the gains made by women. Organizations like Ain-O-Salish Kendro (ASK) and The Bangladesh National Women’s Lawyers Association (BNWLA) are at the forefront for legal reform and legal aid. Most of

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<sup>37</sup> These were Articles 2, 13(a), 16(1)(c) and 16(1)(f).

these organizations rely on a committed band of volunteers – often professional women who give their time and resources to further the movement. In recent years the women’s movement has found a strong ally in the media, especially newspapers.

1.34 Perhaps the defining feature of Bangladesh's women’s movement in comparison to those in its neighboring countries is its ability to transcend differences and take a unified stand on important issues. It has played not only a watchdog role, but, through the NGOs that are part of the movement, has engaged in social mobilization, awareness-building, direct delivery of services, independent monitoring, research and advocacy. In the last few years, the protest against the change in the National Policy for Women, the ongoing campaign against acid attacks and domestic violence and the push for legal aid have been particularly noteworthy.

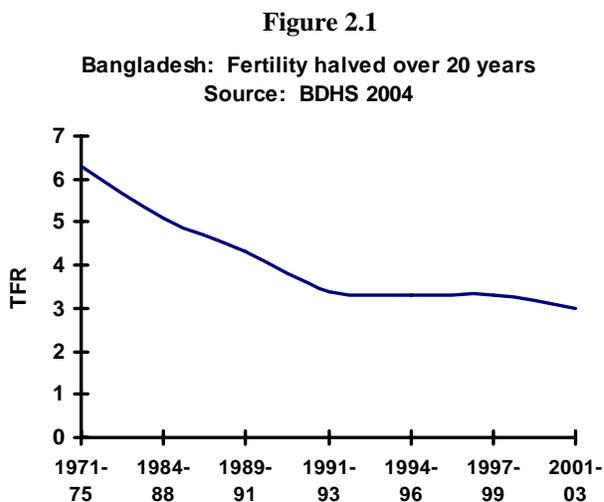
## **C Conclusion**

1.35 The development of Bangladesh’s institutions and processes are testimony to a strong commitment to gender equality. While the early gains in gender equality arose from positive outcomes in other development priorities like the population program, immunization, water and sanitation, rural roads, control of diarrheal diseases and microcredit, the later programs were specifically intended to reduce the gender gaps in many different spheres. The women’s movement and NGO activity have contributed as both pressure groups and direct service providers, although their value is greater as the former than as the latter. The commitment of Bangladesh to international conferences and forums has similarly pushed the agenda within the country towards gender equality. Financing for activities related to gender equality mainly for NGOs, but also for the GoB has been supplemented by international agencies. Bangladeshi scholars have similarly connected with scholars elsewhere to create a body of evidence that tries to assess the impact of various initiatives and to contribute to the policy discourse. The PRS was in various ways the culmination of all these efforts and lays the groundwork for the challenges lying ahead.

## II HEALTH: CHARTING THE PROGRESS AND ADDRESSING MATERNAL HEALTH

2.1 One of the biggest success stories in Bangladesh relates to health. Frequently held up as one of Bangladesh's "puzzles," several recent reports have applauded the rapid improvements and reduction in gender inequalities in education and health outcomes despite low per capita income<sup>38</sup>. At least four recent World Bank reports have focused on these issues – two on achieving Millennium Development Goals (MDGs), one on maternal and child health, and finally a Development Policy Review of Bangladesh<sup>39</sup>. The speed of fertility and mortality decline has fueled a scholarly debate regarding its determinants and impact.

2.2 Links to other aspects of Bangladesh's development, notably the microcredit revolution and changes in women's autonomy have played a large part in this literature. The policy literature is trying to analyze how this came to happen, and what it is in Bangladesh's institutional set-up and policy framework that facilitated this. Non-governmental organizations (NGOs) no doubt played a major role in the delivery of services and in elevating demand for services, but without proactive government policy that both gave space to NGOs and directly delivered many of the most successful programs, none of this would have been possible. Indeed, the speed of the improvements in these areas makes Bangladesh something of an example to its neighbors, whose outcomes are improving much more slowly.



2.3 This chapter focuses on remaining challenges in health, specifically maternal health. The first part of the chapter provides an overview of the main achievements and remaining issues. The second part consists of an analysis of access to maternal health care, based primarily on the BDHS 2004. In addition, in keeping with the theme in this report, it looks also at the regional variations in access to and utilization of care (see annex III for a technical note). The final section of this chapter synthesizes the findings and makes recommendations to address the challenging issues surrounding maternal health care in Bangladesh.

### A Charting the Gains in Key Health Outcomes

2.4 **Fertility decline has been accompanied by sharp reductions in infant and child mortality, rise in life expectancy and improvement in sex ratios.** In the early 1950s, East Pakistan (now Bangladesh) had substantially higher infant mortality and lower life expectancy than West Pakistan, and somewhat higher than the South-central Asia region as a whole. Today it is on par with these comparators on life expectancy, and ahead in infant mortality. The speed of the changes in Bangladesh has been remarkable as shown in Table 2.1. Sex ratios too have improved and are now better than India and Pakistan, but still have to catch up with Nepal and Sri Lanka and SE Asian countries.

<sup>38</sup> See for instance the Poverty Reduction Strategy, 2004; Development Policy Review (World Bank, 2004); World Bank (2005b)

<sup>39</sup> World Bank (2004); (2005 a and b); (2007)

**Table 2.1: Pace of decline in infant mortality over half a century**  
 Note: Infant deaths per 1,000 live births based on medium variant 1950-2005

	Male		Female	
	1950-55	2000-2005	1950-55	2000-2005
Bangladesh	199.6	63	201.4	59.5
India	166.1	60.9	165.2	64.2
Nepal	211.7	64.5	210	64.4
Pakistan	168.1	73.4	169.1	77.5

Source: UN World Population Prospects 2006

2.5 **Gender inequality in infant mortality is reversed but still remains in child mortality.** Studies in Bangladesh in the 1970s and 1980s indicated a significant gender gap disadvantaging girls in the mortality rates of children and infants which was attributed largely to more aggressive efforts by families to seek health care if a boy fell ill, compared to a girl.<sup>40</sup> This has changed dramatically. Contrary to what is found in India and Pakistan and contrary to research on Bangladesh in previous decades<sup>41</sup> *boys now have higher infant mortality rates than do girls*, which is “normal”. However, neonatal mortality (death in the first 28 days) has fallen much more slowly than those above one month of age.

<b>Table 2.2: Comparative Sex Ratios</b> (Males per 100 Females)			
	1985	1995	2005
Bangladesh	106.5	105.5	105.1
Bhutan	101.2	101.1	101.2
India	107.2	106.8	106.4
Indonesia	99.1	99.5	99.6
Maldives	107.3	105.5	105.8
Myanmar	98.7	99.2	99.6
Nepal	105.7	102.2	103.4
Sri Lanka	101.9	98.8	97.5
Thailand	100.5	100	99.2
<b>World</b>	101.3	101.5	101.5

Source: UN, World Population Prospects

2.6 After infancy however, the natural survival advantage enjoyed by girls is reversed. Thus, child mortality rates (deaths occurring between 12 and 59 months of age) are higher for girls than for boys. Such a reversal occurring at this stage in a child’s life suggests that the preference for sons is resulting in the neglect of young girls. For example, one study of 12,000 births from the Matlab area finds that the mortality risk for girls surpasses that for boys at approximately 8 months of age, which is precisely the age at which an infant requires greater care and is susceptible to early childhood diseases.<sup>42</sup> This is an important point to bear in mind when looking at overall rates of under-five mortality for boys and girls, presented in Table 2.3, which indicate that on balance female under-five mortality is now lower than that of males.

<sup>40</sup> Bhuiya and Streatfield (1991), Chen et al. (1981), Choudhury et al. (2000), Fauveau et al. (1991), Hussain et al. (1999), Mitra et al. (2000), Stanton and Clemens (1988).

<sup>41</sup> For more details, see Bhuiya and Streatfield 1991, Chen et al. 1981, Choudhury et al. 2000, Fauveau et al. 1991, Hussain et al. 1999, Mitra et al. 2000, and Stanton and Clemens 1988.

<sup>42</sup> See Koenig and D’Souza (1986)

Table 2.3: Gender Differences in Mortality Among Children (per 1000 Live Births)					
Demographic Characteristics	Neonatal mortality (NN)	Postneonatal mortality (PNN)	Infant mortality ( <sub>1</sub> Q <sub>0</sub> )	Child mortality ( <sub>4</sub> Q <sub>1</sub> )	Under-five mortality ( <sub>5</sub> Q <sub>0</sub> )
Child's sex					
Male	52	28	80	24	102
Female	40	24	64	29	91

Source: BDHS 2004

2.7 **Improvements in health indicators owe much to strong programmatic intervention.** Studies around the world show that as the number of births per woman falls, maternal and child health outcomes improve. Clearly, in Bangladesh too fertility decline has been a major factor in overall improvement in maternal and child health. Therefore, though the primary driving force for the family planning program was to reduce the pace of population growth, it had a positive impact on maternal and child health outcomes as well.

2.8 Other interventions such as the successful immunization program of the 1980s and 90s also generated substantial gains. Especially important for infant survival is the program for antenatal tetanus immunization, which protects against neonatal tetanus — a leading cause of death amongst newborns in developing countries. BDHS data show that by the early 1990s, this program reached 66 percent of all women giving birth, and coverage rose further to 85 percent by 2004. Even in rural areas, coverage increased from 64 to 84 percent during this period, almost closing the gap with urban areas. The gap between uneducated and educated women is also narrowing, and today 78 percent of those with no education are covered, compared with 88 percent amongst those who have completed primary schooling.

2.9 The standard package of child immunization also protects against other diseases that are important contributors to child mortality. The BDHS 2004 found that 73 percent of children aged 12-23 months had received all recommended immunizations, and only 3 percent of children had received no immunizations. The urban-rural gap in child immunization has also been closed.<sup>43</sup>

2.10 Non-health sector programs such as the total sanitation drive have had seminal impact as well. Toilets are almost the norm in even in rural areas. The drive against diarrhea has similarly made the use of oral rehydration and clean drinking water commonplace, and this is known to contribute to lowering infant mortality. An increase in girls' education has meant that present generation mothers are better able to care for themselves and their children, compared to earlier cohorts. Finally, the big push for rural infrastructure has led to a vast increase in the network of roads, bringing medical centers and hospitals closer to people.

2.11 **But challenges remain: Malnutrition rates in Bangladesh are among the highest in the world.** In 2004, 43 percent of kids were -2SD stunted, and 48 percent of kids were -2SD underweight.<sup>44</sup> Malnutrition in Bangladesh is slightly higher than the regional average for South Asia<sup>45</sup>. A key factor that affects malnutrition is low birth weight (which affects as many as 45 percent children), caused by poor

<sup>43</sup> In 1999, children age 12-23 months living in urban areas of Bangladesh were 2.4 times more likely to be fully immunized (receiving all BCG, DPT1 – DPT3, and Polio1 – Polio3) than same-aged children in rural areas. The urban-rural gap has narrowed to 89.1 percent coverage in urban areas and 84.2 percent in rural areas as of 2004 (BDHS, 2004)

<sup>44</sup> BDHS, 2004

<sup>45</sup> World Bank, 2005b

physical condition of mothers<sup>46</sup>. The BDHS 2004 shows that 34 percent of women suffer chronic energy deficiency, as measured by a BMI below 18.5. Forty-seven percent of women in the poorest wealth quintile have chronic energy deficiency, and even in the richest quintile, 17 percent of women fell below the internationally accepted cutoff for acute under-nutrition. Bangladesh is in fact an outlier in this respect: even the top wealth quintile exhibits shockingly high malnutrition rates comparable to the national averages of impoverished neighboring countries such as Myanmar<sup>47</sup>. A number of non-income variables such as feeding practices for mothers and babies and other practices relating to childbirth contribute to Bangladesh's extraordinarily high levels of malnutrition.

2.12 There have however, been modest improvements. In 1996-97, 56 percent of children below age 5 were below 2 standard deviations (SD) in weight-for-age, but by 2004 this had fallen to 48 percent.<sup>48</sup> Over the same period, the proportion of chronically energy-deficient mothers of children under five years of age fell from 52 to 38. While children from rich households also experience high levels of malnutrition, the problem is severest amongst the poor. In the lowest wealth quintile in 2004, nearly 60 percent of children were below 2SD weight-for-age<sup>49</sup>.

2.13 In addition, micronutrient deficiencies are also widespread. Vitamin A deficiency is very common in pregnant and lactating mothers in Bangladesh, a factor which both decreases the mother's survival chances and makes it more likely for her child to also be vitamin A deficient. Despite the seriously adverse consequences, iron deficiency anemia afflicts one half of children and women of reproductive age in Bangladesh<sup>50</sup>.

## **B Maternal Health**

### *Summary*

- *The predominant impediments to maternal health care utilization are demand-based, but there are indications of change*
- *Low demand drives the low utilization of maternal health services.*
- *Poverty and the cost of services are significant barriers to receiving maternal care*
- *Urban women are better placed to get care during pregnancy and childbirth, but otherwise there are no significant variations by geographical area.*
- *Education is one of the most important correlates of using skilled health care during pregnancy and childbirth*
- *Exposure to mass media can be a powerful means of raising the demand for maternal health services*
- *Participation in NGO programs also has positive effects on maternal health*
- *The youngest and oldest women are the least likely to obtain maternal health care and the more children women have the less likely they are to receive proper care.*

2.14 It is difficult to accurately estimate maternal mortality because even in countries with high rates as Bangladesh, maternal deaths are rather rare events that occur to the order of once per 300+ live births. Despite this, it is possible to make crude projections of maternal mortality based on an average rate of decline calculated using the limited data points available<sup>51</sup>. It shows that Bangladesh needs to make a structural break in the trend line if it is to move anywhere near the MDG target on the maternal mortality ratio (143 maternal deaths per 100,000 live births). Doing so will require not just continued reductions in

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<sup>46</sup> Rahman et al, 2003

<sup>47</sup> HKI, 2006

<sup>48</sup> BDHS, 2004. World Bank (2005b) has higher estimates of child malnutrition than BDHS 2004.

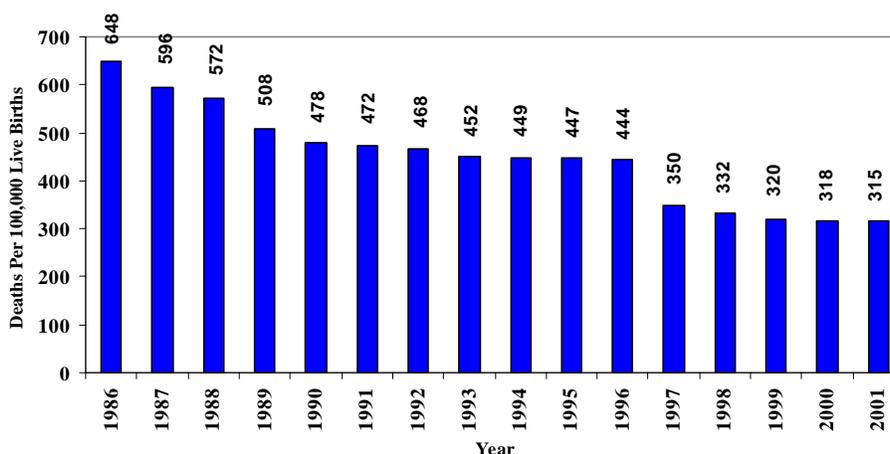
<sup>49</sup> BDHS, 2004

<sup>50</sup> HKI, 2006

<sup>51</sup> World Bank, 2007

fertility, which may reduce the maternal mortality ratio slightly, but a renewed focus on the quantity and quality of reproductive health services. These issues are taken up in the next section on safe motherhood.

**Figure 2.2**  
**Bangladesh: Maternal Mortality Ratios 1986-2001**  
 Source: BDHS, 2004



2.15 Most life-threatening complications of pregnancy and labor cannot be predicted, and therefore cannot be prevented – they can only be treated. Maternal death as a result of direct obstetric causes can largely be avoided by ensuring that women have access to skilled care at their time of delivery, as well as prompt access to a facility that provides quality emergency obstetric care (EmOC)<sup>52</sup> if need arises. Key concerns in the Bangladeshi context include whether women utilize maternal health care services such as having a skilled attendant at birth, whether women deliver in a facility that can safely provide emergency services, and the factors associated with women’s use of these services. In the analysis presented here, factors associated with women’s access to and use of maternal health care services are conceptualized as factors of supply of and demand for these services.

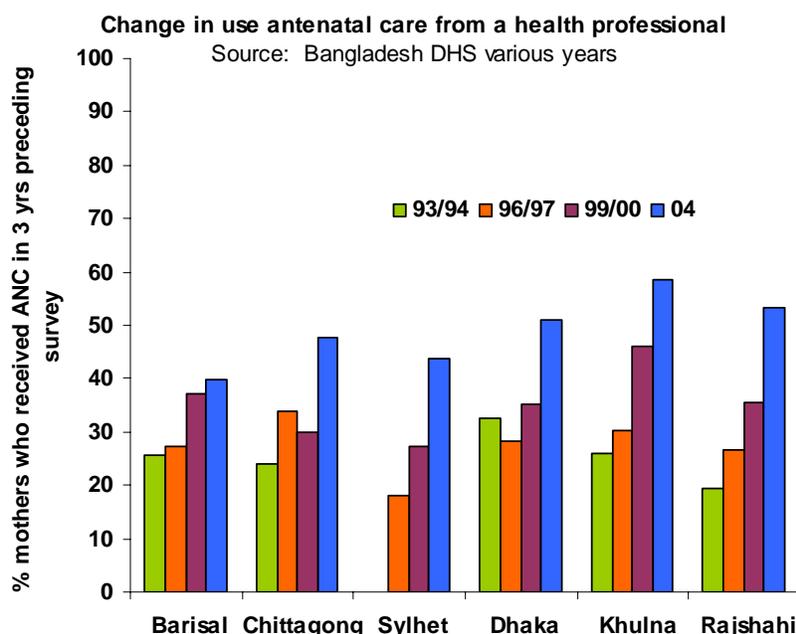
2.16 **Over time there been an increase in the use of maternal care by all women.** This has been most pronounced in the case of antenatal care, which is a low cost service provided through health workers and satellite clinics (blood pressure, weight, tetanus toxoid). On the other hand post-natal care (PNC) and delivery care, which require more costly care and obstetric services have improved more slowly<sup>53</sup>.

2.17 During focus group discussions, women from Satkhira (Khulna) drew attention to the changes in delivery practices (especially “scissors delivery” – the term used for caesarian section in rural Bangladesh) and greater awareness of the need for care during delivery.

<sup>52</sup> The eight signal functions of comprehensive emergency obstetric care are as follows: administer parenteral antibiotics, administer parenteral oxytocic drugs, administer parenteral anticonvulsants for pre-eclampsia and eclampsia, perform manual removal of placenta, perform removal of retained products, perform assisted vaginal delivery, perform surgery, and perform blood transfusions.

<sup>53</sup> Mahmud (2006)

Figure 2.3



*“About 15-20 years ago mothers depended upon local midwives. At that time about 10 to 15 percent mothers died at the time of delivery. They didn’t have any medical care. They were taken to Thana Sadar by carts. Now doctors are available at the union level. Women are also going to male doctors.” Mother of adolescent girls Satkhira during FGD*

*“Previously, women used to stay at home during delivery. But now, they have check-ups during pregnancy. Mothers of this generation are more conscious about their own and their child’s health”. Mother of adolescent girls Satkhira during FGD*

*“The first delivery by scissors started in this village about 8/10 years ago. Now all pregnant women are mentally prepared for scissors operation if they face any problem. Mothers couldn’t think this way 10 years ago.” Young woman from Satkhira during FGD*

*In this village the first caesarian baby was born 15 years back. Now if a girl faces a complication in her delivery, she gets mentally prepared for scissors.” Mother of adolescent girls Satkhira during FGD*

*“Women are aware about birth control and they are talking about those matters frankly. Twenty years back it was not possible to talk about birth control”. Elite man in Mymensingh during FGD*

### i) Supply of Services

2.18 **The Government of Bangladesh (GoB) has boosted access to health services.** In the early 1990s two-thirds of women reported that they had received tetanus toxoid vaccination<sup>54</sup>; a decade later it had increased to 85 percent. The use of antenatal care has increased as well. The BDHS 2000 found that only one-third of women who had given birth in the preceding five years reported having received at least one antenatal checkup; but this rose to 56 percent of women in the BDHS 2004.

<sup>54</sup> Refers to women who had a live birth in the five year period preceding the survey.

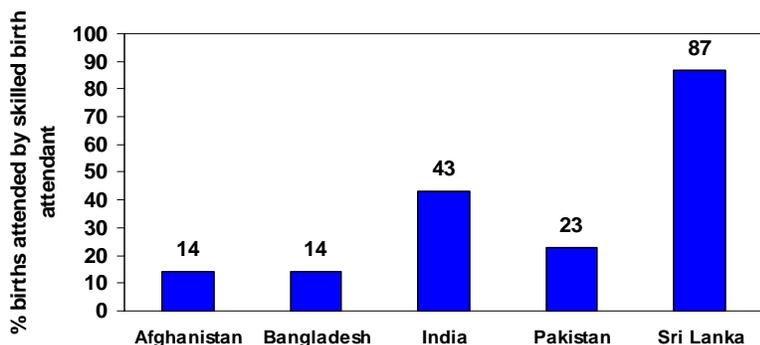
2.19 Much of this progress has been achieved by increasing the supply of services provided by village health workers and relatively low level paramedics, which are an inexpensive and easy supply solution as compared to more complex services such as emergency obstetric care. That being so, the Bangladesh Service Provision Assessment (BSPA) 1999-2000 shows that only 36 percent of all facilities provide a comprehensive menu of maternal health services. The majority of these are located at the Upazilla level and only 16 percent of Union level facilities – whether government or NGO run – provide all maternal health services. Annex 3 details government programs and non-governmental efforts.

2.20 Access to care depends to a large extent on *availability of facilities with adequate staff*. Thus, while most surveys do not ask whether staff is available or not, they do have questions on distance from a fixed health facility, and access to outreach workers. These are significantly associated with obtaining maternal health services in Bangladesh,<sup>55</sup> as in most countries. The relationship appears to be even stronger in the case of use of delivery care than in antenatal services, presumably because people can time their seeking of antenatal care over a longer period in response to transportation requirements and other obstacles.

2.21 In 2001, ten percent of Bangladeshi women reported that they did not seek ANC because the facility was too far away. By contrast, in 2004 only two percent of women reported that antenatal care was “too far” for them to make use of. During and after delivery, only five percent of women said access was the main reason for not delivering in a health facility and for not seeking postnatal care<sup>56</sup>. This rapid improvement is testament to Bangladesh’s efforts to improve access to health services. Other reports have highlighted the importance of development of roads and communication in improving health outcomes in Bangladesh<sup>57</sup>. However, two broad supply issues remain. The first concerns the type of

health services to which the population has access; the second relates to the quality of health services.

**Figure 2.4**  
**Bangladesh's record in providing skilled care for women during delivery is very poor**  
 Source: WDI 2005



2.22 Deficiencies remain with respect to more complex services such as emergency obstetric care (EmOC), which is critical in the event of adverse complications. For example, the 1999-2000 BSPA found that only 6 percent of all facilities offering delivery and postpartum care were able to provide basic first aid (24-hour services and medicines) for

<sup>55</sup> Anwar et al. 2004; Rahman et al. 2003. Similar results are found for the use of immunization services. Distance to fixed clinics (such as a UHC, hospital or Family Welfare Center) has a significant negative effect on tetanus toxoid (TT) immunization, while the presence of a health worker in the community significantly increases the likelihood of receiving at least one TT immunization dose during pregnancy (Jamil et al. 1999). Pregnant women in villages with a health worker present were 50 percent more likely than others to receive TT vaccination, and TT vaccination receipt was 20 percent less likely for those without outreach clinics held within two miles of their villages. As for children’s vaccination, only proximity to outreach clinics was found to be significantly (positively) associated with full immunization; children living in areas with no outreach clinics held within 2 miles had 30 percent lower odds of immunization than children living with nearby clinics (ibid).

<sup>56</sup> BDHS, 2004

<sup>57</sup> World Bank, 2005b

hemorrhage, the principal cause of maternal mortality. Only 3 percent of the surveyed facilities had the capacity to perform a caesarean section<sup>58</sup>. This challenge has been taken up by the Government, which is now planning under the Health, Nutrition, and Population Sector-wide Program (2003-2008) to ensure availability of emergency obstetric care at all medical college hospitals, 64 district hospitals, 60 maternal and child welfare centers (MCWCs), and 201 upazilla health complexes (UHCs). If Bangladesh is able to ensure that good quality EmOC services are delivered in these sites, and if skilled or trained birth attendants make referrals at appropriate times, then the country will have gone far toward alleviating this supply constraint.

2.23 Finally, quality of maternal and child health services is an important challenge to safe motherhood. Even when women avoid unqualified health practitioners and seek care from trained personnel, the quality of care can be poor. The BSPA (1999) shows that only 69 percent of facility-based providers and 45 percent of field workers knew all five warning signs in a pregnancy. In the BDHS 2004, nearly all women who received antenatal care reported receiving it from medically-trained providers, but only half of them said that they had received iron supplements or had had their blood pressure taken<sup>59</sup>. Additionally, there were large differences between socio-economic strata in the quality of care received: women that are wealthy and/or educated through secondary school not only have higher health care utilization rates, but are also significantly more likely to obtain services from skilled providers.

2.24 Our multivariate analysis results from the BDHS 2004 indicate that being visited by a trained health worker is associated with an increase in iron supplementation, but not with increased use of maternal health services. This is probably because iron supplements can be easily distributed through village level workers, but more comprehensive care needs facilities and medical personnel. This is also in keeping with the results on satellite clinics: the presence of a satellite clinic that provides ANC services is significantly and positively associated with the use of antenatal services. This relationship between facility availability and health seeking behavior is stronger still in the case of delivery care.

## ii) Demand for Maternal Care

2.25 **The predominant impediments to health care utilization are demand-based.** Despite the progress recounted above, Bangladesh still has very high proportions of women who give birth at home (90 percent) and without a skilled birth attendant (86.5 percent). These figures are especially high when we compare Bangladesh to neighboring countries and persist even among the wealthier quintiles: 70 percent women from the richest quintile gave birth at home rather than in a health facility. Overall, only 13 percent of live births in the five years preceding the BDHS 2004 survey had been attended by a qualified doctor or trained nurse, and in rural areas it was only 9 percent. Of women who delivered at home, only 18 percent of women had had a postnatal checkup. Since most women do not receive antenatal care the signs of the most common causes of maternal death are in the main not identified properly or in a manner timely enough to seek appropriate care. According to the BDHS 2004, of the 44 percent of all women who did not receive antenatal care, 63 percent did not believe that such checkups were needed. An additional 12 percent of women were not aware of the need for such services.

2.26 **Poverty and the cost of services create significant barriers.** In keeping with studies, the BDHS data indicate that household income is significantly associated with utilization of all maternal health services. Actual or expected cost appears to be a significant issue for a substantial proportion of women. Eighteen percent of DHS respondents that had not sought antenatal care cited the cost of the service as the primary reason.

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<sup>58</sup> Saha, 2002

<sup>59</sup> BDHS, 2004

2.27 The Bangladesh Maternal Mortality Survey 2001 indicates the severity of the financial burden associated with obtaining delivery care: of those households that had to pay for delivery care in the preceding three years, 10 percent had taken a loan, and a further 18 percent had to raise funds from relatives, sale of assets, etc.<sup>60</sup> In the poorest quintile, 35 percent had to take a loan or raise funds from other sources. For the poorer segments of society, then, the cost of services is disproportionately burdensome. Our multivariate analysis of BDHS data confirms this finding: even after controlling for a number of other characteristics, women from the higher wealth quintiles received more of nearly all types of MCH care, but particularly of antenatal care and trained assistance at delivery.

2.28 The relationship between poverty and use of maternal health services is clearly demonstrated in an analysis based on the HIES<sup>61</sup>. For antenatal care, public primary health care facilities (at upazilla level and below) were most commonly used both by poor and non poor women, but the latter were much more likely to use public hospitals and private or NGO sources. The wealth gap in use of private services was more pronounced in urban areas: urban poor women used public hospitals more than the rural poor, because of availability. For post natal care too, primary level public services and public hospitals were commonly used by poor and non poor women alike, but non poor women were more likely to use private or NGO services.

Type of care	Urban		Rural		Bangladesh	
	Poor	Non poor	Poor	Non poor	Poor	Non poor
<b>Antenatal care</b>						
Public: upazila and lower	77	50	87	80	86	71
Public hospital	11	15	3	5	4	8
Private or NGO	12	35	10	15	10	21
<b>Delivery</b>						
Home	95	82	98	96	98	92
Public: upazila and lower	2	3	1.5	2	1.4	2
Public hospital	2	7	0.4	1	0.6	3
Private or NGO	1	8	0.3	1	0.5	3
<b>Postnatal care</b>						
Home	9	5	14	13	13	10
Public: upazila and lower	52	27	61	54	59	44
Public hospital	18	22	4	10	7	14
Private or NGO	21	46	21	23	21	32

Source: Mahmud 2006 from Bangladesh Public Expenditure Review (2003), World Bank and the Asian Development Bank. Based on HIES 2000.

\*Most recent birth in last 5 years for ever married women

2.29 The gap between poor and non poor women is also in evidence in the use of care during delivery. A recent study based on Matlab data for instance finds that women from poorer households were significantly less likely than their better-off counterparts to use ICDDR,B delivery facilities: the ratio between the best-off and worst-off 20 percent of the population was nearly 3:1. Moreover, these disparities have persisted over time.<sup>62</sup> Mahmud (2006) points out that while over 90 percent of all births take place at home, non poor women are more likely to avail themselves of hospital facilities during delivery than poor women. While 8 percent of non poor women delivered either at public hospitals or private/NGO clinics, this figure was only 2 percent for poor women. In urban areas these proportions were 15 percent and 5 percent respectively. About 2 percent of births - whether among poor or non poor -

<sup>60</sup> NIPORT, 2003

<sup>61</sup> At the time of writing this chapter, data from the HIES 2005 were not readily available.

<sup>62</sup> Anwar, et al., 2004

took place at public facilities at upazilla and below. The largest wealth gap was in the use of a qualified doctor for delivery care, with qualified doctors attending 27 percent of births to women in the richest wealth quintile compared to less than one percent of births to women in the lowest wealth quintile<sup>63</sup>.

**2.30 Women’s education has a strong effect on health.** The role of education in improving health outcomes for women and children is well-documented from across the developing world and in previous studies on Bangladesh.<sup>64</sup> Our results from the BDHS 2004 are in line with this literature. For example, at the bivariate level, slightly more than one-third of women with no education received antenatal care, as compared to almost 60 percent of women educated to primary level. The effect of secondary education is stronger still: 94 percent of women who had completed secondary school received antenatal care. The multivariate analysis also finds that women’s education increases the probability of using every type of maternal care service, and that the strength of the relationship rises steadily with the level of education while controlling for household wealth. The effect is strongest amongst those who have completed secondary schooling. Education, then, is one of the most effective means for giving women the tools they need to make themselves aware of appropriate maternal and child health care.

**2.31 Exposure to mass media can be a powerful means of raising the demand for maternal health services.** In Bangladesh, nearly 60 percent of women and over 80 percent of men accessed the media (TV, radio, or newspaper) on at least a weekly basis<sup>65</sup>. We find that media exposure significantly increases a woman’s probability of using trained help at delivery, obtaining care in the event of experiencing complications of pregnancy, and obtaining postnatal check-ups if they delivered at home. The presence of a community TV is not significantly related to service use.

**2.32 Participation in NGO programs also has positive effects on maternal health.** Bangladesh is well-known for the role of NGOs that mobilize women for a number of activities. In addition, they seek to raise awareness of women’s issues such as domestic violence. NGO efforts have been found to be very effective in increasing women’s autonomy, and this is manifested also in increased use of health and family planning services.<sup>66</sup> One study found BRAC members to be far more likely to seek care from qualified medical personnel than non-members, who are twice as likely to turn to the less-qualified community health care workers<sup>67</sup>. We find that if a woman belongs to such an organization, she has a significantly higher probability of using antenatal care services and of obtaining iron supplements.

**2.33 Indicators of women’s autonomy have a complex and nuanced association with use of antenatal services.** In South Asia women are often not decision-makers for their own health. This is especially true for younger women, in whose lives the husband and elders in the family are key decision-makers<sup>68</sup>. The BDHS 1999-2000 survey indicates that women who live in male-headed households with their mother-in-law have lower decision-making power than other women—especially with regard to their own health and that of their children. This problem is often mitigated if women have greater contact with their natal family, who can support them in their health-seeking decisions.<sup>69</sup>

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<sup>63</sup>BDHS, 2004

<sup>64</sup> See, for example, Bairagi 1986; Bicego and Boerma 1993; Mosley and Chen, 1984; Muhuri 1995; Ware 1984. For the relationship with child health, see Alam 2000; Bairagi 1995; Bhuiya and Chowdhury 2002; Bhuiya et al. 1995; Koenig, et al. 2001; and Muhuri 1986. For the relationship with nutrition, see Chen, et al. 1981; and Trapp et al. 2004.

<sup>65</sup> BDHS, 2004

<sup>66</sup> See, for example, Hadi, 2001; Hadi et al, 2001; Nanda, 1998; Schuler and Hashemi , 1994; Schuler et al, 1997

<sup>67</sup> Ahmed et al, 2000

<sup>68</sup> See Haider et al, 2000, cited in Rahman et al, 2003.

<sup>69</sup> Rahman, et al, 2003. This is a phenomenon across the northern parts of South Asia where proximity to natal home enhances women’s well-being. In Uttar Pradesh, India (Bloom et al, 2001) controlling for factors such as education, age, and household structure, women with stronger ties to their natal family had significantly higher

2.34 The BDHS 2004 did not permit us to identify which women lived with their mother-in-law. We were able to identify which women lived in a household where another married woman was present, indicating a joint family household. We found that this was not significantly associated with lower use of maternal health services.

2.35 We did find that a *higher level of spousal communication on health issues* (indicated by whether the woman had discussed HIV or family planning with her husband) was associated with a significantly higher probability of obtaining iron supplementation and postnatal checkups. Women who have better communication with their husband did better on these (albeit limited) aspects of maternal health care utilization.

2.36 The BDHS also shows that substantial proportions of women (and especially younger women) report that they cannot go alone to a health facility. Other studies in Bangladesh have found that mobility constraints negatively affect women's receipt of care before, during, and after delivery.<sup>70</sup>

2.37 We find that if a woman reports that she can go to a health center alone, she is only more likely to have *iron supplementation* during pregnancy. Women's mobility is not significantly related to the other indicators of maternal health service utilization in our analysis. This probably indicates that the ability to go alone to a health facility is not as much a predictor of access to care as a proxy for security and norms of women moving alone.

2.38 Another indicator of women's autonomy also shows a similarly nuanced relationship with access to maternal health care. We find that women who earn cash and have a say in how their earnings are spent do not have significantly different use of maternal health care services than women who do not earn cash. Household wealth is controlled for, so this does not capture merely the effect of the fact that women from poorer households are more likely to work for wages than other women.<sup>71</sup> On the other hand, if a woman earns cash but has no say in how the money is spent — reflecting very low empowerment within her household — she has a sharply reduced probability of seeking care if she has complications of pregnancy, and also of obtaining trained help at delivery. Therefore control over earnings does not necessarily enhance access to care but lack of control does sharply reduce access to maternal care.

2.39 **Women's age and parity are strongly associated with utilization of maternal care.** The risks arising from pregnancy and birth are highest among the youngest and the oldest women. For the former it is due to lack of readiness for motherhood and their overall low status in the household and for the latter it is perhaps because of cumulative maternal depletion. The BDHS 2004 shows that the risk per birth among women over age 35 is nearly ten times higher than the risk per birth among women between 15 and 24 years of age. Controlling for birth order, we find from our analysis of the BDHS 2004, in keeping with other studies, that the youngest women (aged 15-24) and the oldest women (aged 40-49) are the least

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decision-making power over their maternal health care, as well as greater freedom of movement and control over finances. They were significantly more likely to use antenatal care and safe delivery care. In Punjab, India, Das Gupta (1990) found that women who deliver at their parents' home were likely to experience far higher infant survival than those who delivered at their husband's home.

<sup>70</sup> Goodburn et al., 1995; Rahman et al., 2003

<sup>71</sup> We also find that women who report that they work but do not earn cash are more likely to use antenatal care services. This is difficult to interpret, since it is not clear why work without compensation would improve outcomes. One possibility is that they work on the family farm. Most rural women do such work, and typically do not report it when asked about employment.

likely to obtain maternal health care. Thus, the women who are at greatest maternal risk are least likely to access the services that can help to mitigate those risks.

**2.40 There are large urban-rural differentials in use of maternal health services.** As elsewhere in the developing world, not only the supply of services but also the demand for services is higher in urban areas. For example, urban women are more likely than rural women to believe that ANC checkups are necessary, and also more likely to receive ANC. Rural women also tend to wait longer before their first ANC visit, with a median of 5.4 months pregnant at first visit (among those receiving any ANC), compared to a median of 4.6 months for urban women<sup>72</sup>. However as discussed above, the government has actively sought to reduce the rural-urban gap in service coverage.

**Box 2.1: Gonoshasthaya Kendra (GK):  
Improving Maternal Health through Institutional Innovation and Accountability**

Gonoshasthaya Kendra (GK) was founded in 1972 with a project in Savar upazila that aimed to improve the quality of life, and especially the health, of the rural poor by ensuring affordable health services. It has expanded impressively over the last 35 years to cover a broader range of services, including reproductive and child health, and basic education, as well as tertiary care to over a million people in 592 villages located in 16 upazilas across 11 districts. It is now the second largest health service provider in the country after the Ministry of Health and Family Welfare.

In its areas of activity GK has already exceeded the MDG for infant mortality a decade ahead of time, while the rest of the country remains at a level two-thirds higher. On maternal mortality, GK has achieved a rate of 186 per 100,000 live births, 42 percent lower than the national average. An additional decrease of 23 percent, or 43 deaths per 100,000, is required to meet the MDG—well within its reach given the decline of 113 deaths that GK achieved between 1993 and 2002. Part of the reason for this success is surely that GK's coverage includes 100 percent of the poor, including the very poor and destitute. And it does all of this at very modest unit costs, estimated at the level of the formal state sector.

What are the main characteristics of the GK model? First, GK provides the whole range of health care from a specialized teaching hospital to community workers and is thus most comparable in scope with the public system. Second, GK's unit costs are low and thus replicable across the country. Third, GK has kept full records of its patients and their background since its early days and currently there is a statistically reliable household data series covering fifteen years allowing us to look at impact and examine the dynamic impact of changes over time. Fourth, GK carries out detailed verbal autopsy on all cases of child and maternal mortality, increasing accountability among stakeholders and serving as a useful source of data. Finally, unlike many NGOs GK works in partnership with local government in a way which allows the model to be replicated across the country.

*Source: Adapted from World Bank (2007)*

**2.41** The BDHS shows that the urban-rural gap has been steadily narrowing. In 1993-94, rural women were half as likely as urban women to receive ANC care, but by 2004 they were two-thirds as likely. Moreover, by 2004 the percentage receiving ANC from trained nurses or midwives had equalized in urban and rural areas. Our results show that, as expected, rural women are significantly less likely to use antenatal care or trained help at delivery. However, they are more likely to obtain iron supplements. This may reflect a greater effort to provide this simple service in rural areas through outreach services such as home visits and satellite clinics, using workers who are not necessarily qualified enough to provide more elaborate medical services.

**2.42 There are no significant regional variations in utilization of maternal health.** The BDHS data indicate that in maternal mortality, Rajshahi and Khulna divisions have better outcomes than average, while Sylhet and Chittagong divisions have worse outcomes than average. Using verbal

<sup>72</sup> BDHS, 2004

autopsies, NIPORT 2003 derived rough estimates of maternal mortality by administrative division, and found that the MMR varies from a low of 223 per 100,000 live births in Rajshahi to 471 per 100,000 in Sylhet. Similar regional differences are found in maternal body mass index, antenatal tetanus immunization, child immunization coverage,<sup>73</sup> and child mortality rates.

2.43 Our multivariate results on *access to maternal health care* are broadly in line with these previous estimates, but they do not present a strong pattern. Overall, they indicate that women in Chittagong receive somewhat less by way of maternal health services than in the other administrative divisions, and that outcomes are slightly better in Khulna (as well perhaps as Rajshahi and Sylhet). This may partly reflect longstanding regional differences in the coverage and quality of services, as well as in demand factors.

2.44 The BDHS data also show strong evidence of programmatic efforts to reduce these disparities: for example, the 2004 BDHS showed that Sylhet had made rapid strides in the overall ranking of divisions according to the proportions of women receiving antenatal care.

## C Synthesis and Conclusions

2.45 This chapter addressed one of the prime remaining challenges in health care in Bangladesh – maternal health. It is notable that our analysis finds that supply factors seem to have little significant relationship with maternal health service utilization. The BDHS 2004 found that the service being “too far” away was barely a factor in reported reasons for not using antenatal services. However, we were not able to assess quality of care and the extent to which this impedes demand. Demand-related factors therefore, appear to be the major constraint to improved maternal health outcomes.

2.46 We find that women’s education is by far the most powerful predictor of service use, and that media exposure — another factor relating to information — is also significantly related to several aspects of service use. The second most powerful predictor of service use is household wealth. Issues related to women’s empowerment were less consistently related to utilization of maternal health services, except in extreme situations such as not being allowed to have a say in how their own wages are spent. *Thus, the main constraint does not appear to arise from low female autonomy: it arises primarily from lack of knowledge of the need for services and from financial constraints.* We make five sets of recommendations to improve access to maternal health services:

2.47 **Step up the efforts on education and access to information:** Bangladesh has shown that intensive health campaigns such as immunization, sanitation and family planning have had huge impacts on the health status of its population. The task is now to turn attention to maternal health and nutrition and embark upon the same kind of innovative campaigns as it has in the past. Experiences from NGOs such as Gonoshasthyo Kendro show that awareness campaigns targeted at different groups – mothers-in-law, mothers-to-be and husbands – have positive results.

2.48 **Design information dissemination efforts that reach everyone in a community:** Information campaigns should carry the message that routine health care is important for the mother and the child, and these messages must reach not only women of childbearing age, but also adolescent girls, their future husbands, and community opinion-leaders. The GoB is making some effort in this direction, and indeed it seems that NGOs in particular have had some success in raising service use through social mobilization. However, it is apparent that the GoB needs to make much more use of its regular information dissemination machinery to raise awareness of the need for these services.

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<sup>73</sup> Jamil et al., 1999; Bhuiya et al., 1995; World Bank, 2005a

**2.49 Complement efforts to increase demand for services with provision of affordable services:** This can be done either through subsidies applicable to all or based on some form of means testing. The GoB is making efforts on this front, but studies indicate that the provision of means-based subsidies could be applied more transparently so that potential patients can have some assurance of what they will be required to pay.

**2.50 Initiate institutional reform that places accountability of service providers closer to users:** Currently, Bangladesh is one of the most centralized systems of governance and public service providers owe accountability to tiers above rather than to their clients below. Box 3.3 on the GK interventions shows that when local bodies are involved in monitoring health services, both quality and access improve, leading to dramatic improvements in maternal mortality.

**2.51 Increase the understanding of quality of services and the extent to which this impedes demand:** We were unable to analyze the extent to which quality of services inhibit demand. Earlier studies have shown high levels of doctor absenteeism in Bangladesh<sup>74</sup>, and anecdotal evidence also points to casual treatment of pregnant women, both of which are likely to depress perceptions of the quality of available care.

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<sup>74</sup> See Chaudhury and Hammer, 2004

### III EDUCATION: SPECTACULAR PROGRESS AND EMERGING ISSUES

#### Summary

- *Bangladesh has surpassed all expectations in education but there are remaining and emerging challenges*
- *Quality of education, vocational education, education for the poorest children and outcomes in certain geographical areas are some of the key issues to be addressed*
- *There is evidence that the Female Secondary School Stipend Program, which enhanced girls' education, has "left boys behind"*
- *Impact of education in several sectors has been tremendous and seems to have altered the social fabric - girls cite having "voice" as the most important achievement.*
- *Almost 75 percent of the sample in the WBGNS 2006 believes that girls should have as much education as boys.*
- *Geographical areas show serious differences in attitudes to education for girls but in areas where women believe most fervently in equality of education, men do not, and vice versa.*
- *Aspirations of the educated generation of men and women are for better jobs, educated spouses and a better life.*
- *Young people have clear ideas of the problems in the educational system and the reform that is needed*

3.1 **Growth of education: What are the patterns?** The growth of education, especially secondary education for girls, is perhaps Bangladesh's most dramatic achievement in the last two decades. Compared to other low income countries, Bangladesh stands out as a shining success story in female secondary education, along with countries such as Nicaragua, Vietnam, and some countries of the erstwhile Soviet Union.

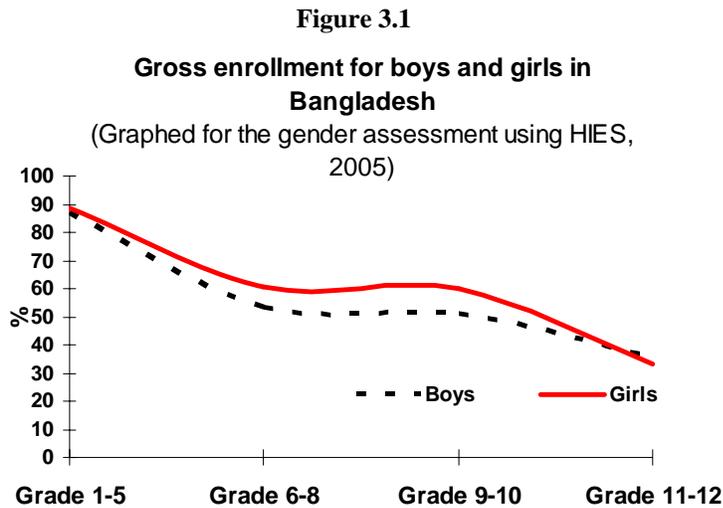
3.2 Bangladesh's success is especially commendable because the growth in female education took place within a democratic regime and started from a very low base. But this was not just happenstance. Specific and deliberate policy levers propelled Bangladesh's success in education. In the 1980s, primary school enrollment rose rapidly after the introduction of a food-for-education program for poor children. Even today primary school is free for all children. Later, following the introduction of a national scholarship program for secondary schools in 1994, female enrollment *exceeded* male enrollment in rural areas, and urban-rural differences diminished. NGOs too have done their part in improving access to education. For instance, BRAC initiated a non-formal education program that grew to 35,000 schools providing education in the first three years of primary school.

3.3 Changing opportunities for women helped to reinforce parents' willingness to educate daughters. First, the micro credit revolution allowed poor women "loanees" to send children, both boys and girls, to school because it gave them access to incomes and increased their bargaining position in the family. Second, the emergence of the export oriented garment industry since the mid 1980s generated a new and growing demand for female labor with at least primary level education so that returns from girls' education became more concrete and gave poor parents an added incentive to educate girls<sup>75</sup>.

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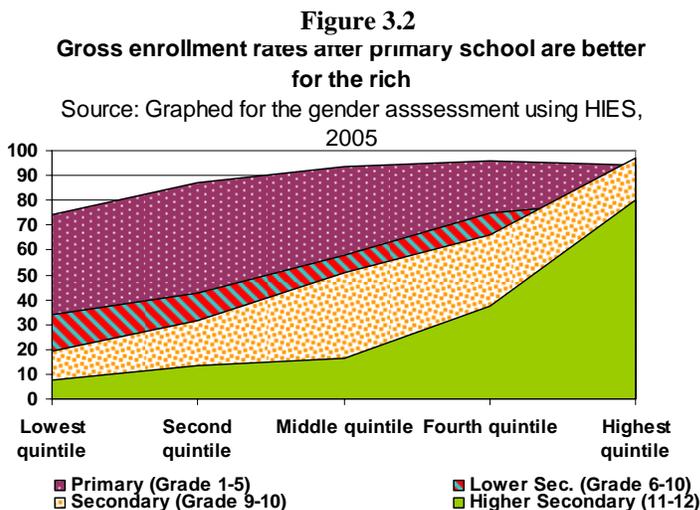
<sup>75</sup> Currently 1.5 million women are employed in the export garment manufacturing industry. Studies show that garment factory workers have on average more years of schooling compared to other workers and girls from similar socio economic backgrounds who do not participate in the labor market (Kabeer and Mahmud 2004).

3.4 These developments were taking place at a time when mass and universal education received strong state support because education was seen to have an instrumental value in hastening economic growth and development. Government’s visible commitment was evident in media campaigns with slogans like ‘Education for all’ and ‘Send your sons and daughters to school’. State support was complemented by strong popular elite support as well, who viewed education as a means for raising ‘awareness among the masses’ to solve the problem of poverty and turn a ‘burden into a wealth’,<sup>76</sup>. Such support strengthened the idea that education was now a necessity to get on in life, and perhaps even that education was an equalizer in a highly stratified society. It also contributed to the belief that education was a universal right whereas in the past it was thought to be the prerogative of the wealthy. Sending daughters to school, sometimes even at the cost of withdrawing sons, was quite accepted and even justified on the grounds that schooling helped to secure a better marriage for them. The homogeneity and density of the Bangladesh population and a shared belief that upward social mobility was possible through education (because of the absence of deeply entrenched ethnic



and other social distinctions), together with new patterns of behavior by poorer women with respect to labor market participation, income earning and household decision making could explain the ‘swiftness with which educational aspirations took root’<sup>77</sup>.

3.5 **Remaining challenges and emerging issues:** Despite this almost incredible progress, there are challenges in Bangladesh, as in every country that has done well in education. For one, the spectacular growth in female secondary education has *placed boys at a disadvantage*, or what we term in this chapter the “**boys left behind**” phenomenon. Potentially a source other negative spillover effects, the GoB is cognizant of this challenge and is in the process of redesigning the scholarship program to make it more equitable. Other challenges include low enrolment rates for all children with rising grades. Thus, gross enrollment at the secondary level is much lower compared to the primary level. It stands at 57 percent in grades 6-8, 55 percent in grades 9-10, and about 38 percent in grades 11-12 in 2005 (HIES, 2005). Moreover, boys’ enrollment at all levels is lower than that of girls, except when they get to grade 11 and the incentive of the Female Secondary School Stipend Program (FSSSP), which provides cash transfers to girls from grades 6-



6-10). Moreover, boys’ enrollment at all levels is lower than that of girls, except when they get to grade 11 and the incentive of the Female Secondary School Stipend Program (FSSSP), which provides cash transfers to girls from grades 6-

<sup>76</sup> Hossain and Kabeer 2004, cited in Mahmud, 2006

<sup>77</sup> Hossain and Kabeer 2004, cited in Mahmud, 2006

10, no longer applies. The demand among girls for higher education is extremely high as evidenced by the focus group discussions with adolescent girls. For all students, school quality, vocational skills and access to employment after school completion are important bottlenecks in their transition to adulthood.

3.6 Yet another challenge is the rich-poor gap in education. The difference between the rich and poor children begins to manifest itself right from primary school onwards despite the fact the primary education is free for all students. The difference between rich and poor grows with rising grades. Thus, less than 20 percent children from the poorest households enroll in Grade 9, but close to 100 percent from the richest families do. This is even starker at the higher secondary level, where less than 10 percent children from the poorest two quintiles enroll, compared to about 70 percent from the richest. This gap in enrollment by poverty status at the lower secondary levels will be important to bridge for reasons of equity, but also for reasons of productivity.

3.7 Finally, there are serious spatial disparities in Bangladesh. One of the emerging concerns is the fact that educational outcomes in metropolitan areas may be lagging, perhaps also as a result of the FSSSP which does not cover these areas. Moreover, divisions like Khulna, Barisal and Rajshahi are doing extremely well, but Sylhet and to a smaller extent Dhaka and Chittagong are lagging behind. Later in this chapter we discuss these spatial variations, with a special focus on Sylhet.

## **A Impact of Education on Development Outcomes and the Social Fabric**

*“Earlier fathers used to say ‘what is the use of educating girls....they will go to another house’. But now, fathers send both daughters and sons to school and college.” School going adolescent girl in Mymensingh during focus groups discussions*

*“ Mothers of the previous generation used to advise their daughters to learn house-work and get education up to primary; now mothers are telling their daughters to get at least secondary school certificate”. School going adolescent boy in Satkhira during focus*

### **Box 3.1: The Female Secondary School Stipend Program (FSSSP)**

The FSSSP scheme is a conditional cash transfer intervention launched by the GoB in 1994 for girls with assistance from the World Bank and other donor agencies. Girls completing primary school and enrolling in grade 6 in a junior/high school are automatically eligible for the stipend. The program spans all rural and non-metropolitan secondary schools that are recognized by the government. But instead of restricting participation of beneficiaries to government schools girls are allowed to go to school of their choice (secular or religious).

All eligible female students are awarded stipends under the following conditions: (i) they must attend at least 75 percent of classes in an academic year; (ii) they must obtain passing grades in the annual examination; (iii) they must remain unmarried until passing the SSC (Secondary School Certificate) examination. The stipend is directly deposited directly into the commercial bank savings account of the student in two annual installments. Other components included female education awareness, teacher training, water supply and sanitation, and institutional development. However, the amount of the stipend is very small and not enough for the poorest girls to cover expense like shoes or uniforms.

*groups discussions*

3.8 Recent scholarly and policy related work has tried to understand the determinants of education and disparities in education. This report focuses on the value of education as an explanatory variable for important development outcomes. Therefore, one of the common themes across this report has been to address the impact of education on a number of outcomes, including labor markets, marriage markets, maternal health care, and within the household on decision making, experience of violence and attitudes to violence. We find that Bangladesh stands out among South Asian countries such as India and Pakistan

in having positive and high returns to education for women in the form of both entry into the labor market and in wages<sup>78</sup>. In the case of marriage, we find that the younger and more educated sample in the WBGNS 2006 is more likely to have a say in the choice of spouse and education is also positively correlated with higher age at marriage. Our analysis of access to maternal care finds that women’s education and access to information are the most important variables predicting women’s use of maternal health services. Educated women are consulted more frequently on household purchases as well. The only area where the effect of education is muted is on attitudes to and experience of domestic violence.

<b>Table 3.1: Achievements in Girls Secondary Schooling</b>		
<b>Indicator</b>	<b>1991</b>	<b>2005/6</b>
No. of girls enrolled	1.1 million	4 million
Girls as % of total enrollment*	33%	56%
% of girls from the poorest two quintiles	20%	35%
% of girls passing standardized grade 10 examination	35%	58%

Source: BANBEIS

3.9 Apart of the more easily measurable impacts of education that we have described, there are also impacts on the social fabric that we tried to capture through focus group discussions. Our results indicate that when a diverse group of people are asked about changes in their communities, across the nation, they regard women’s education to be one of the most important changes and drivers of further change.

3.10 The visual image of the new Bangladeshi countryside where girls walk and cycle to school is an evocative one and a huge change from their mother’s generation when women were seldom visible outside in public spaces. When girls were asked how education has made their lives different from their mothers’, they typically replied that it had helped them “find a voice,” allowed them to “have a say,” to “speak,” and “to be listened to.” Education also appears to be changing relations between girls, their families, and their elders. While earlier the value was placed very much on girls’ silence and acceptance – a “pliable” obedient girl had a high value in the marriage market – now girls seem to “speak” more. The acceptance of and demand for equal education for boys and girls has pervaded regions and generations. Almost 75 percent of those surveyed believe that girls should have as much education as boys.<sup>79</sup>

3.11 These indications of confidence and esteem of an entire generation are illustrated in these quotes:  
*“We are educated girls....we can talk any man on different issues.....we do not know you well but we are talking freely with you. It is because we have education” Young girl out of school Sunamgonj speaking to a male focus group facilitator.*

*“Girls of the present generation girls do not hesitate to share their views with family members. In our mothers’ generation girls could not think of sharing their views with parents and family members, they obeyed all decisions of their elders” Elite women Dinajpur during focus group discussions*

*“Earlier girls kept a distance while talking to their parents. But girls of our generation can talk frankly with parents and older brothers.....We can express our likes and dislikes to our parents.” Schoolgirls in Mymensingh during focus group discussions*

<sup>78</sup> As the chapter on labor markets points out, India and Pakistan both show lower labor force participation of women with increasing levels of education. In Bangladesh it is the opposite.

<sup>79</sup> WBGNS 2006

*“Girls are reluctant to simply accept parents’ decisions. When parents are being unreasonable, girls ask why? Daughters of earlier generation would be silent. ....Girls of this generation feel that if they act like previous generation there will be no development in their lives.” Mothers of young girls in Sunamgonj during focus group discussions*

3.12 The same question on the changes in the educated generation of girls compared to their mothers, however, also brought out some of the tensions in the male-female relations at the community level. For instance, another attribute girls are supposed to have is “*lojja*” – a term that denotes modesty but also shame. *Lojja* is manifested in girls’ “shy” behavior in not talking to strangers or to men outside the home and displaying their overall dependence. Young men indicated that they were confused and somewhat disapproving of their female peers’ behavior. Young men in a focus group in Dinajpur said educated girls were “not paying proper respect to elders . . . [and were] forgetting their traditions.” In a Mymensingh focus group, young men complained that educated girls did less housework and “watch[ed] more television” than women of their mothers’ generation. These responses suggest that girls’ education has wrought social changes so sweeping that members of the community are seeing significant departures from traditional norms.

3.13 **“Boys left behind” and the evidence of reverse gender inequality:** One of the major issues confronting policy makers and practitioners in Bangladesh today is the “boys left behind” phenomenon. Some recent studies have addressed this issue and have hypothesized that the causes for this lie in the direct and indirect effects of the FSSSP. For instance, some recent studies have found that adolescent boys are less likely to remain in school and more likely to do wage work following the introduction of the stipend scheme. Thus, parents may have decided to send adolescent girls to school and adolescent boys to work in response to the financial incentives created by the stipend program.

3.14 The relative fall in enrolment of boys in coeducational schools suggest that the FSSSP aided the process of closing gender gap not solely by raising female enrolment, but also in an unintended way: by cutting back on the participation of boys in secondary school<sup>80</sup>. Discrimination against women in the labor market may also play a part. Thus, if a daughter’s job prospects are lower than a son’s, and the FSSSP is providing a monetary incentive to families to keep girls in school, families would choose to keep the daughter in school and send the son to work<sup>81</sup>.

3.15 Of course, there could be other ways in which education policies could have contributed to this effect of “boys left behind” but whatever the reasons, the impacts on gender equality are likely to be deleterious and also have unintended consequences in intra household relations, the marriage market and gender relations more generally. None of these has yet been adequately researched, because there is a lag before these effects can start to be felt. However, since the GoB is cognizant of these issues and is contemplating incentives to send poor boys to secondary school as well, we may never see these adverse effects really play out.

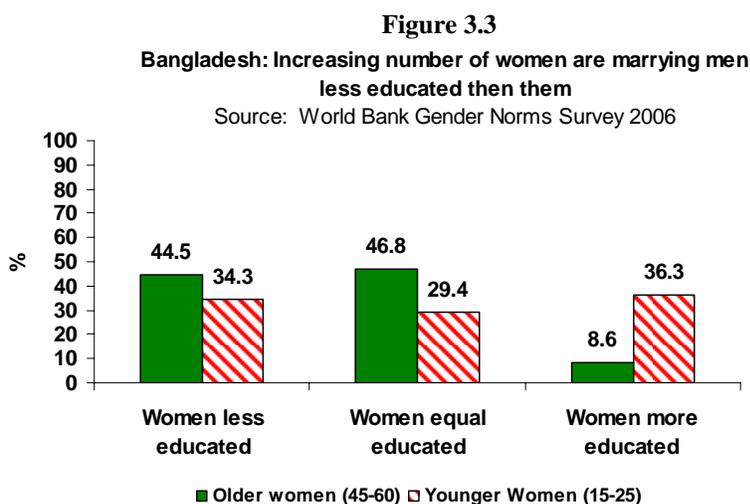
Name of the City	Primary (Grade 1-5)		Lower Sec. (Grade 6-8)		Secondary (Grade 9-10)		Higher Secondary (11-12)	
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
Barisal	93.9	93.6	55.4	58.9	45.8	58.1	44.7	35.0
Chittagong	83.5	84.5	48.1	58.2	37.2	49.9	34.6	32.8
Dhaka	86.1	84.5	52.7	58.4	62.2	66.6	32.3	33.3
Khulna	96.1	99.5	60.7	66.9	58.3	71.5	39.3	36.2

<sup>80</sup> Arends-Kuenning and Amin, 2004 cited in Asadullah et al, 2006

<sup>81</sup> Asadullah et al, 2006

Rajshahi	85.5	91.5	53.5	70.3	50.3	57.5	38.2	33.4
Sylhet	83.2	85.7	57.1	36.3	39.7	58.0	29.1	28.5

3.16 **“Educational hypogamy?” An increasing proportion of wives are more educated than their husbands.** Figure 3.3 indicates that one of the major impacts of increasing female education on the marriage market is that more women have begun to marry men less educated than them. Traditionally marriages in India and Bangladesh are *hypergamous* – or women marrying men higher in status or “marrying up”. Status is usually defined in terms of the family’s socioeconomic level and not the bride’s attainment. This is clearly beginning to change. In the older cohort of women, over 91 percent had either lower or equal education, but in the younger cohort only 64 percent have equal or lower education than their husbands. Over one-third of the younger women are more educated than their husbands.



3.17 What the impact of this changed pattern of educational equality and “**educational hypogamy**” (or women “marrying down” in terms of educational attainment) will be in the medium term on marriage markets and on women’s status within marriage is too early to determine. It is possible that women’s higher attainment and the conflict between ideal and reality may manifest itself in a number of ways. While it is still too early to determine the impact of this change on Bangladeshi marriage and society, it opens the prospect of educated

women losing heart if their education does not result in greater earning power, more leadership roles, and a higher value in the marriage market. These are “second generation” problems, of which the Government is generally aware and has designed far-reaching educational reforms to address. For instance, it is revising its scholarship program to make subsidies more equitable to both girls and boys.

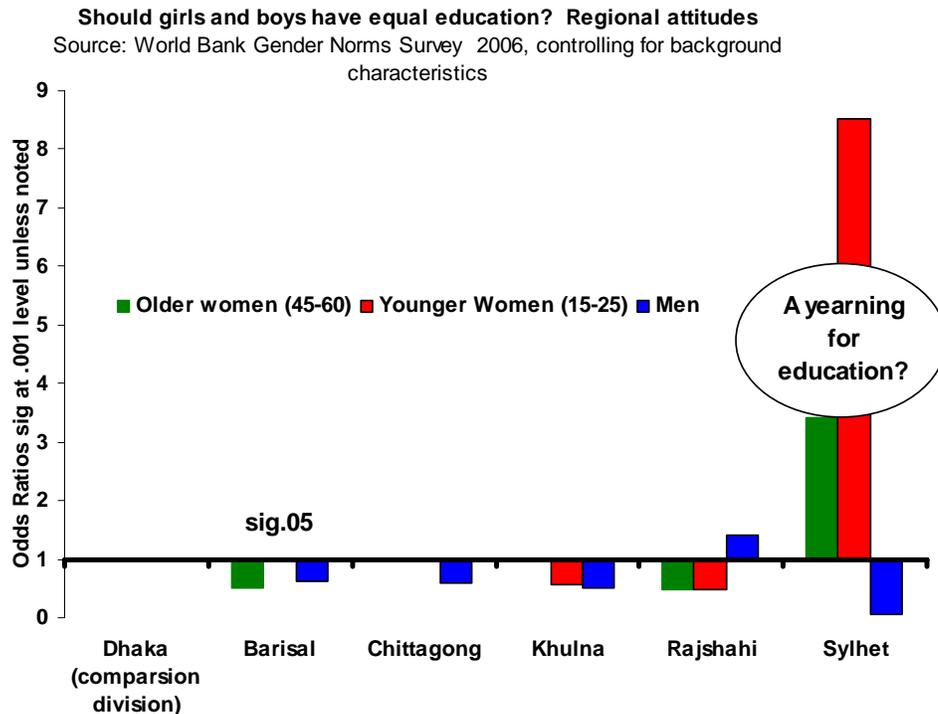
3.18 **Spatial variations and a focus on Sylhet:** Another long-standing issue in education is the differential achievements along geographical lines. These variations across administrative divisions start at the primary level. Thus, Khulna and Barisal have close to 95 percent gross enrollment, but the other four divisions still have more than 15 percent children that never enroll in school. Moreover, gender gap that favors girls is most prominent in Rajshahi at the primary level but it disadvantages them in Dhaka (Table 3.2).

3.19 Children who complete primary and move to the lower secondary (grade 6-8) level have the chance as well of moving to higher levels. However, while about 57 percent of all students move to grade 6, the regional differences and gender gaps begin to manifest more strongly at this level, with the “boys left behind” phenomenon beginning to really take effect. Rajshahi, Khulna and Barisal are forging ahead in secondary schooling overall, but also in exacerbated inequalities against boys.

3.20 Sylhet emerges as the major exception to the “boys left behind” pattern at the lower secondary level. While every other division has a larger proportion of girls than boys enrolled, in Sylhet, only a little over one-third the girls but over half the boys are enrolled at the Grade 6-8 level. This disparity reverses

itself at the grade 9-10 level, when the incentive of the FSSSP comes into play, but the girls who dropped out after primary and never enrolled in grade 6 will always remain out of the educational system. It is for this reason that regional attitudes to educational equality for boys and girls are so interesting. However, we have to be cautious while drawing this conclusion, since the sample size for Sylhet is extremely small.

**Figure 3.4**



3.21 **Should girls and boys have equal education? Exploring regional attitudes:** The WBGNS 2006 asked the question – should girls and boys have equal education? Almost 75 percent of the total sample in the WBGNS 2006 believes that girls should have as much education as boys (if not more). These attitudes to equal education for girls and boys vary by region and sample (younger and older women and men) and seem to indicate demand for education among different groups of society.

3.22 We find that in Sylhet such demand for education is inordinately high among women but not among men. Since men are the primary decision-makers of whether to send girls to school, and until what grade, this indicates that Sylhet’s relatively poor educational outcomes for girls are determined to a large extent by men’s attitudes. For women and girls there seems to be a “yearning for education” that they do not receive ordinarily. Other regions also display differences in attitudes among men and women regarding educational equality. However, we do not know enough about either the cultural norms or external factors like labor market and other opportunities to draw firm conclusions.

**B Aspirations of Educated Young People in Bangladesh - “To Stand On Our Own Feet”**

3.23 The question that springs to mind when we discuss the amazing progress that Bangladesh has made in education – what are the aspirations of educated young people? What are their apprehensions in their transition to the next phase of their lives? We conducted sixteen of the 32 focus groups mentioned earlier with adolescents and those in their early twenties, separately with those in school and out-of-

school. Participants discussed their aspirations, goals and their vision of a better educational system. This is important because this generation of young people (of whom the girls have availed of the female stipend program) is radically different from their parents' generation and their experiences can positively inform policy and reform of the educational system.

*“My mother was married off when she was studying in class eight. May be I will get married after a BA degree.” School going adolescent girl in Mymensingh during focus group discussion*

3.24 The common themes in young people's aspirations relate to their transition from school to work and marriage. As would be expected, young women and men have very different aspirations. For young women, higher education, financial independence and a good marriage are the top three priorities. *“Nijer paaye daanraano”* or “standing on one's own feet” is almost a universal theme that denotes young women's aspirations to be financially independent. Marriage to educated men and having a source of income for themselves are simultaneous aspirations of this new generation of young women. Almost all schoolgirls in focus groups talked about higher education and being able to complete higher degrees. However, they do not take it for granted that they would be allowed to complete their studies, since their parents would start looking for grooms for them as soon as they complete high school.

3.25 The following quotes from young women in Satkhira (out of school) during focus group discussions are illustrative of the aspirations:

*“I will take care of my own family after marriage.”*

*“I want a job after the completing my MA. And get married to a good educated boy.”*

*“I want to learn handicraft and sewing work. Then I will get married.”*

*“I have studied upto class five and now I am going to take training in tailoring. And then I will get married to a SSC pass boy.”*

3.26 Schoolgirls in Dinajpur – in an area with relatively better educational outcomes had the following to say about their aspirations primarily for getting higher education:

*“My dream is to complete an honors (Bachelors) degree and if possible I will do my Masters.”*

*“I want to be teacher after passing BA. About my marriage – I will leave it to my parents but I will have an opinion.”*

*“My dream is to complete my BA and then I will get married to the groom of my father's choice. If I do not get a good result in HSC (Higher Secondary Certificate) my father will not let me do my BA. So I need to study hard and get good marks.”*

3.27 Young women also expressed their apprehensions about being able to realize their aspirations. For instance, in Satkhira, while all young girls would like financial independence, they were also apprehensive about securing jobs. One participant expressed her frustration, because her uncle who has a BA could not get a job since he did not have enough money for the bribe of Tk 7000. Similarly, in Dinajpur, young women were apprehensive about the type of groom they would get. This anxiety about marriage partners, their behavior and status were common themes. For instance, a young woman in Dinajpur, who had a slight disability in one leg said: “I know sewing. I want to apply it. I have problem in one of my legs, so it is creating a problem for my marriage. Sometimes I think I will not get married.”

3.28 In Sylhet, schoolgirls were nervous that their families had already started looking for a groom for them and this would prevent them from studying further as they aspired to do. This gap between aspirations and reality is likely to be an important social issue in the years. The labor markets chapter shows that in spite of the increase in women's (and especially young women's) employment in the last decade, the participations rates are still very low. Part of this is explained by the fact that women drop out of market work after marriage. If indeed norms and opportunities for women's work have changed with

the increase in education, we can expect even more growth, but whether jobs will keep pace with this new cohort of young women is something we will have to wait and observe.

3.29 For young men, higher education (beyond Bachelors for schoolboys) and formal sector jobs (either in the government or in the private sector) are the major preoccupations. Most young men also want to be married to attractive and *educated* young women. Some would like their spouses to be working in traditional occupations such as teaching and the NGO service sector. There is greater diversity in young men's responses by region than there is among young women's. Thus, in some areas like Khulna young men want to be able to take advantage of the economic boom caused by shrimp cultivation and set up their own businesses. In Sylhet, the major sending area for educated Bangladeshi emigrants, the overwhelming aspiration is to go abroad, whether through marriage or through jobs.

3.30 In Dinajpur, schoolboys were focused on getting government jobs, while out of school men were focused on self-employment and starting their own businesses. Below are their voices.

*"My dream is to be independent. So I completed a six month course from the Technical College. I want to take more courses and get more training so that I can get a good job somewhere."*

*"Like everybody else I also dream of my own house, car, and a wife. But to fulfill these expectations, I want to go abroad as a driver. When I have enough money I will return home."*

*"I want to be a leading businessman. And for that, I want to invest in my agricultural land and increase production. I will save the money in the bank and someday start my own business"*

*"I want to get a Govt. job after completing my studies. And I want to marry an attractive girl who is at least SSC pass."*

*"After passing my Masters, I want to serve in a government institution; if I fail to do so, I will start my own business. If I fail even in this then I will do farming. And I intend to marry an educated attractive girl."*

3.31 Both young men and women also have a strong sense of what they need to give back to their families and this fits seamlessly into their aspirations and goals. Many of the young men for instance, talked about their sister's marriages (the responsibility of which is equally shared by older brothers and other older men in the family) and of renovating the family house. Some were concerned about where the dowry for their sisters' marriages would come from. One of the common sources is through their own dowries – and they cite the dowry that they will receive as a strategy to pay for their sisters' dowry. Young women similarly cite their responsibilities as good daughters who would abide by their parents' decisions in their marriage. For young women "looking after my family" is a common theme.

*"Right at this moment, my dream is to renovate my house. And that's why I want a dowry when I get married."*

*"My main dream is to arrange a good marriage for my younger sister. May be in the process my savings will be used up. But the money that I get from renting my lands....I will save that to start my own business."*

## **C Recommendations for Educational Reform-Voices of Youth and Government Response**

3.32 This chapter presented the dramatic growth of education in Bangladesh. In particular, it showed how female secondary school education is changing not only key outcomes in Bangladesh but also the texture of the social fabric and the aspirations of young men and women. This section presents recommendations for educational reform based on focus group discussions and civil society data.

3.33 Most focus group discussions with young people veered into a discussion of the educational system and what the major drawbacks are or what they would like to see changed. The themes that emerged were common to both young men and women. Those in school tended to be more vocal in their views about the reform of the educational system. Those out of school focused almost exclusively on “job-oriented education” or vocational skills. In addition, Bangladesh has a thriving NGO community that focus on monitoring the quality of education. Large NGOs like BRAC and Grameen have their own research and advocacy units on education. CAMPE is the foremost network comprising eminent educationists, who independently monitor educational outcomes and have formed Education Watch. The network brings out regular reports and data, engages with government and other NGOs in the field and has developed a very vocal watchdog role. This section draws on the recent CAMPE report “State of Secondary Education: Progress and Challenges”, 2005<sup>82</sup>. Interestingly, almost all the issues raised in the CAMPE report are also echoed in the voices of young men and women.

- *Teacher quality:* Almost every focus group lamented the quality of their teachers. Substantiating this, in a survey in 2005, CAMPE found that less than a fifth of the secondary teachers (17.9 percent) were women, which affects the learning achievements and ability of girls to enroll in higher education. Moreover, while 84 percent of secondary teachers had a bachelors or higher degrees; of those, 57 percent of who claimed to have Bachelors degrees were placed in the third division or some even did not take the degree examination. The same was the situation with 78 percent of those who claimed Masters’ qualifications. The capacity of teachers to teach science subjects was also limited by the fact that nearly half the graduate teachers studied humanities; 20 percent studied science and 23 percent were madrasa graduates. More than half of the secondary teachers had no professional pedagogic training. Finally, while the nominal student-teacher ratio was 29, but when shortage of teachers in key subjects and absences of (10 percent on an average day), were accounted for, the effective student teacher ratio was substantially higher.
- *Physical infrastructure and facilities:* While there has been a huge expansion of educational infrastructure, mainly school buildings, there is still a gap in the type and quality of facilities within the schools. The focus groups saw a common theme of young people wanting more schools, colleges and libraries in their areas in addition to computers and other “modernizing” equipment. The CAMPE survey has detailed information on the state of secondary school facilities. For instance, science learning is seriously compromised by the fact that only about half of the schools had science laboratories and that too of varying quality; 30 percent of the non-government schools had adequate laboratories; 87 percent of the madrasas did not have any. Regarding library facilities too, the survey found that only 15 percent of the institutions had a library with a collection of books that could be regarded as adequate judged by modest standards.
- Computer education and literacy comes out in focus group discussions in different ways – in the context of jobs, skills to enable young people to migrate and overall to catch up with modernization. The CAMPE survey found that 37 percent of the schools claimed to have computer *education* facility, but a fifth of them had only one computer and another fifth had 2-15 computers; the rest had none.
- Finally, as pointed out earlier, Bangladesh made a big push to increase physical infrastructure for its schools. The CAMPE survey found that half of the secondary education institutions were found to have physical facilities (roofs, walls, floors, doors, and windows) in good or largely good condition, one third were in poor condition and 18 percent were in damaged or seriously dilapidated condition. Nearly 60 percent institutions had electricity connections, but two-thirds of

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<sup>82</sup> [http://www.campebd.org/content/EW\\_2005.htm](http://www.campebd.org/content/EW_2005.htm)

classrooms and half of teachers' rooms had no electricity. Most schools have clean water supply and toilets; three quarters with separate facilities for boys and girls; but a quarter of the toilets were in seriously unhygienic condition.

- *Access to vocational and other marketable skills:* Participants in the focus group discussions emphasized the importance of having “job-oriented” education at the secondary level. English education is also widely regarded to be the stepping stone to better jobs. Young men in Sunamgonj, who are mostly focused on migrating to England, for instance said: “Emphasis should be laid on English and computer learning so that one does not fail after going abroad.” Focus groups with young women aspiring for jobs found that they wanted to B.Ed and training in nursing so that they could tap the burgeoning demand for female teachers and health care providers. However, the opportunities for such training is limited in rural areas.
- *General quality of education:* Educational quality is an issue that the GoB is grappling with as *one of the next generation issues in educational reform. Almost every focus group in our study* talked of better quality education and linked this to quality of teachers. In fact, they spoke of the two almost as a single issue. But some focus groups did make a distinction. For instance, schoolboys in Mymensingh who came out of the rural primary education said: “Presently the primary schools in the village are of very bad quality, in comparison to schools at district level.” Similarly, young men in Sunamgonj (Sylhet) said they wanted “international quality education...so that no one would need to go abroad for further studies”.
- *Politics on school and college campuses:* Several focus groups discussed the issue of aggressive politics in educational institutions and the deleterious impact this has on the learning environment. While politics in institutions of higher learning have been historically important in South Asia as a whole, these activities often disrupt learning for the majority of students, as a small group of student political leaders can hold an entire institution to ransom. This came out quite sharply in the voices of the youth. However, this is one more area where we have to distinguish between the areas where policy can make a difference and where it cannot. Student politics is a training ground for democracy and as such has many positive effects. However, when politics veers on to extortion or blackmail or harassment, it becomes a law and order issue which must be tackled effectively.
- *“Unfair means” in education:* The term “unfair means” is used to describe corrupt practices of many kinds – in grading, leaking examination questions, nepotism and access by a few to information that others do not have. A common theme in the focus group was the frustration of students with what they regarded a non-transparent and corrupt grading system, system for admission into institutions of higher education and hiring practices.
- *Segregated colleges, libraries and hostels for girls in more conservative areas:* Several young women, particularly those in school and aspiring for higher education outlined the need for gender segregated facilities. For instance, schoolgirls in Satkhira said: “There is no college in our area. So we want a college be established here.” Schoolgirls in Sunamgonj aspiring to get higher education, said: “We would like a separate library for girls and more girls’ hostels.” Clearly, the demand for higher education among young women is high and if appropriate facilities and opportunities are provided, the gap between girls and boys favoring boys, at the higher secondary level and above can be bridged.
- *Three additional areas for attention:* Finally, we would like to reiterate the conclusions of this analysis which show that three areas in particular need policy solutions – first, access to education

for the poorest groups of children; second, attention to regional disparities particularly in Sylhet and third, attention to educational attainment of boys at the secondary and post secondary level.

**Box 3.2: Schoolgirls in Dinajpur conducted their own ranking exercise of the type of education they needed most in their area**

- Education free from unfair means
- Politics-free educational institution
- Availability of competent teachers in every tier of education
- More practical education system
- Free education for all children
- At least one primary school in each village

3.34 **GOVERNMENT RESPONSE:** The GoB is aware of most of the drawbacks in the educational system and sector reform is time consuming and politically difficult. That being so, the Ministry of Education (MoE) is in the process of implementing a medium-term reform agenda aimed at addressing systemic governance issues in order to raise the quality and cost-effectiveness of service delivery, and improve equity of access to secondary education. The reform agenda focuses on:

- *Accountability.* Reforms in these areas include rigorously enforcing the criteria governing the establishment of institutions, and setting up institutional mechanisms to link school subventions to objective measures of school performance. School management committees are being strengthened to give them greater responsibility regarding school supervision.
- *Equity.* Demand-side interventions to encourage rural girls to attend secondary school are continuing. Means-testing mechanisms are being piloted to better target these subsidies to the poor. Incentives are also being provided to set up institutions in underserved areas.
- *Administration/Capacity Building.* MoE's planning and policy making capacity is being strengthened and greater implementation responsibility will be devolved to lower levels.
- *Monitoring, Evaluation and Dissemination.* MoE is placing significantly greater emphasis on program evaluation and monitoring to guide policy and planning. Capacity of the Bangladesh Bureau of Educational and Information Statistics (BANBEIS) to provide good quality data is being enhanced. Public expenditure tracking surveys and impact evaluation of programs are being undertaken. Information on standardized examination outcomes, school performance, and program effectiveness is being disseminated widely.
- *Teacher Quality.* An autonomous Non-Government Teacher Registration and Certification Authority has been established, which will have the responsibility to develop a roster of pre-qualified and certified individuals eligible to be hired as teachers. An apex institution is being set up to be responsible for the management of teacher training and regulate training institutions. Teacher training is being undertaken in a phased manner.
- *Textbook Production and Curriculum Development.* Textbook production is being opened up to competition, which will over time result in a reduction in the role of the National Curriculum and Textbook Board (NCTB) in publishing textbooks. NCTB's role is being focused on a transparent process of textbook evaluation and approval. The curriculum wing of NCTB is being strengthened to enable it to perform its functions more effectively.

## IV WOMEN'S EMPLOYMENT IN BANGLADESH: CONUNDRUMS AMIDST PROGRESS

### Summary

- *Women's work participation rates have doubled in Bangladesh since 1995 but they are still extremely low at 26 percent.*
- *The dramatic growth in women's employment is led by the health and community service sector.*
- *Younger women's employment has seen the largest increase.*
- *Higher education is an important predictor of both entry into the labor market and wages.*
- *Micro credit has had direct and indirect impact on employment.*
- *Compared to other countries, agriculture does not employ as many women in Bangladesh. This explains a large part of the low participation rates for especially poor women.*
- *Occupational sex segregation is a likely deterrent to moving across jobs for women.*
- *Only 10 percent employed women and 22 percent of employed men aged 20-55 receive any cash wages. Poor access to wage work more generally also explains why women choose to stay out of market work.*
- *Women earn about 60-65 percent of what men do in the agricultural labor market; 81.5 percent of this difference is unexplained and could be due to labor market discrimination.*
- *Some regional patterns appear counter-intuitive and need deeper investigation.*
- *Serious data and measurement issues have hampered the understanding of labor force participation rates in Bangladesh*

4.1 **Bangladesh in the South Asian Context:** It is well known that women's employment in South Asia is lower than in any other part of the world except perhaps the Middle East. Bangladesh is at the lower end of the South Asian spectrum and intuitively to those who know the country this seems inexplicable, given that key catalysts of female employment, viz. secondary school education and fertility rates, have had such impressive performance. Unlike other countries in South Asia, however, there has been a sharp growth – an increase of almost one and a half times - in women's employment in Bangladesh in the last decade (1995-2003) coinciding with economic growth and better opportunities. But rates are still very low at 26 percent for women 15-59 years of age. The gender gap in employment too, while narrowing slightly, still remains very high as male labor force participation is close to universal. However, the prevalence of working for a cash wage is low for both men and women, with less than one fourth of all men and less than four percent of all women working for a cash wage<sup>83</sup>. Unlike other parts of South Asia urban-rural differences in employment rates in Bangladesh are very small and also unlike other countries, urban women tend to be employed more than their rural counterparts. This is due in large part to the lower importance of agriculture in women's employment as we shall see in the rest of the chapter.

4.2 **Research on Bangladesh's labor market has until now not addressed the issue of female labor force participation rates.** Early studies had tried to address determinants of labor force participation and drivers of household labor supply<sup>84</sup> and some anthropological work has addressed cultural factors that affected women's work<sup>85</sup>. More recent literature is replete with analysis of the impact of employment on women's status<sup>86</sup> but few have asked the question – why is women's labor force

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<sup>83</sup> Calculations based on those working (age 20-55) who received a cash wage in the last week (Bangladesh Labor Force Survey 2002-03)

<sup>84</sup> Khandekar, 1985; 1987

<sup>85</sup> Cain, et al, 1979

<sup>86</sup> See for instance, Kibria, 1995; Amin et al, 1998; Salway et al, 2005

participation in Bangladesh so low? This is beginning to change as even newer work is addressing these questions using special surveys in the context of the “new employment opportunities” in Bangladesh<sup>87</sup>.

**4.3 Measurement challenge of women’s work:** Measuring women’s work is a challenge in most countries that have not paid special attention to this. Men and women have distinct employment trajectories; women are more likely to be in part-time employment, to undertake market work from the home, or take up work during periods of shock. Standard labor force surveys often fail to capture this as employment. Women’s contribution to the household economy similarly is not monetized. Other factors such as timing of survey can also affect women’s workforce participation, especially in South Asia, where women tend to take up paid work during periods of drought<sup>88</sup>. In Bangladesh as well, most micro studies find higher employment rates of women than do national surveys and there are concerns that national surveys do not capture the full extent of women’s work.

4.4 In this chapter we try to understand the determinants of labor force participation rates, wage differentials between men and women and occupational sex segregation in order to further the understanding on low participation rates. We also compare Bangladesh with West Bengal to test the hypothesis that structures of opportunity rather than religious constraints determine Bangladeshi women’s access to markets. This is related to a commonly cited reason for Bangladeshi women’s low employment rates, one that places inordinately high emphasis on cultural factors, particularly the notion that Muslim women have greater controls on their mobility and hence on market work.

4.5 Bangladesh and West Bengal are two geographical and political entities intertwined in a shared history, culture and historical land systems. The major difference (other than political) is that West Bengal is predominantly Hindu - and if indeed religion was the driving force restricting Bangladeshi women’s employment, we would expect West Bengal to have higher female labor force participation rates. The results are to the contrary. When we look at West Bengal Bangladesh’s female employment rates do not look at all low, since only about 17-18 percent of women in West Bengal are employed with almost no change over the last decade and a half (based on the Indian National Sample Surveys, various years).

4.6 The chapter is divided into three parts. Part A addresses the trends and patterns in female labor force participation compared to that of men. In particular, it pays attention to regional variations and presents a synthesis of the impact of the garment industry on women’s employment. Part B is a summary of the analysis that compares the two Bengals as pointed out earlier. Part C lays out some key recommendations based on the analysis.

**Box 4.1: Voices of Adolescent Schoolgirls  
(Mymensingh)**

*“Girls now financially contribute to their own families by working in NGOs, engaging in handicraft activities.”*

*“Girls from Garo community have been engaged in agriculture from the past.”*

*“Bengali girls are involved in income before marriage such as, “teacher-ship”, garment work, but in comparison to the Garo community this is not very common.”*

*“I privately teach two Garo students while going home and voluntarily teach Christian children at Church on Sunday.”*

<sup>87</sup> For example, Hossain and Tisdell, 2005; Hossain et al , 2004

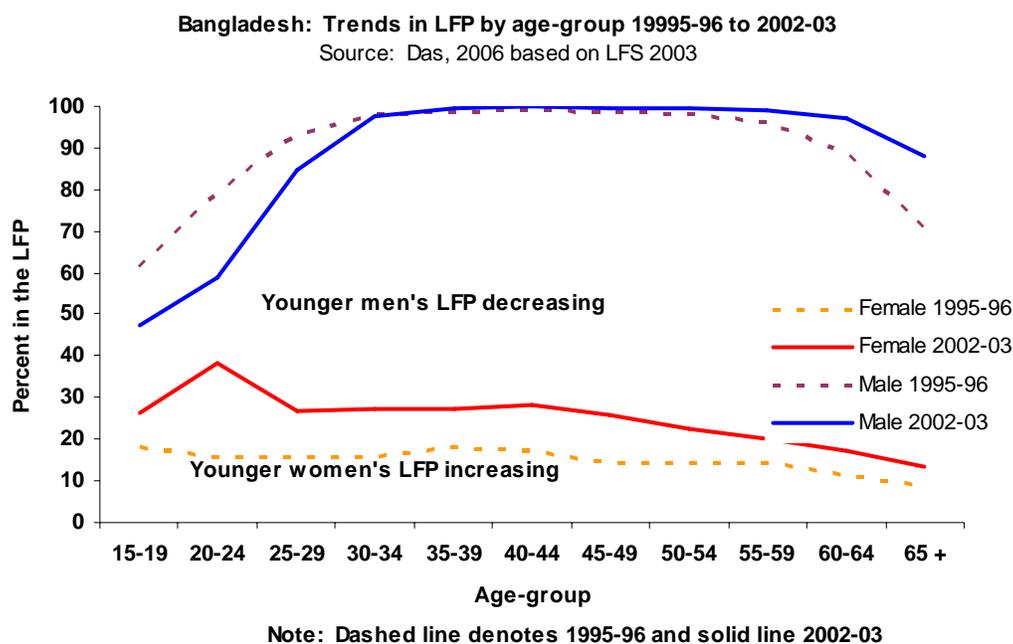
<sup>88</sup> For a discussion of measurement of women’s work, see Beneria, 1982

## A Bangladesh- Trends and Patterns in Labor Force Participation

4.7 **Younger women’s employment has seen the largest increase.** Figure 4.1 shows the trends in labor force participation over almost a decade from 1995. While women’s employment across age groups has seen a growth, the striking increase is for the younger age groups. In contrast, the labor force participation for younger men has seen a decrease. Thus, the labor force participation of the 20-24 year old women has increased almost two and half times over the period 1995-2000, but that of men in the same age group has declined. This is in keeping with the literature on the garment industry which employs women in their late teens and early twenties. The second major change is the growth in labor force activity for the older ages, – over 60 year olds - especially among men. Therefore, while both women and men stay longer in the labor force, this trend is much more pronounced for younger women and older men.

4.8 **Compared to other countries, agriculture does not employ as many women in Bangladesh.** In terms of the sectoral composition of employment the defining feature of Bangladesh is the small proportion of women who work in agriculture when compared to other countries of its income level and to the South Asia in general. Table 4.1 shows the relative composition of employment for different countries, and while Bangladesh has a higher proportion of workers in the manufacturing sector, it mainly has a thriving community and social services sector that employs almost one-fifth of women workers. None of this is surprising, since land-holding size and agricultural productivity in Bangladesh have been historically low, thus leading to low demand for labor in agriculture (except work on own farms). Anthropological work has also addressed the occupational sex segregation within agricultural work which relegates women to certain types of agricultural tasks<sup>89</sup>.

Figure 4.1



<sup>89</sup> Paris, et al, 2004

**Table 4.1: Sectoral Composition of Employment by Gender (2003)**

Sector	Bangladesh		India		Nepal		Pakistan	
	Male	Female	Male	Female	Male	Female	Male	Female
Agriculture/Fisheries	49.8	58.7	53.1	74.8	67.1	85.2	36.0	64.2
Mining	0.2	0.0	0.7	0.3	0.1	0.0	0.01	0.01
Manufacturing	7.6	17.3	11.5	10.1	7.7	3.9	14.0	14.6
Utility	0.3	0.1	0.4	0.0	0.5	0.0	1.0	<0.01
Construction	4.2	1.0	5.7	1.7	6.2	1.1	7.5	0.3
Trade, Hotel, & Restaurant	18.6	2.5	13.1	4.3	7.3	3.7	17.3	1.9
Transport, Storage, & Communications	8.7	0.3	5.2	0.4	2.7	0.1	7.3	0.4
Finance & Business	0.6	0.2	1.6	0.5	0.9	0.2	1.1	<0.01
Community, Social, & Personal Services <sup>(a)</sup>	9.9	20.1	8.7	7.9	7.5	5.6	15.7	18.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Note: (a) Includes domestic occupations such as domestic household work, etc.

Source: BBS (LFS) for Bangladesh. For other countries World Bank, 2004

#### **Box 4.2: Changes in Economic Activity for Men and Women 1987-2000**

Both in terms of the proportion of workers and in terms of time women are heavily involved in poultry raising, crop cultivation, animal husbandry, non-farm services and homestead gardening. Since these are mostly homestead-based activities, it is convenient to carry them out in-between conducting domestic duties. The activities in which women are involved relatively full-time are non-farm services. Educated women are mostly engaged in these activities. In contrast, the major economic activities for men are crop cultivation, non-farm services business and shop keeping animal husbandry, and transport operation.

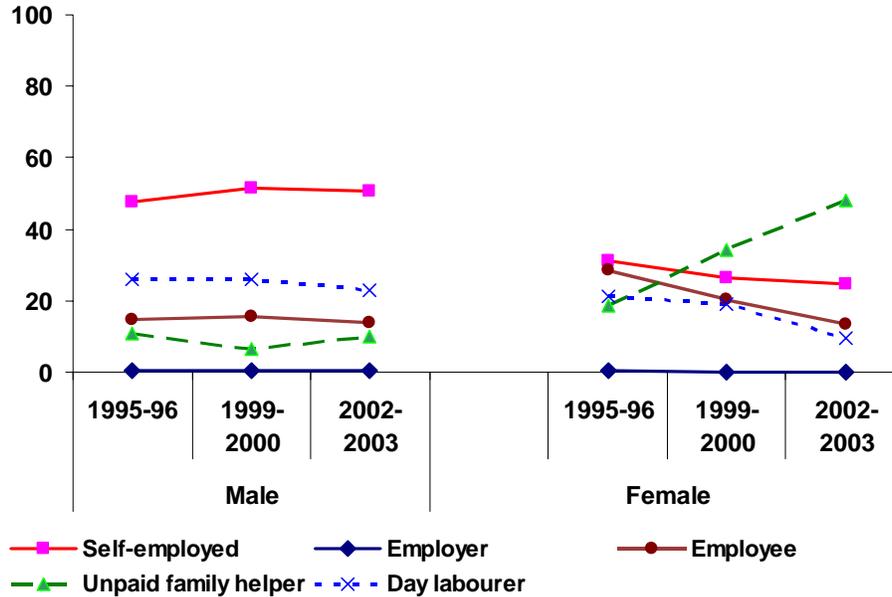
During 1987-2000, women have increased their labor substantially for poultry raising, homestead gardening and non-farm services, but reduced labor on crop cultivation, animal husbandry, and cottage industries. Men have also reduced labor supply substantially on crop cultivation, and construction work but increased it in non-farm services, business and transport operation. The importance of cultivation in generating employment is on the downward trend because of the continuous reduction in farm size under population pressure. Similarly, labor is moving out from low-productive cottage industries with the expansion of rural roads and electrification.

Source: Ad verbatim Hossain et al, 2004

Figure 4.2

**Bangladesh: Change in Employment Status 1995/96-2002/03**

Note: Proportion of all employed males and females age 15 and above based on BBS calculations



4.9 **The dramatic growth in women’s employment is led by the health and community service sector.** Overall between 1999 and 2003 women’s employment has grown more than twice that of men in various sectors (Table 4.2). While the garment sub-sector has certainly provided a new type of employment yet its contribution to the overall increase in female employment is small compared to other sectors. We find that the predominant growth in women’s employment is from the health and community services and also, though to a smaller extent, the agricultural sector, and to an even smaller extent, in manufacturing. Almost every other sector has registered a decline in the share of women’s employment. Looking at these trends, women’s employment as teachers and health care workers seems to a large extent to be responsible for the growth in employment.

4.10 If the growing importance of agriculture in women’s employment is counter-intuitive, given the decline in the share of agriculture in GDP<sup>90</sup>, recent analysis points to the growth of the livestock sub-sector as a possible reason<sup>91</sup>. Women are more involved in livestock rearing now more than they were earlier and this could be related to the impact of micro-credit on women’s livelihoods. While changes in other sectors do not translate into much in terms of actual numbers of women involved, it is worth exploring in future analysis why the share of both fisheries and of wholesale and retail trade in Bangladeshi women’s employment is declining.

<sup>90</sup> World Bank 2006

<sup>91</sup> Rahman, 2006

Major Industry	Average Annual Growth Rate		
	Both Sexes	Male	Female
<b>Total</b>	<b>4.4</b>	<b>3.5</b>	<b>7.7</b>
Agri. forestry & related works	4.1	0.9	15.9
Fishing	19.1	23.2	-37.3
Mining and quarrying	-7.7	26.2	-72.9
Manufacturing	5.2	4.4	6.5
Electricity, gas, water	-10.4	-8.6	-24.5
Construction	10.7	11.4	2.0
Wholesale and retail trade	2.7	4.4	-22.2
Hotel and restaurant	3.0	3.9	-7.9
Transport, storage, communication service	7.7	8.2	-20.7
Bank, insurance & finance	-0.7	-0.8	0.6
Real estate, rent, business activities	14.5	19.2	-26.9
Public administration	8.8	9.1	5.5
Education services	4.1	3.1	7.0
Health & social workers	18.9	15.5	29.1
Community, personal service, household sector & others	-3.5	-4.0	-3.1

Source: BBS (LFS)

4.11 **But there is also a sharp increase in women's unpaid work.** The truly inexplicable part of the trends in Bangladesh is the sharp rise – about 2.5 times - in employed women reporting unpaid work and a commensurate decline in every other category, including self-employed, employees and day laborers. The proportion of employed women who reported unpaid work rose from 18.6 percent in 1995 to 48 percent in 2003, indicating that about half of all women workers are engaged in unpaid work. Hossain et al (2004) similarly find that during 1987-2000, decline in the participation of women in market activities outside the household, a mild increase in home-based economic activities and a substantial decline in female domestic labor (table 4.3).

Activity	Male (hours per day)		Female (hours per day)	
	1987	2000	1987	2000
Economic labor	7.57	6.73	1.86	1.79
Agriculture	5.29	3.50	1.37	1.41
Non-agriculture	2.28	3.23	0.49	0.38
Domestic labor	0.98	1.34	7.14	6.02
Total labor (average/day)	8.55	8.07	9.00	7.81

Source: Hossain et al, 2004 (Table 2)

4.12 While West Bengal too shows an increase in what are called helpers in household enterprises, the proportion of such workers is comparatively very small – at about 15 percent of all women workers<sup>92</sup>. There is nothing in the trends of employment status of men that gives us any clue as to what may be happening in Bangladesh. For instance, it is not as if men's self-employment has increased so dramatically, that women are required to be unpaid helpers in household enterprises.

<sup>92</sup> Calculations based on the Indian National Sample Survey 1999/2000

4.13 Therefore, we offer some speculation but no real answers. *First*, this could indeed be a result of better reporting by women who are probed by better trained field investigators. Moreover, it is possible that women who work on household enterprises, instead of reporting themselves self-employed, report themselves unpaid. *Second*, it could be related to the increase in the share of agriculture in women's employment discussed earlier. Thus, women who tend kitchen gardens and maintain livestock may report themselves as unpaid. Or, *finally*, it could indeed be that women are now crowding into unpaid work (such as "housemaids" who get paid only in kind) for any number of reasons that are not possible to explore due to data constraints.

**4.14 Micro credit has had direct and indirect impact on employment<sup>93</sup>.**

Despite the fact that micro credit can finance only relatively low return self employment and therefore have only imperceptible impact on household income poverty, evaluation studies provide evidence that it does lead to employment expansion, particularly for women<sup>94</sup>. The effect of micro credit has been to absorb the growing supply of

married female labor from poor households, contrary to the belief that women did not have the time for income earning activities due to their heavy reproductive work loads. Thus, many women who had previously not been involved in any directly productive activities became self employed with access to NGO loans<sup>95</sup>. In general, returns to micro credit financed activities that women are likely to take up (food processing, bamboo craft, livestock) have lower returns than activities that men take up (tailoring, rickshaw pulling and peddling), but since the opportunity cost of female labor has declined (women have less reproductive and domestic work loads than before) it makes sense for women to pursue micro credit financed employment so long as returns are sufficient for loan repayment at current interest rates.

4.15 There has been a lively and ongoing debate around the relative welfare benefits of micro credit for women and men, often with extreme views. The general welfare benefits to the household are undeniable (improved child nutrition, immunization coverage, higher contraceptive use). The individual benefits for poor women are also widely acknowledged. These include greater role in household decision making, mobility, access to services, enhanced self esteem and greater public participation. Men have also clearly benefited in terms of credit and loans on easy terms. In fact women as borrowers of micro credit is sometimes interpreted as a good strategy for men: "men getting women to obtain loans, attend meetings, contribute savings, and provide labor in return for a little recognition and some increase in social status"<sup>96</sup>. But in reality the situation is rarely one in which women and men within households have

**Box 4.3: Microcredit has had diverse impacts on women's lives**

*"First, I took loan Tk2000 from Grameen Bank and started cow rearing. Then I took loan Tk5000 from Al-Fala and now my family's condition has improved." Poor woman in Dinajpur during FGD*

*"Poor women are now involved in NGO groups and they are 'doing meetings' with NGOs. They are taking loans from NGOs, though they are not doing business themselves with the loan money. Their husbands, sons are using the loan money for different purposes." School boys in Dinajpur during FGD (emphasis added).*

<sup>93</sup> This sub-section draws liberally from Mahmud (2006).

<sup>94</sup> See Hossain 1988; Rahman 1992, 2000; Rahman and Khandker 1994 cited in Mahmud (2006)

<sup>95</sup> Grameen Bank loans have been shown to have a positive impact on hours of employment for both male and female family workers in borrower households, and employment rates among both borrowers and non borrowers are higher in villages that have a Grameen program compared to non program villages (Rahman and Khandkar 1994 cited in Mahmud, 2006). Another study indicates that there is a difference in this impact on hours worked and unlike male family members in borrower households, women's monthly hours of employment increase with the number of loans taken, but there can be variation according to NGO (Rahman 2004b, cited in Mahmud, 2006).

<sup>96</sup> Mahmud, 2002:224

diverse and distinct goals. “More often, the reality is a situation in which women and men have different livelihood strategies but shared goals. Within those strategies women may include group membership and men may include a loan financed activity, the shared goal being to obtain a collateral-free NGO loan”<sup>97</sup>

4.16 In the process of bringing loans into the household many women have in fact become entrepreneurs in their own right, contributing to the process of “deepening of entrepreneurship across the different levels of the society”<sup>98</sup>. The “informality” of micro credit and the delivery mechanism through informal women’s groups actually helped to “nurture ... a functional space in an institutional environment’ where not only formal rules and regulations were very exclusionary for the poor but more specifically exclusionary for women”<sup>99</sup>. Thus, the informal group around micro credit emerged as a separate space for poor women that allowed them to recognize their weaknesses and consolidate their own strengths, and provided the launching pad to enter the male dominated public space of entrepreneurship. Within this space they were able to ‘learn’ the rules of the game, how to handle household based micro enterprises in the context of intra household power dynamics, and how to effectively operate larger group enterprises (land lease, water selling, pond fishery) in the context of broader societal power dynamics.

4.17 **Occupational sex segregation is a likely deterrent to moving across jobs.** Like other countries, and similar to West Bengal, men and women are concentrated in certain types of occupations and it is difficult to move laterally across occupations. Some of this has been documented in studies on women’s work in Bangladesh.<sup>100</sup> Tabulations using the Bangladesh Standard Classification of Occupations find that women are concentrated in agricultural occupations, in craft related manual ones (spinning, weaving, tailoring, or garment workers, needlewomen etc) and in domestic services – mainly “housemaids”. Men on the other hand are concentrated in agriculture, trading and low-skilled mechanical occupations. Interestingly, while a very small proportion of either sex is in professional or managerial jobs, the gender gap is small and favors women, mainly due to the fact that teachers constitute a large share of women employed in professional jobs. Occupational segregation is most pronounced in the manual occupations and in the glaring absence of women from trading occupations.

4.18 **Poor access to wage work more generally also explains why women choose to stay out of market work.** Another reason for women’s concentration in non-market work is the poor access to paid work in general as evidenced in the low proportions of all individuals who receive any cash payment. Only 10 percent employed women and 22 percent of employed men aged 20-55 receive any cash wages<sup>101</sup>. This is also substantiated by Hossain et al’s (2004) survey which finds that that the proportion of hired female labor in total labor force is very small (11.6 percent) compared to the corresponding for men (34.6 percent) in 2000. In 1987, the corresponding figures were 18.6 percent and 42.4. This indicates that women have faced a sharper decline than men in wage employment – 38 percent as against 18 percent. Calculations from the LFS indicate that when they do get paid in cash, women’s wages are on average 60-65 percent of men’s wages. While the gap in rural wages in Bangladesh has declined somewhat from 1995/96 to 2002/03, the gap in urban wages appears to have increased. The issue of wage discrimination in the casual labor market is discussed in box 4.4.

*“The demand of agricultural laborers is lower since shrimp gher cultivation has increased. Earlier 50 laborers were required for every 100 bighas of land, whereas now*

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<sup>97</sup> Mahmud, 2002:224

<sup>98</sup> Rahman (2006) cited in Mahmud, 2006

<sup>99</sup> For an insightful discussion see Rahman (2006).

<sup>100</sup> Paris et al, 2004 ; Salway, 2005; Cain, 1978/1979

<sup>101</sup> Current weekly status for those not attending school

*only 3-4 laborers are required for a similar size of land that is used for shrimp gher.” Poor man, Satkhira during focus group discussions*

*“Earlier women only used to work in farmers’ houses. Now they work in rice mill side by side with men.” Poor women, Dinajpur during focus group discussions*

*“ Most women laborers work at least 12 hours at a stretch, daily in rice mills but earn 50-60 Taka, while their male counterparts and earn almost 100 taka doing the same jobs.” Elite man in Dinajpur during focus group discussions*

*“For any woman to work outside, leaving her family at home for daily wages and to earn only this meager amount of money for working 12 hours a day....” Elite man in Dinajpur during focus group discussions*

*“Women from our area did not do these kinds of jobs (in the rice mills) before, though they were very poor and much in need of an earning source. Bengali women of this area used to stay home, and these kinds of jobs were mainly done by the Santal community. But when women of our society (Bengali women) began to take loans from these NGOs, they started to work outside their home and family premises in order to pay off the loans they took.” Elite man in Dinajpur during focus group discussions*

	1995-1996			2002-2003		
	Men	Women	Women’s wages as a percent of men’s	Men	Women	Women’s wages as a % of men’s
Nominal Wages						
Rural	44	25	56.8	62	37	59.7
Urban	60	36	60	75	42	56
Real wage (base 1995-96)						
Rural	44	25	-	45.6	27.2	-
Urban	60	36	-	55.2	30.9	-

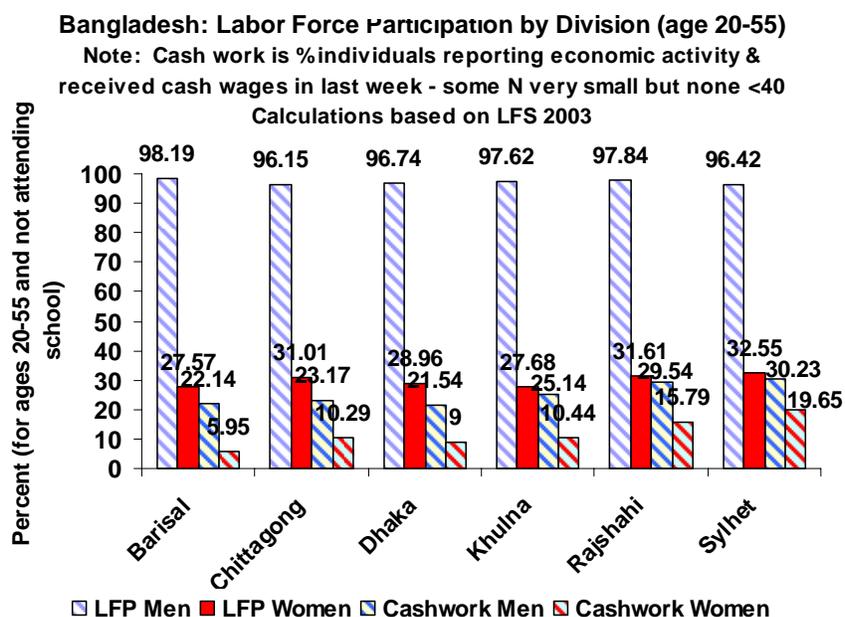
*Source: Extracted from Rahman, 2006 based on BBS/LFS*

4.19 **Regional employment results may appear counterintuitive.** Bangladesh is all too often seen as a homogenous entity and regional variations not explored in great detail. However, as we see in the chapters on norms and violence, region is a very important variable. If gender norms drive labor force participation we would expect the norms to be replicated in outcomes. But we find that this relationship is far from clear. There are only small regional differences at the bivariate level, except that the proportion of women employed in Dhaka is a little over 18 percent and in Sylhet over 25 percent. However, these differences become important when we look at those who received cash income. Here, Sylhet and to a smaller extent, Rajshahi, lead over other divisions. Finally, in the multivariate analysis predicting the odds of participating in the labor force, both Sylhet and Rajshahi show a higher and statistically significant probability of women being employed compared to Dhaka (see Table A4.2 in Annex 3).

4.20 Regional results may appear counterintuitive to those who know Bangladesh and who regard Sylhet as having conservative gender norms. The results then may point to a number of other factors – most importantly, the structure of the economy and available opportunities - that trump the impact of gender norms and values. For instance, Rahman (2006) points out that Sylhet is also the area of tea

plantations, which have traditionally employed women in large numbers. A second factor is the larger proportion of tribal groups residing in Sylhet, among whom women’s labor force participation has been high. Third, when we tabulate the occupational distribution of workers by division, we find that agricultural work is very important in Sylhet in contrast to other divisions – thus explaining women’s participation rates. Finally, the WBSGN 2006 indicates that Sylhet and Rajshahi are not necessarily more conservative in their attitudes to women’s mobility or in women’s perceived or actual status, leading us to question the widely held belief that Sylhet is necessarily more conservative than the rest of Bangladesh.

**Figure 4.3**



4.21 Wage rates by division indicate that for casual laborers, the gap is widest in Rajshahi and Chittagong and narrowest in Barisal. For salaried workers, Sylhet and Dhaka show the highest wage gaps, but overall, most divisions have similar gender gaps in wages. At the multivariate level, women’s wages are largely determined by educational level and to a smaller extent by division. But, for men, division is very significant. Thus, we find that for male workers, Chittagong and to a smaller extent, Barisal have an advantage in wages over Dhaka. On the other hand, Rajshahi workers have a large disadvantage. For women, Dhaka seems to have the greatest advantage and Rajshahi the greatest disadvantage (Table 4.5).

**Table 4.5: Male and Female Wages by Division**

Division	Wage rate per (Tk day) for male casual/day labour	Wage rate (Tk per) day for female casual/day labour	Women’s wages as a percent of men’s	Monthly salary (Tk) for regular male workers	Monthly salary (Tk) for regular female workers	Women’s wages as a percent of men’s
Barisal	61.78	45.17	73.1	3695.53	2356.24	63.0
Chittagong	70.95	36.33	51.2	4141.44	2554.31	61.7
Dhaka	62.67	41.01	65.4	3983.39	2303.34	57.8
Khulna	53.56	39.20	73.1	3708.03	2303.53	62.1
Rajshahi	49.20	32.96	67.0	3723.20	2338.49	62.8
Sylhet	66.16	38.03	57.4	3690.37	1974.75	53.5
<b>Total</b>	<b>59.01</b>	<b>37.35</b>	<b>63.3</b>	<b>3893.89</b>	<b>2329.64</b>	<b>59.8</b>

Source: Extracted from Rahman, 2006 based on BBS/LFS

4.22 **Bangladesh's Female Garment Factory Workers**<sup>102</sup>: The urban garments industry is an important component of the Bangladesh economy, as its earnings constitute approximately three-quarters of Bangladesh's total export earnings. The boom in the urban garments industry has had a major influence on Bangladesh's female labor market, creating more than one million formal sector jobs for women. Previously, women with low educational attainment or from rural areas had been confined to the informal labor market, and female formal sector employment had been the preserve of a small educated elite. However, the garment sector employs only a small share of the total working age population but it has had immense symbolic and real benefits for women's access to labor markets.

	<b>Garment worker</b>	<b>Other worker</b>
Number	862	460
Born in Dhaka %	15.7	26.3
Years in Dhaka (mean)	5.5	11.9
Migrated with parents %	27.5	24.2
Migrated with husband %	21.8	49.5
Migrated with siblings %	20.0	6.6
Migrated with relatives %	23.0	8.4
Migrated alone %	7.9	11.3
<b>Reasons for migration</b>		
Scarcity %	14.9	19.7
To accompany parents %	17.4	19.5
To accompany husband %	5.5	15.0
Seeking job %	23.4	29.7
Seeking garment job %	25.7	3.4
Visit, treatment, study %	7.3	5.3
Family conflict, death, illness of main earner %	5.9	7.4

*Source: Mahmud 2004b based on a survey of women workers in Dhaka, 2001*

4.23 The speed with which families began allowing unmarried rural girls (who make up a large proportion of garment workers) to take up urban employment, suggests that lack of economically rewarding employment opportunities more than cultural and social beliefs discourages Bangladeshi women from participating in the labor market. The willingness of rural households to send girls to the cities for work also suggests that the geographic mobility of the rural female labor force should not be underestimated. Formal sector employment opportunities for young women have proven to be an attractive alternative to early marriage, contributing to reductions in fertility and health-related problems caused by early marriage. The rise in female

employment brought about by garments industries has also contributed to changing the perception of women's role in the labor market, and narrowing the gender gap in employment, income, enhancing social prestige, control over income, and decision making. However, the story is not without its drawbacks as female garment factory workers continue to have low bargaining power, low wages, occupational segregation, and poor work conditions.

4.24 Women who work in the garment factories are distinct from other types of women workers in urban areas. Table 4.6 presents some of the features that differentiate garment workers from non garment workers from a survey of 1322 women workers in Dhaka city in 2001. Garment workers were younger than other wage workers and self employed workers and started working at a much earlier age (average age of 17 years compared to 23 years for the others). Over 90 percent had started working in garment jobs within the last five years. They were likely to have completed more years of school, to be single, if married to have fewer children and to be new (or "first generation") migrants. About 84 percent had migrated from villages but their pattern of migration was different from the 'associational' pattern typical of female migration in the past, i.e. with husband or parents. In fact, many of them came with the precise purpose of finding employment. While this was also true for a large proportion of women wage workers,

<sup>102</sup> This section draws heavily on World Bank, 2004 and Mahmud, 2006 and 2006b.

self employed women primarily came to accompany parents or husbands. Thus, garment factory workers represent the new generation of women workers and perhaps the future trend setters<sup>103</sup>.

**Box 4.4: The casual labor market in Bangladesh: Testing for wage discrimination**

Just a little over 4 percent of all women and 13 percent of employed women are casual workers in Bangladesh. Overall, women laborers put in about 80 percent of the hours that men do and receive about 62-65 percent of the wages that men receive in the casual labor market. About 27 percent of women casual workers are housemaids and another 21 percent are agricultural workers. The rest are in other low-paying jobs, such as embroidery, tailoring etc. In contrast, about 20 percent of all men and 24 percent of employed men are casual laborers, and over 60 percent work in agriculture.

Our question is – why are more women not in the casual labor market when poverty rates are so high in Bangladesh? One possibility is that agriculture does not employ large numbers of casual laborers due to small farm size and productivity reasons. But we also wonder if the wage structure in the casual labor market may have anything to do with this. We model the determinants of wages for agricultural laborers using an ordinary least squares method, including a number of variables that denote family and individual characteristics and hours of work. We also include education, but not type of work performed due to limitations in the data set. We then run a simple Oaxaca-Blinder decomposition based on robust standard errors.

**Oaxaca-Blinder Decomposition of Male-Female Wage Gap for Agricultural Laborers 2003  
(Individuals aged 20-55 not attending school)**

Men’s nominal weekly cash wages (in Tk.)	340
Women’s nominal weekly cash wages (in Tk.)	197
Women’s wages as a percent of men’s	57%
Oaxaca-Blinder Decomposition	
Gap Attributable to Endowments (%)	18.5
Gap Attributable to “Discrimination” (%)	81.5

Based on the decomposition, we find that 18.5 percent of the difference in agricultural wages is explained by “endowments” and the rest (81.5 percent) is due to “discrimination”. To our knowledge very few studies have measured wage discrimination in Bangladesh and the one that has found it to be highest in the agricultural wage labor market in the selected sites (Akter, 1999), and the Indian casual labor market shows similar results (Das, 2006). We are hesitant to use the term “discrimination” to characterize the part that is not explained by endowments due to the fact that the model may have limited explanatory power in explaining the determinants of agricultural wages. Keeping in mind this caveat, we can hypothesize that women may well do better staying out of a labor market where both entry and wages have significant barriers.

4.25 This new generation of employed women has also adopted more “modern” behaviors in comparison to other types of working women. For example, in a social context where women are seen as dependent on men and young unmarried women living without a male guardian goes against the norm, they have evolved unconventional living arrangements: they more likely to live with siblings, relatives and co workers. They have made women visible in the male dominated city streets when hordes of young women literally march to work and back home in small groups. This acceptance of women in public

<sup>103</sup> Mahmud, 2006

spaces has actually making the streets of Dhaka and Chittagong safer for all women, including elite women and schoolgirls.

4.26 Garment workers with young children have also devised ways of child care that allow them to accommodate their long work hours: they leave their children behind in the village with parents or in-laws. They are much more likely to use mainstream banking services, plan to buy land with their savings and invest their savings or loan it out<sup>104</sup>. Contribution of women workers to the household budget is also relatively more common among garment workers than non garment workers, either in cities or in rural areas. One microstudy based on a survey of garment workers showed that a third of garment workers sent money home compared to 13 percent of urban self employed workers and 10 percent of wage workers<sup>105</sup>.

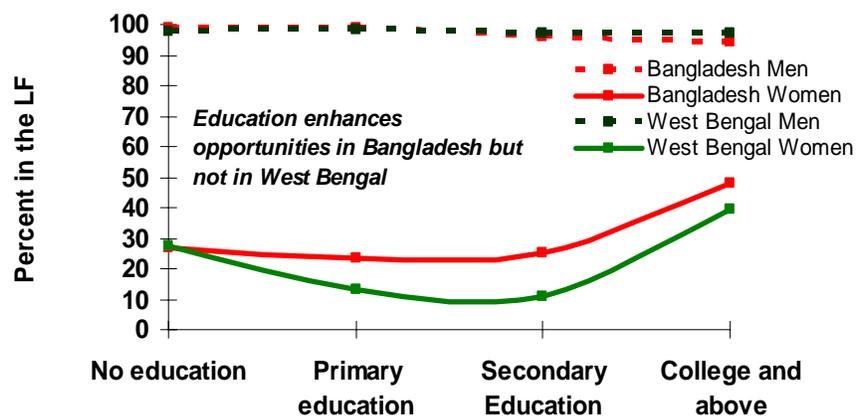
4.27 However, garment work is not seen as a long term occupation and the majority leaves upon getting married. It may well be the case that a significant percentage of the women currently working in the garment industry, who see themselves as temporary migrants, may not in fact return to their villages. They may marry in the city and withdraw from factory work, once they have children and either take up a form of wage work more compatible with their domestic responsibilities or set up their own micro-enterprises. This is evident from the fact that quite a fair proportion of self employed women and even women wage workers in urban areas had been garment workers at an earlier stage in their lives and, as might be expected, many of these women had learnt their skills in the garment industry<sup>106</sup>.

## B Two Bengals: So Similar Yet So Different

4.28 **Structure of employment for women is similar in the two Bengals but Bangladesh indicates growing demand for female labor<sup>107</sup>:** As mentioned earlier, West Bengal has even lower rates of women’s labor force participation than Bangladesh – a mere 17-18 percent, with almost no change over the last decade and half for women in the prime working age. Similar to Bangladesh, the proportion of women employed in agriculture is low in West Bengal – in fact, even lower than Bangladesh. The contrast between the two Bengals lies in the change in the labor market for women over time in Bangladesh. Not only are overall rates of labor force participation in Bangladesh increasing, but the proportion of women employed in all three sectors - agriculture, manufacturing and service sector is also increasing. While the role of manufacturing in the employment of West Bengal women is higher than that in

**Figure 4.4**  
**Employment in the two Bengals**

Source: Das, 2006 based on Bangladesh LFS 2003 & Indian NSS 1999/2000



<sup>104</sup> Mahmud, 2006

<sup>105</sup> Kabeer and Mahmud 2004, pp105

<sup>106</sup> Mahmud, 2006; Kabeer and Mahmud, 2004

<sup>107</sup> All calculations for West Bengal are based on the Indian National Sample Survey data 55<sup>th</sup> Round 1999/2000 – employment module.

Bangladesh, the latter outstrips West Bengal in the role of the service sector – particularly since the employment of women in health and social welfare sectors has been increasing dramatically.

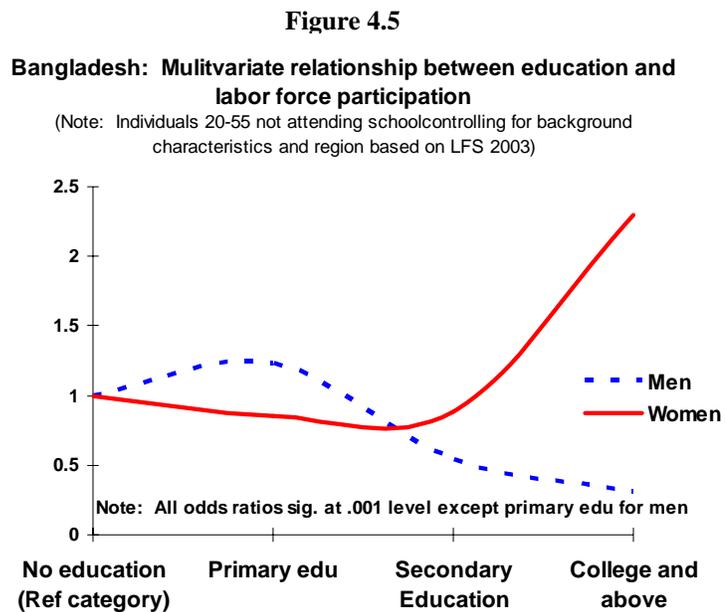
**4.29 Education increases the likelihood of women being employed in Bangladesh.** Human capital theories emphasize the importance of education in labor force participation but this positive relationship is not borne out in Pakistan and India where higher education lowers the probability of participation in the labor force<sup>108</sup>. Bangladesh and to a smaller extent, West Bengal, show the reverse pattern. In Bangladesh and West Bengal less than 30 percent but in India over 40 percent of uneducated women are in the labor force. Conversely, in Bangladesh almost 40 percent of women who have education above the secondary level are in the labor force. In India, the participation of educated women dips to a little over 20 percent (Figure 4.4)<sup>109</sup>.

4.30 Figure 4.4 also shows that for women in Bangladesh at the bivariate level, the relationship between education and labor force participation is almost flat until college. In West Bengal on the other hand, labor force participation dips at the primary and secondary level and picks up at the college level, but it does not pick up as much as it does in Bangladesh. These results also hold at the multivariate level for Bangladesh where college educated women are more than twice as likely as their uneducated counterparts to be active in the labor force. These results on rewards for educated women in Bangladesh are in keeping with previous studies<sup>110</sup>.

For men education hardly matters in participation rates in either West Bengal or Bangladesh or India as a whole.

4.31 The relationship between education and labor force participation in Bangladesh has two implications – first, that uneducated women have low access to employment because of low demand for female manual labor in both agriculture and the non-agricultural sector; and second, that the demand of educated female labor in Bangladesh is high compared to its neighbor<sup>111</sup>. Perhaps increasing economic opportunities and better education for women have influenced both demand for and in turn supply of, female labor in Bangladesh.

**4.32 That education rewards women’s entry into the labor market is positive, yet the poor women’s low access to labor market opportunities presents a challenge for their status and welfare.**



<sup>108</sup> See Sathar and Desai (2000) for Pakistan and Das and Desai (2003) for India.

<sup>109</sup> Das, 2006

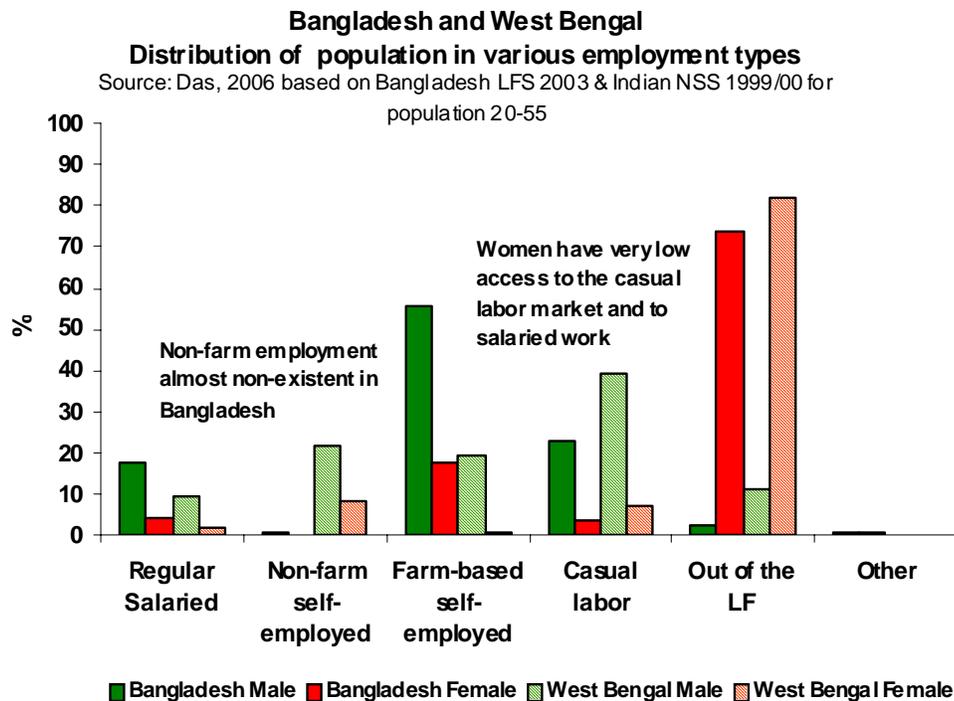
<sup>110</sup> Khandker, 1987; Hossain and Tisdell, 2004

<sup>111</sup> Interestingly, the effect of higher education on Bangladeshi men’s participation in the labor market is negative though not significant, but a similar analysis done by Rahman (2006) finds that returns for men are positive as well. In yet another recent analysis, using BDHS 2004, Amin (2006) finds the returns to education in the form of access to *paid employment* are negative for women.

As noted earlier, poor (uneducated) women’s low participation in the labor market is different in the two Bengals than it is in other low-income countries. Part of this is explained by women’s low representation in agriculture compared to the neighboring countries. Another part is explained by the low demand for female casual labor. In India over 15 percent of all women aged 20-55 work as casual laborers<sup>112</sup>. In Bangladesh and West Bengal this proportion is 4 percent and 7 percent respectively. Thus, uneducated women who would have crowded into the casual labor market due to poverty do not seem to do so. This appears to support the sense that other studies on women’s employment give of low opportunities for market work for women.<sup>113</sup>

4.33 Labor market discrimination in both hiring and wages may explain a large part of Bangladeshi women’s hesitation to enter the casual labor market. Box 4.4 shows that agricultural wages place women at a disadvantage and estimates of decomposition of wages of men and women suggest that “discrimination” may play a part in this. Understanding the manner in which discrimination takes place is important to making policy changes. At the moment we have only anecdotal evidence of types of discrimination. We know from this analysis that aggregate-level “discrimination” is what probably constitutes a large share of the “unobserved” part of the male-female wage gap in the casual labor market. However, we are less clear about type of work women are assigned and other factors that determine wages and wage gaps.

Figure 4.6



<sup>112</sup> Das, 2006

<sup>113</sup> Cain et al, 1979; Hossain et al, 2004

## C Synthesis and Recommendations

4.34 This chapter shows that a striking feature of participation rates in Bangladesh despite increase over the last decade is the increase in younger women's employment, the low opportunity for employment for poor women and the sharp rise in women reporting unpaid work. But opportunities for educated women are increasing and combined with the increase in educational attainment, it promises to provide better opportunities for women's employment as a whole in coming years. Looking ahead, while low access to agriculture and the casual labor market is particularly problematic for poor women, yet the fact of increasing overall participation rates and better education presents a strong prognosis for women's employment in the long run especially as education levels continue to rise.

4.35 In Bangladesh, as elsewhere in South Asia, the policy response to women's employment has been largely through anti-poverty programs, safety-nets, social protection initiatives, small livelihoods programs, and micro-credit with less attention to the manner in which this links to the macro policy framework. Issues of wage discrimination, links to markets for women's rural groups and their scaling-up have been in the public discourse, but have largely been ignored by policy. In fact, women's employment has been viewed from a welfare/poverty perspective rather than a core growth issue.

4.36 Based on the analysis in this chapter we argue for two kinds of responses in addition to placing the discourse on women's employment squarely in the macroeconomic policy agenda rather than merely the anti-poverty agenda

- a. Enhancing the knowledge base on labor markets so as to make empirically grounded policy decisions
- b. Enhancing the legal framework and enforcement mechanisms

### **Enhancing the knowledge base on labor markets**

- *Strengthen labor force data:* The current version of the LFS does not allow for an in-depth exploration of patterns and determinants in the same way as for instance, the labor force surveys in Sri Lanka, Pakistan or India do. Moreover, accessibility of data is difficult and often documentation is not clear. For instance, it is not clear whether instructions to field investigators changed over survey periods, which in turn influenced the collection of data on several questions. A thorough review of the LFS would be a good starting point to increase its reliability and comparability.
- *Support empirical research on the labor market:* Labor market dynamics and the participation of women in Bangladesh is one of the most understudied parts of the gender and development literature on the one hand, and the labor market literature on the other. The first step to good policy interventions is better understanding and bringing this issue center-stage on the growth and economic policy agenda. Even where data are available, the research on employment in Bangladesh has mostly been conducted through the poverty lens and not the labor market one. While the two are related, they are not the same and research that focuses on labor market issues is extremely important to understand the patterns we are witnessing.
- *Understand regional patterns better to make region-specific interventions:* This chapter like others in this report has shown that Bangladesh is far from a homogenous entity and that regional variations are extremely important. Thus, divisional and sub-divisional

programs need to be designed and implemented to create incentives for women's participation in especially paid work.

### **Enhancing the legal framework and enforcement mechanisms**

- *Enforcement of equal pay for equal work* (as mandated in the Constitution)
- *Galvanize the legal system to respond to complaints about infraction of laws relating to equal opportunity* so as to create a demonstration effect that discrimination will not be tolerated.
- *Create a better legal framework for the service sector in general and the low-end service sector in particular:* Since housemaids constitute a large share of all employed women, laws and institutions that safeguards their rights and wages better need to be put in place.
- *Continue to focus on higher education but also technical education:* Both women's wages and labor force participation are responsive to higher education but quality of education and lack of technical skills are likely deterrents to women's entry at full potential into the new services sectors.
- *Focus on agricultural productivity and enhancing women's participation in public employment programs:* Since the majority of women are employed in agriculture or agriculture based occupations, policy also needs to address issues that would enhance women's productivity in the agricultural sector. Moreover, since poor women's access to wage work is so poor, policy also needs to be based on a better understanding of the manner in which large public employment programs benefit women and what the barriers to greater participation are.
- *Create incentives and support systems to encourage married women to enter or stay in the labor force:* The high odds of married women staying out of the labor force also have to do with reproductive responsibilities. Facilitating mechanisms like mobile crèches and access to information about jobs may also go a long way in attracting them into the labor force.



## V NORMS, DECISION MAKING AND PARTICIPATION

### Summary

- *There have been far-reaching changes in gender norms in Bangladesh over the last decade and more. Younger women have more liberal attitudes than older women on preference, divorce and marriage, equality between spouses and violence.*
- *But serious constraints to women's decision-making remain.*
- *Women's domains revolve most effectively around the care of children but only half of all women are regularly consulted in matters relating to their children's welfare. In areas to do with their own relationship with their external environment their influence shrinks even more.*
- *Property ownership by women is still a distant goal. Less than 10 percent of all women and less than 3 percent of younger women have their names on marital property although fewer younger women voluntarily give up their parental inheritance.*
- *There have been changes in the functioning of informal systems of decision-making in the community but the role of women and youth has remained small and poor women are largely excluded.*
- *While reservation of seats for women in Union Parishads has given the opportunity to women to be visible in the public domain, rules and procedures still do not give women members equal rights compared to those elected from non-reserved seats.*
- *Women in elected office have much greater voice and visibility in community level decision-making compared to other women.*
- *Education and experience are key factors in women's voice in decision-making both in the household and community.*

5.1 Too much is too often made the impact of South Asia's constraining gender norms on gender inequality. Some believe that the culture in the region is so constraining that many outcomes cannot be influenced easily. Others believe that if opportunities exist, women use various strategies, agency and resistance to access them and over time norms change as well. The intellectual tussle between norms and opportunities sometimes seems irreconcilable. The evidence on how women renegotiate norms to access opportunity has been documented in the literature<sup>114</sup> and it would be safe to say that opportunities and norms are mutually interdependent.

5.2 Bangladesh has had a history of programs that have changed norms and behaviors through their delivery system and inbuilt incentives. The successful education and micro credit programs are the greatest testimony to this. The culturally sensitive delivery of the family planning program was an important determinant of fertility decline. Availability of garment work allowed young girls to leave their homes and migrate for market work. The successful sanitation program changed the face of Bangladeshi villages through an incentive to change behaviors. The inroad of television and the reach of the sometimes retrogressive entertainment industry in South Asia have nonetheless also introduced greater choice and acceptance of new forms of dress for young women. There are other examples of how policy, programs and structural change have changed norms and behaviors. Therefore, as Amartya Sen puts it – culture and norms *influence* gender relations but do not *determine* them<sup>115</sup>.

5.3 Norms are also related to women's place in the household and in the community and are tied up with how much autonomy women have. Again, autonomy is not easy to measure and there is no easy correlation between norms and autonomy since households are diverse and heterogeneous as are women's roles within them. That being so, the literature on women's autonomy and decision making at the household level is rich and much of the work on South Asia has been based largely on data from Bangladesh and India. Both quantitative and qualitative methods have been widely used, and

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<sup>114</sup> See for instance, Kabeer (2000)

<sup>115</sup> Sen, 2006.

methodologies are being constantly refined. In Bangladesh in particular, research has been based on the impact of micro-credit and of fertility decline in determining women's autonomy, where education is frequently a control variable. The literature on "empowerment" in Bangladesh points to its multidimensional, seemingly contradictory and generally complex nature<sup>116</sup>. If we were to generalize, based on existing literature, then age, education, employment, and control over assets would be some of the indicators of autonomy.

5.4 One of the contributions of this report is that it measures norms and attitudes related to gender equality through a nationally representative survey and through qualitative field work. Part A of this chapter takes forward the understanding of changes in gender norms and practices. Comparison of two cohorts of women (ages 15-25 and 45-60) is interpreted as symptomatic of changes that have occurred over time. As we have pointed out elsewhere, while younger women in the survey tend to show more liberal attitudes to gender equality, this could well be a function of age and not cohort. Thus, women as they get older may become more conservative in their thinking and we need to be able to follow this cohort into their 30s, 40s and beyond to see the real effect of the change in norms.

5.5 Part B analyzes the determinants of women's involvement in household level decision-making. The chapter proceeds from the assumption that while women's autonomy and participation in household and community decision-making are important for many welfare outcomes they also have intrinsic value. While many studies consider women's role in the household important only if they have leadership (for instance, as evidenced by the survey question in the DHS "final say"), we consider "equal say" or "always consulted" to be a step forward and a good indicator of gender equality in decision-making. This approach acknowledges that household decision-making is a complex process and decisions are often made through a process of consultation. Part C and D use results of micro studies and focus groups to understand women's role in community level voice and decision making, in both formal and informal structures and processes.

5.6 **Regional variations:** As we have noted earlier, the WBSGN 2006 has questions on attitudes denoting gender equality and is also nationally representative, and allows therefore, for a more detailed analysis of determinants and correlates of norms and attitudes representative at the regional level. This perhaps is one of the more important contributions of this chapter. Other chapters in this report, notably on marriage and violence and safety also focus on the interplay between norms and opportunities in a number of spheres.

## A Gender Norms – Not Cast in Stone

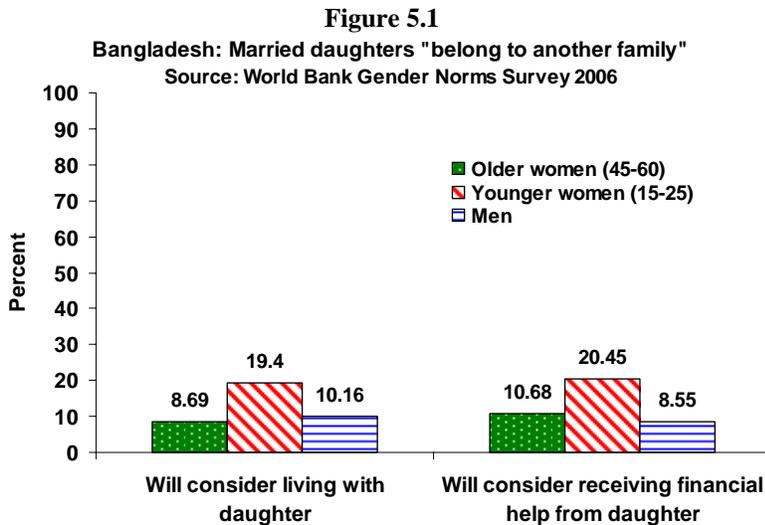
*Earlier girls and women working in different institutions could not ride bicycles or motor cycles, but now most of the women working in NGOs especially know how to ride bicycles and motor cycles. (School boys in Dinajpur during FGD)*

5.7 This section draws on the WBSGN 2006 to understand whether norms may be changing and which norms are the most resistant to change. As pointed out in various places, South Asia's gender ideology rests on a set of norms which many agree are at the crux of women's low status. But these are not cast in stone and women either circumvent them or through their actions and incentives from the external environment, succeed in changing them. External factors like education, market opportunities, exposure to the media and contacts with other areas are some of the factors that change norms and behavior – what was normative two decades ago is not any more. For instance, elite men in Dinajpur had the following to say about girls in their village:

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<sup>116</sup> See for instance Kabear, 2000

“In the old days, girls were not allowed to talk to boys who were not family members, and guardians never allowed them to go outside or gossip or spend time with anyone who was an outsider. There were even restrictions on cousins spending time together. But now parents and guardians have become more lenient about this.”

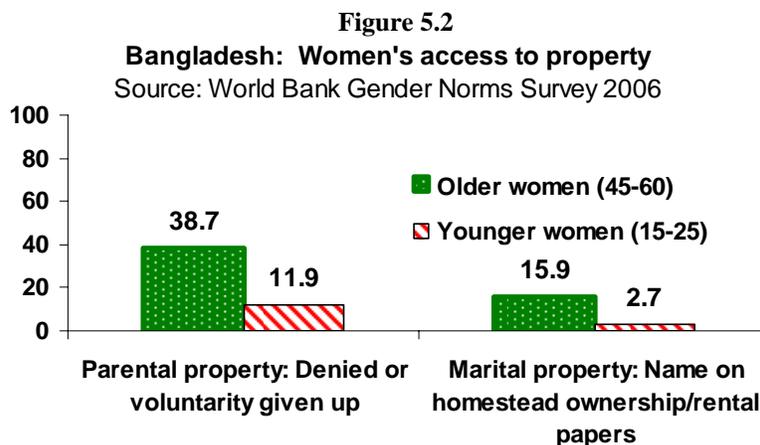


group discussions that the majority of the participants felt that parents should only live with their daughters if there were no sons or as a last resort.

*“The parents of a woman should not stay with her after she gets married. Parents should instead live with their son’s family. If they have no son to look after them, only in such circumstances they may live with their daughter’s family.” Young men in Dinajpur during focus group discussions*

*“If a married girl does not have brothers to look after her old parents, then her parents should stay at her house” Young women in Satkhira during focus group discussions*

*“Daughters would like their parents to stay with them in their old age but the community and most sons-in-law do not” Fathers of young girls in Dinajpur during focus group discussions*



**5.8 Son preference is still strong, but younger women display greater resistance to it.**

Son preference in South Asia is at the core of a number of negative outcomes for girls. The basis for this the norm is that daughters only “belong” to their natal family until they are married and parents should not live with their married daughters or accept financial help from them. This has led to the widely accepted notion that parental investments in girl children are determined by their low expected returns in the parents’ old age. We also find from focus

5.9 The quantitative data (Figure 5.2) show that while the notion that parents should not depend on their daughters is still strong (less than 15 percent of those interviewed would consider living with or receiving financial help from a daughter), this may be changing. In contrast to older women and men, younger women are most likely to accept help from their daughters in their old age. This change is also borne out in the focus group discussions

with adolescent girls, and may be one of the most important changes in the Bangladeshi social landscape in the coming years.

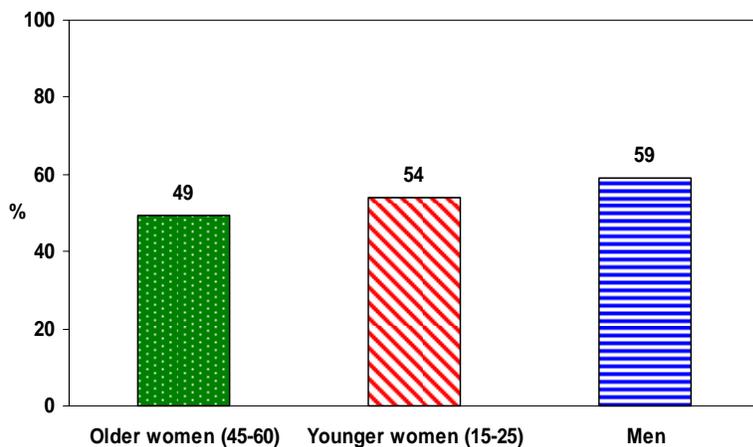
5.10 **Access to property for women is still a distant goal.** Another South Asia’s norm relates to women’s lack of control over property and their exclusion from ownership of property – both in their marital home and access to their parents’ inheritance. Although equal access to property is enshrined in the legal system, according to the BBS agricultural census of 1996 out of 17.8 million agricultural holdings only 3.5 percent (0.62 million) were female owned. The share of female owned holdings declined with declining size of the holding. While ownership of agricultural land by women has been quite rare, women’s ownership of homestead was only slightly higher. In fact women are more likely to own the homestead if a household has only the homestead than if the household also has cultivable land. In an attempt to create conditions for more ownership by women, some NGOs that give housing loans impose the condition of joint ownership but the impact on women’s ownership is not known<sup>117</sup>.

5.11 The WBSGN 2006 finds that less than 10 percent of all women and less than 3 percent of younger women have their names on *marital* property papers (like rental agreement or ownership of land or homestead). However, younger women are more likely to receive *parental* property, unlike their older counterparts who either give up their property to their brothers or never receive it.

5.12 In a somewhat disturbing trend, focus groups with the minority ethnic Garo community in Mymensingh pointed to the fact that while Garos have been traditionally matrilineal, with property passing down the line of women, as they get more “mainstreamed”, this is beginning to change. This is similar to evidence from India where tribal communities are emulating non-tribal norms as they get mainstream education and employment, often to the detriment of women’s status<sup>118</sup>.

*“According to Garo rules sons would not be owners of land and other property, and this was strictly followed. Now Garo mothers are giving land and other property to their sons also.”*

**Figure 5.3**  
Husbands and wives should have equal education  
Source: World Bank Gender Norms Survey 2006



5.13 **Younger women and men have more liberal attitudes to equality in marriage.** In South Asia, women tend to marry men more educated than them and also marry “up” in terms of family status. It is a widely held notion even among educated families that women should be less qualified than their husbands, in the interests of marital harmony. The value of women’s education is almost universally accepted in focus group discussions as one of the most important changes. But on average, a little over half the sample in the WBGNS 2006 believed that there should be equality in education between

<sup>117</sup> Mahmud, 2006.

<sup>118</sup> see Gazdar and Dreze, 1996

spouses<sup>119</sup>. Men's attitudes appeared to be slightly more liberal than women's but there is remarkable coherence among all groups.

5.14 In the chapter on education we saw that almost 75 percent of those interviewed believed that sons and daughters should have equal education but this does not translate into the same notions of equality in marriage. Just over half the sample believes that husbands and wives should have equal education.

5.15 While there is little change in the incidence of divorce (under one percent women are divorced) younger women also tend to report more liberal attitudes to divorce compared to the older generation.

5.16 ***Purdah* is universally regarded as a positive value but what it signifies differs across groups in society:** The discourse around *purdah* in Bangladesh is a highly contested one with feminist scholars and activists sharply divided on its role and what the increasing use of *purdah* signifies. Even in its outward form it could mean anything from head covering with sari or “*dopatta*” “*orhna*”, to a more modern “*chador*” to the body-covering South Asian *borka*, to the new “Arabic” *borka*, which covers all but the eyes. Interpretations by feminists and social analysts range from its role as a marker of increasing conservatism and “Islamization” to its role as “protection” in an unsafe environment or a strategy by which women can access new opportunities without directly questioning norms of modesty and seclusion, or a sign of status and class. This and an even wider range of interpretations are mirrored in focus group discussions, which discuss the meaning of *purdah*.

5.17 Interestingly, men and women even differ in their perception of whether the wife practiced *purdah* before marriage. In this report, we have tried to understand whether *purdah* has an effect on a range of outcomes for women and for gender equality. Rather than interpret the practice of *purdah* and assign a value to it, or consider it in other words the dependent variable, we have used it throughout the report, as an independent variable. For the most part we do not find strong links between *purdah* and women's welfare across several outcome variables after controlling for other background characteristics.

## **B Household Level Decision Making**

5.18 Women's influence over decision-making is typically confined to aspects of household functioning. In particular, women are consulted in areas that have to do with children. Even so, only half of all women are regularly consulted in matters such as discipline of children, decisions regarding a sick child's treatment and their schooling. While there is a difference between younger and older women, it is small. However, in areas to do with their own relationship with their external environment, their influence shrinks considerably (Figure 5.4).

5.19 **Education is an important predictor of women's decision-making.** We addressed the impact of education on decision-making in two ways – actual education of the respondent and their attitude to educational equality between spouses. We find that post-primary education increases all women's odds of being consulted on major consumption decisions, but it is more important for *older women*. Perhaps the combination of age and education gives them this advantage. On the other hand, egalitarian views on education are positively correlated with *younger women's* decision-making in the household<sup>120</sup>. Younger women who espouse egalitarian attitudes also probably have higher status in various other respects – leading to their enhanced role in the family. Focus group discussions on what education has done for the

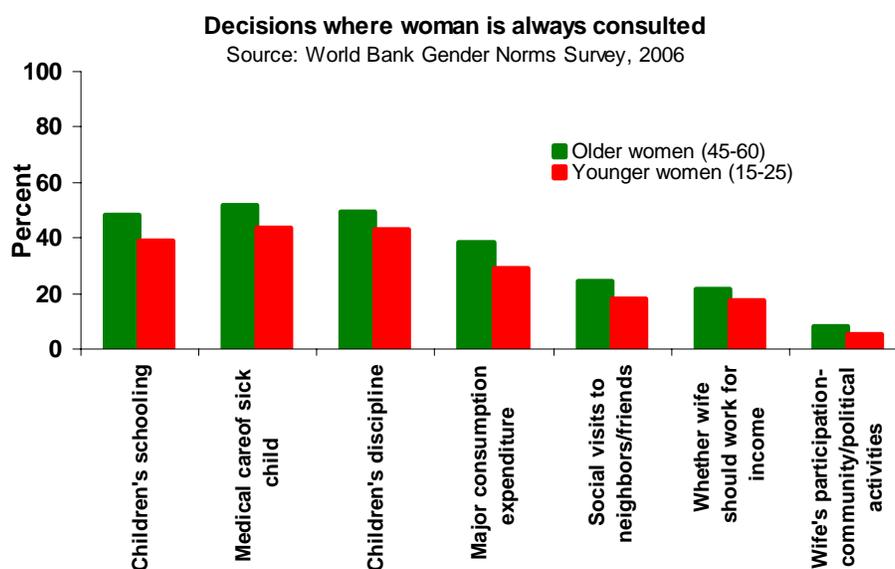
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<sup>119</sup> Overall almost three-fourths of those interviewed believe that girls and boys should have equal education. Clearly, this does not translate into the belief that spouses should have equal education.

<sup>120</sup> In the case of women's odds of experiencing violence we found having more egalitarian views to have a negative effect. Some of this is puzzling but could be related to the fact that when a husband has violent characteristics, this egalitarian view by his wife would be perceived as a threat.

lives of young women indicate that enhanced “voice” in the family to be one of the big gains of education for them.

**Figure 5.4**



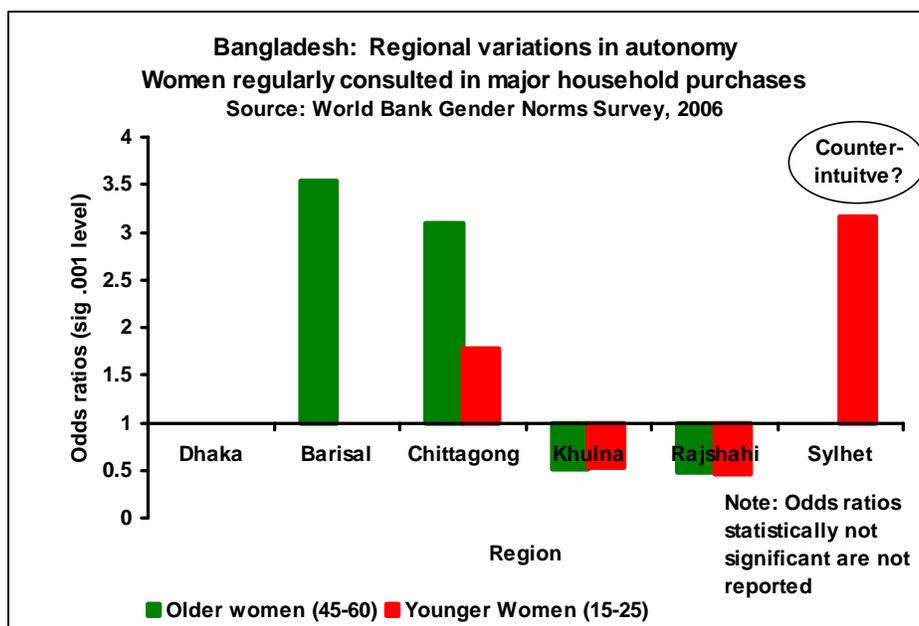
**5.20 There are important differences by region.** In keeping with other results in this report, region plays out as an important determinant of women’s decision-making even at the multivariate level (Figure 5.5). Some regional variations seem counterintuitive to what we know about regional norms. Sylhet and Chittagong are commonly regarded to be conservative while Rajshahi is regarded as being open<sup>121</sup>. Our analysis shows that women from Khulna and Rajshahi are only half as likely as their counterparts from Dhaka to be consulted on major purchases. Older women in Barisal and younger women from Sylhet are each much more likely to be so consulted. The results from Sylhet seem particularly counterintuitive, but perhaps it displays an intergenerational change in norms in that region. Similarly, Chittagong seems to display more open attitudes compared to Dhaka. As pointed out elsewhere, region is often considered synonymous with culture but in fact it also signals to structures of opportunity. A more detailed understanding is needed of regional norms and structures of opportunity for us to really make the links between these findings and policy specific interventions.

**5.21 Nature of the marital relationship is correlated with women’s decision-making.** That more equal marital relationships and women’s say in different aspects of marriage would be associated with their decision-making role is not surprising. This equality is borne out for instance in eating order. South Asia is notorious for household hierarchies being played out in who eats first. It is widely accepted that men and children eat first, followed by senior and junior women, respectively<sup>122</sup>. Much of this is changing and in the WBSGN, 2006 close to 60 percent women say they eat together with their husbands (this is not corroborated by men's responses, of whom a much lower proportion say they eat together with their wives). But despite this change, eating order still remains a marker of women’s place in the intra-household power equation. Our analysis shows that it significantly influences whether or not women are routinely consulted in major household purchases – women who say they eat with their husbands are also more likely to report greater consultation on major household purchases.

<sup>121</sup> Amin and Suran, 2005

<sup>122</sup> See De Rose et al , 2000

Figure 5.5



5.22 Other norms such as going out alone with husbands, earlier regarded as inappropriate behavior on the part of a young married couple, are also changing and this has a significant bearing - on *younger women's decision-making*. Similarly, in keeping with the literature on the effects of domestic violence and its disempowering effects, we find that regardless of age, women who have experienced violence are on average 60 percent less likely be consulted in large household purchases.

**Table 5.1: Significant correlates (other than region) of being consulted on major household consumption purchases**

Source: World Bank Gender Norms Survey, 2006

Note: Based on logistic regression controlling for background characteristics

	Older women (45-60)	Younger Women (15-25)
Odds Ratios		
Post-primary educated	2.74***	1.48*
Ever experienced violence by husband	0.59***	0.63***
Currently employed	2.14***	1.21
Believes in equal edu for girls and boys	0.99	1.37**
Currently practices purdah	1.45*	0.89
Goes out with husband alone	1.22	1.48**
Age at first marriage	1.04	0.84***
Eats together with husband	2.58***	2.69***

5.23 Some other aspects of marriage seem to be puzzling. For instance, age at marriage appears to have a counterintuitive effect on younger women's decision-making: Higher age at marriage seems to be associated with lower decision-making and though this effect is small, it is statistically significant.

5.24 **Effect of purdah and women's employment:** As we have noted earlier, the effect of *purdah* on women's autonomy can be hypothesized to occur in two ways – women practicing *purdah* are more

oppressed and so less likely to be consulted; or women practicing *purdah* conform to norms and are given higher status. We find that while older women are slightly more likely than younger women to be consulted on decisions of major purchases if they use *purdah* its use has no statistically significant effect on younger women. The low effect of *purdah* may be due to the fact that it means different things to different people and what it signifies differs as well. Older women, who are employed however, are twice as likely to be consulted, indicating that both own income and status conferred by a mix of seniority and employment affect decision-making. While the literature on the empowering effects of employment is far from conclusive, it seems to matter in having a say in household purchases.

### **Box 5.1: Insights into women’s decision-making – complex and heterogeneous**

*Young women in Dinajpur:*

*“Father does not give his opinion in cooking; it is mother who always takes that decision.”*

*“In many houses, the family is run by both the decision of husband and wife together.”*

*“Why should women be called during the construction of roads and streets?”*

*“When mother orders, cattle are sold, as mothers rears cattle.”*

*“Construction of mosque and madrasahs is not women’s business, so women are not called.”*

*Young men in Sunamgonj on women’s decision-making in the home:*

*“Women’s views are considered while deciding the marriage of their children or making a gift to someone.”*

*“Women have more say in a single (nuclear) family not in combined (extended) family”.*

*Young boys in school in Mymensingh speaking of the Garo matriarchal family: “Garo men accept women leadership in the following fields: Hiring of day-labour/other labour, cooking, building houses, marriage of boys and girls, leadership in community meeting lead by church (mandoli meeting)*

*Young men in Mymensingh*

*“To take any decision women are consulted but their decisions are not (always) accepted.”*

*“Acceptance of women leadership depends on their education and wisdom.”*

*(Male) UP Chairman in Sunamgonj: “I do not ask my wife when I decide to stand for elections. I take advice from my brothers and cousins living in London. My wife respects my decision”.*

*Schoolgoing boy Dinajpur: “During the construction of our house, my father decided to build it on the other side of the land than where it is built now. But my mother had a different opinion. She explained to him why it would be better if he built the house on this side of the land. And my father complied with the decision of my mother.”*

*Poor women in Sunamgonj did not comment on whether they were consulted about the construction of new roads and street, school and madrasa etc., saying they did not understand these issues. One participant said “Women’s leadership is accepted in respect of cooking, but the husband interacts with the outside world. So naturally husbands possess more intelligence and they can take decisions.” Another participant said “My decision is accepted in cooking only.”*

## **C Voice in the Community and Beyond - Constraints Are Not Just Cultural**

*“We have no hand or voice in the management of our social affairs”  
Begum Rokeya Sakhawat Hossain (From Sultana’s Dream 1905)<sup>123</sup>*

5.25 Just as too much is often made of gender norms and their influence on women’s status, so also are the public and household domains regarded as mutually exclusive. In fact, most women tend to see these

<sup>123</sup> Originally published in The Indian Ladies Magazine, Madras, India, 1905, in English. This quote is from Begum Rokeya Rochonaboli, Bangla Academy, 1993 accessed on February 27, 2007 from <http://home.earthlink.net/~twoeyesmagazine/issue2/sultana.htm>

as a continuum<sup>124</sup> and each domain is made up of heterogeneous structures and processes. As we see in the chapter on violence, attitudes to and participation in the external environment are constrained not merely by norms but by education, reproductive responsibilities, place in the life cycle and perception of safety and security. Moreover, enabling legislation such as reserved quotas, information and training campaigns help in motivating women and facilitating their participation. Unfortunately, empirical evidence on women's voice in community structures and processes of decision-making is limited to micro-studies. This chapter uses information from such studies and reports of NGOs and focus group discussions to construct a picture of women's participation in decision making at the community level.

5.26 While there is no comprehensive analysis of contemporary structures of decision-making, various studies of local power structures have documented the main structures and processes of decision-making at the village level to be both informal and formal<sup>125</sup>. Informal structures and processes include the *somaj* (a collection of village elders) and the *shalish* (an alternate dispute resolution mechanism). In addition, *gusthis* or patrilineal kinship based groups also exercise considerable influence over ordinary citizens' lives, as do *matobbars* or informal leaders, who are variously regarded as traditional headmen or elite leaders or elders. Mosque and temple committees and their heads (*imams*, *moulvis*, priests), village development committees, health and school management committees, NGOs and social welfare committees are other village levels structures and processes<sup>126</sup>.

5.27 NGOs have fostered the formation of women's groups that provide both support systems as well as collective pressure on members. The type of issues they decide upon range from village development, creation of infrastructure, demands to be made to upper tiers of government, and a host of social issues that serve to maintain village order. There is often conflict between rival groups and there is recent concern regarding the rise of "mastanocracy" or the rule of hoodlums who extort, blackmail, and engage in other criminal activity<sup>127</sup>.

5.28 Formal systems of decision-making work in tandem with informal ones and the most important of these is the Union Parishad (UP). The UP itself has a number of committees, of which the Project Implementation Committee (PIC) and committees overseeing purchase and deciding on infrastructure are the most important for the influence they wield. In addition, a "gram sarkar" or a group of nominated elite members was introduced as an addition to the UP in 2003, but has been defunct since being challenged in court. Village courts (*gram adalats*) are now being revived and an attempt is also being made to give greater legal standing to the traditional *shalish*, through UP *shalishes* and NGO *shalishes*. This section tries to understand the role of women in these systems and the effect the systems have on women's ability to access available opportunities.

## D Local Government

5.29 **Characteristics and constraints of women in Union Parishads:** The local government is the lowest formal structure where citizens can participate in decision-making. The history of women's participation in local government is laid out in box 5.2. The national discourse on gender and political participation has since the election of the first round of women members under the reserved seats, focused a great deal on the constraints to their effective functioning. The women's movement has been lobbying for an amendment to the ordinance that would give women the same electoral privileges as their

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<sup>124</sup> Kabeer, 2001

<sup>125</sup> Lewis and Hossain, 2005

<sup>126</sup> It is often difficult to distinguish between structure and process in these collectives.

<sup>127</sup> GoB, 2005; Sen and Hulme, 2006

counterparts who get elected through the non-reserved seats<sup>128</sup>, clear definition of their roles and responsibilities, so that this is not left to the Chairman to decide. In an important milestone Ain-O-Salish Kendro (ASK) and Bangladesh Legal Aid and Services Trust (BLAST) filed and won a writ petition in 2004 challenging a circular of the Ministry of Local Government which sought to exclude female Ward Commissioners from key functions such as serving on Law and Order Committees, issuing certificates relating to succession and nationality, and overseeing infrastructure projects in their area. The Ministry had based its decision on the fact that women Ward Commissioners are elected from reserved seats while their male counterparts are selected from general seats. The High Court declared that the circular was illegal and both male and female ward commissioners should get equal opportunity to perform their duties. As a result of this judgment, male and female ward commissioners have been placed on an equal footing<sup>129</sup>.

#### **Box 5.2: Bangladesh: Women in Local Government**

In 1978, for the first time in the history of Bangladesh, two women were included in Union Parishad and Gram Sarker, the lowest stratum of local government institutions as nominated members by the SDO (Subdivision Officer) under the Local Government Ordinance 1976. The inclusion of women members with the local government's activities is in keeping with the national policy as stressed in the Constitutional Article 10 of part II to ensure the participation of women in nation-building activities. In 1983, the number of women members was raised to three under the Local Government (Union Parishads) Ordinance 1983. The UNO (Upazila Nirbahi Officer) used to nominate the three female members, one each from every ward.

In 1997, women received the mandate to be directly elected to the UP through three reserved seats in each UP. Subsequently the women members faced serious problems in participating in UP functions due to resistance by the chairman and other members. Such resistance resulted from the non-specificity of the role of the members of `reserved seats` vis a vis the members of "general seats" in the ordinance. In response to the problematic of participation following the UP 1997 election, some selected functions have been assigned to the women members through government orders (i.e., membership in PIC, social development committee, RMP selection, Tube-well selection committee etc). However, the legal framework is still unclear as to the role of the female members in the regular functions of the UP.

At present there are 12,828 elected women members in 4,198 Union Parishads throughout the country. To make the role of women members more effective, some initiatives have been taken through amendments to the LG Ordinance and various notifications/circulars/orders of the Government. Some of these relate to:

- Female members of the UP will act as the Chairperson to at least one third of the Project Implementation Committees (PICs) of the UP.
- Female members (reserved) will be encouraged to be involved in five additional standing committees viz., a. Women and Children Welfare, b. Fisheries and Livestock, c. Tree Plantation, d. Union Works Programme, e. Mass Education.
- Take active role in selection process of vulnerable women of the Union.
- Participate actively in the selection of road development projects of the Union.
- Advise and assist the Primary RMP Monitor (UP Secretary) in solving problems related to Rural Maintenance Programme (RMP).
- Report to the UP Monitor in their respective wards (combination of three old wards) for the RMP activities.
- One of the female UP member acts as the Vice-Chairperson of the Old Age Allowance Programme Selection Committee of the Union.
- Introduce various problems of her own-ward in meeting.
- Assess and distribute relief during disaster.
- Prepare the list of aged people of her own area.
- Introduce various problems of women and to give different programmes for their development.
- Assist the Chairman in selecting VGD beneficiaries.

Source: *Democracy Watch, 2002*

<sup>128</sup> Currently, women members are elected from three wards each, while members from the non-reserved group are elected from one ward each, making it much harder for women especially in larger urban areas

<sup>129</sup> ASK Annual Report, 2005

5.30 A study based on 28 focus groups by Democracy Watch (2002) casts important light on the background characteristics of female members:

- Most female UP members come from relatively lower income groups. One reason for this could be related to the extensive “social mobilization” that NGOs have done among poor women in Bangladesh<sup>130</sup>.
- Most members were encouraged to participate in UP election by their husbands, fathers and relatives.
- Most of the interviewed members were housewives before they were elected as UP member.
- Most of the female members were elected for the first time. They emphasized the importance of training.
- Most of the female members admitted to a confrontational relationship with their respective Chairman and male members. They also do not get much support or cooperation from their male counter-parts and the Chairman.

5.31 The same study also interviewed women members and asked about the major constraints to their effective functioning. Table 5.2 lays out the suggestions of women members on making their role more substantive in the UP.

<b>Specific Suggestions</b>	<b>%</b>
Change laws of representation (ward level)	78.23
More training on roles and responsibilities	78.23
Clear job description	70.12
Transport allowances	67.67
Clear demarcation of roles	67.45
Provide more responsibility to female members	67.32
Involvement in GOB projects	56.38
Links with other UP female members groups / associations	56.34
Ensure that PIC chairmanship is maintained	56.12
Proper monitoring by the UNO	54.23
Opportunities for representing UP in higher bodies	44.32

*Source: Democracy Watch, 2002*

5.32 While there has been no evaluation of the impact of the reservation on women’s role in decision-making, micro studies and qualitative evidence do not paint a uniformly dismal picture of tokenism. In fact, there are several examples of women taking initiative to enhance their own role in the UP often in the face of resistance from male members, but equally, with their support. Public perception of their role too is not one of weakness but of leadership. NGOs have made a great deal of effort in identifying capacity constraints that prevent women members from functioning in a leadership role. Some of these, identified by the women members themselves, are laid out in table 5.3, and include information gaps, lack of experience in negotiating the bureaucracy and the political system and other core skills. NGOs are also working towards addressing these constraints and the GoB has recently with World Bank support, committed to increase the amount of untied resources going down to the UPs. In order to spend these new resources, there is also a strong component of capacity building, some of which will focus exclusively on women members.

<sup>130</sup> BRAC, 2006

<b>Table 5.3: Information and Skills Gaps Enumerated by Female UP Members</b>	
<b>Gap</b>	<b>% reporting</b>
Role and activities of UP	76.75
Rules on UP/ Local Government	72.18
Aspects of Women Empowerment	59.90
Scheme/ Project Management/ Development Planning	59.09
Leadership skills	57.56
Income Generating Activities	55.13
Awareness against Dowry, Polygamy, Early marriage	32.59
Violence Against Women	29.44
Environment/ Plantation	25.79

Source: Democracy Watch, 2002

## **E Participation in Informal and Semi-Formal Structures and Processes**

5.33 There is qualitative evidence of increased awareness of local politics and decision-making among citizens and women in particular and some patterns seem to stand out. Poverty and lack of voice are the most potent barriers to participation. Moreover, the structure of the decision-making systems – the traditional emphasis on elders and men - excludes several categories of individuals from these systems. For instance, it has been discussed elsewhere in the report that age and place in the life cycle determine a number of different outcomes. This is true for both men and women and age is one of the most important determinants of hierarchy and participation. Qualitative evidence in box 5.3 shows that younger citizens – both men and women - are often excluded from these decision-making processes.

5.34 **Women with some experience of leadership or those belonging to families of leaders are more likely to participate effectively.** In the course of field work it stands out that women who have family connections in politics are more likely to be effective participants in local decision-making. Concomitantly, the participation of poor and uneducated women still remains marginal. Activities of NGOs such as Nijera Kori (NK) that focus exclusively on the marginalized, are increasingly providing parallel mechanisms and forums for the poorest to participate. One study of NK notes that the poor women report greater voice after being associated with NK’s activities<sup>131</sup>. As discussed later in this chapter, such NGO initiatives are responsible for including women and the poor in structures and processes of decision-making.

*“My father is the founder of the school in which I have been a member of the SMC (School Management Committee) for 10 years. I attend the SMC meetings and take part in the decisions”. Elite woman in Sunamgonj during focus group discussions*

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<sup>131</sup>Kabeer, 2003

**Box 5.3: Youth are excluded from decision-making processes**

“We have never participated in any meeting of the UP. But we have heard (about) it. Our guardians have participated.” (In their ward, there were two such open meetings in the past year). Adolescent out-of-school girls in Dinajpur

“We have just observed shalishes through the windows or from behind the wall. The UP member and UP female member played the main roles. We have never participated in any sort of NGO *shalish*.” Adolescent out-of-school girls in Dinajpur during FGD

“We have heard of UP meetings but never attended.” School going adolescent girls in Mymensingh during FGD

“Our guardians prohibit us from going to the shalish.....youngsters should not go to shalish.” School going adolescent girls in Mymensingh during FGD

“We are not allowed to participate in any shalish (since it decides on) love affairs between boys and girls and divorce matters.” School going adolescent girls in Mymensingh during FGD

“They (UP meetings) are a matter for village elders and our parents; they generally attend the village shalish and meetings”. - School going adolescent boy in Sunamgonj during FGD

Source: FGDs conducted for this report

**5.35 Nonetheless, there are indications of positive change in the process of local democratization.**

Focus groups discussing changes in their communities bring out strongly the increased awareness of political processes and activities. Ordinary women are now much more likely to participate in UP meetings and *shalishes* although the quality of their participation is often called into question.

*“Ten years back it was impossible for women to attend a shalish. Now women UP members and a few other women are attending the shalish. Women are also attending school governing bodies meetings. Men also allow them to speak, before men did not allow them to shalish and meetings.” (emphasis added) Elite woman in Sunamgonj during focus group discussions*

*“Before, people used to cast vote according to the advice of the advice of Matobbar. Mothers and wives did not vote. But, now even the near-death person wants to cast vote. Wives cast their vote on their own; they sometimes disobey husbands’ advice in this connection.” (emphasis added) Elite man in Satkhira during focus group discussions*

*“Now women are representing us as UP members, they are going to the shalish, they are participating in different meetings, going to college and doing jobs. About twenty years back it was not possible.” Elite man in Sunamgonj during focus group discussions*

*“We attended the last open meeting organized by UP. The meeting was on building a ‘rubber dam’ in the narrow hilly river passing through the village. To attend the meeting was our responsibility - it was a preparatory meeting about the construction of a dam, so we attended.” Elite woman Mymensingh during focus group discussions*

**Box 5.4: Change in Women’s Role in the Community**

(There is) evidence for changes in the relationships between gender and power at the local level, though at limited levels and in incremental ways. The representation of women on union *parishads*, while frequently tokenistic, does provide a platform for further training and mobilisation. One MP was seen to be advocating a role for female union members on the UDCC. The *shalish* system, while retaining a patriarchal character, has shown itself capable of a measure of flexibility and increased inclusiveness. NGO credit programmes, and efforts to organise women for social action - such as within reforming versions of the *shalish* - have created both limited progress and some local resistance, which perhaps indicates potentially positive change.

*Ad verbatim from Lewis and Hossain, 2004, pg 20.*

5.36 **Access to and participation in justice systems:** A core element of participation is the ability to seek and obtain justice and resolve conflict through systems and procedures. The limited reach of the formal court systems in providing justice to ordinary citizens especially in rural areas has been well documented<sup>132</sup>. There is a low level of confidence in formal systems due to the cost and time involved and the distance of common people in social and physical terms from formal systems. Informal dispute resolution systems are used much more commonly for local disputes. However, these forums tend to be captured by elites and reinforce traditional norms and status quo. Therefore, the access of women to these systems as well is limited and few women are invited to sit on *shalishes* as mediators or “*shalishkars*”, making other women less likely to approach the *shalish*.

*“Nowadays women are going to shalish and meetings, but they are still observers.” Elite woman in Satkhira during focus group discussions*

*“I attend all shalishes in the community. As a UP member, I should not say women are not in leadership. But we are still fighting with men in this area”. Female UP member in Satkhira during focus group discussions*

*“We are poor people – we are working all day -we have no time to attend shalish”. Poor man in Dinajpur during focus group discussions*

*“Women are not invited to the UP shalish – only the women UP members are invited. But sometimes we women are called in as witnesses. And elderly women sometimes attend the shalish as complainants or accused. We resolve our disputes with our neighbors or families within ourselves.” Mothers of adolescent girls in Dinajpur during focus group discussions*

5.37 Over the last several years NGOs have taken some of the most innovative initiatives in South Asia to strengthen informal justices systems. Realizing that the capacity and reach of the formal systems are limited for the poor and for women, they have fostered interventions to make informal systems more inclusive and accessible. Focus is on giving informal systems greater legitimacy by strengthening village courts, arbitration councils and UP *shalishes*. Through a program that provides legal aid and training, they have made a real dent access to justice by the poor in general and women in particular. Annex 5 lays out some of the major initiatives. The large numbers of applications NGOs receive are testimony to the demand for conflict resolution mechanisms and while women tend not to want to discuss family issues outside, the large majority of the cases the NGOs deal with are related directly to family matters and are filed by women. This shows with appropriate outreach, awareness-building, and gender-sensitive services, the latent demand among women quickly comes to the fore.

## **F Summary and Synthesis**

5.38 There seems to be an intergenerational change in gender norms exemplified by younger women’s more liberal responses to gender equality. Since the 15-25 cohort is also the one that has graduated from the female stipend program, has lower fertility and greater exposure to NGO activities, we can tentatively conclude that the results we have seen in this chapter are symptomatic of a wider change that we may be able to see clearly in the next five years. Strictly speaking, while younger women in the survey tend show more liberal attitudes to gender equality, this could well be a function of age and not cohort. Thus, women as they get older may become more conservative in their thinking and we need to be able to follow this cohort into their 30s, 40s and beyond to see the real effect of the change in norms.

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<sup>132</sup> Golub, 2003 cited in Hassan, 2006; GOB, 2005

5.39 While younger women's attitudes are more gender equal, their outcomes are not always so. Thus, a lower proportion tends to give up their parental property, but when it comes to joint ownership of marital immovable assets, they are behind their older counterparts. This is an area which can be addressed by policy in "re-titling drives" and other such campaigns to grant women more legal control over property. Multivariate analysis also brings out regional variations in norms and attitudes, and these are sometimes difficult to interpret, since to our knowledge this is the first analysis that breaks these down by region.

5.40 It is also difficult to chart the path of change in norms – do opportunities lead to behavioral change, or does the latter have to precede the former? In the case of Bangladesh, it appears that the early victories gained through the family planning program, the micro credit revolution, the spread and reach of NGOs and finally, secondary education seems to have had an impact on norms and values, with younger women displaying greater need for gender equality. The qualitative evidence also shows the widespread recognition of these positive outcomes and the sense of pride in progress. This however should not detract from the fact that some norms and practices like son preference, property to women, and the household decision-making process are still resistant to change and the role of policy and programs giving incentives for such change is critical.

5.41 In the case of community level decision-making there is a general lack of empirical evidence to draw upon. However, small studies suggest that here too there is a change with the reservation of seats in local governments and the advocacy work of NGOs. Greater awareness among a large majority is clear but poor women and young people are still left out. Informal justice systems are commonly resorted to but there they have a long way to go before they can address the needs of the most marginalized. Some key recommendations that follow from this chapter are:

- **Campaigns for ownership of property by women:** Retitling drives can be successful just as the campaign for registering marriages has been. Instructions to official titling agencies can include monitoring of whether or not marital properties are in joint names.
- **Step up efforts for secondary school education for all:** The analysis underscores the importance of education for women's decision-making both in the household and the community.
- **Undertake an evaluation of the impact of women members in the UPs**
- **Recommendations for enhancing the role of female UP members** (based on women members own responses)
  - Change rules of representation at the ward level, so women members do not have to be elected through a constituency of three wards, while male members get elected from one ward each
  - More training on roles and responsibilities
  - Clear job description and demarcation of roles and responsibilities
  - Networking opportunities and links with other UP female members groups / associations
  - Proper monitoring by the UNO of the substantive role of female members
  - Opportunities for representing UP in higher bodies
- **Provide greater support to reform informal justice systems:** Bangladesh has some very successful and replicable examples but the reach of the efforts is as yet small. Scaling up these efforts will have an impact on women's access to justice.
- **Focus on male decision-makers and community leaders about the importance of changing norms and behaviors**



## VI VIOLENCE AND SAFETY OF WOMEN

6.1 **Context:** The women's movement in Bangladesh has taken up the issue of pervasive violence against women as its preeminent concern in recent years. This has become the most important cementing non-partisan issue propelling women's mobilization in Bangladesh. The national discourse on violence against women in Bangladesh is also mature compared to many of its neighbors. In recent years, public violence against women and the notorious rise of acid attacks have captured public attention. There is also rising concern in the women's movement about extra-judicial *fatwas* issued against women, which make them targets of violence for acts deemed immodest and contrary to established norms<sup>133</sup>. There is some speculation on whether such violence is a backlash arising from "threats to masculinity" in the wake of (especially younger) women's visibility in schools and factories but there has been little empirical evidence for this.

6.2 In the last few years several NGOs have issued reports on violence against women. These include reports by Mahila Parishad and Naripokkho, Ain-O-Salish Kendro (ASK) and Bangladesh National Women Lawyers' Association (BNWLA). These organizations file cases and follow them up through the formal and informal justice systems. They also monitor and track reports by the police and the judiciary. Without repeating the documentation already available in the reports this chapter focuses on new analysis in an effort to add to that dialogue.

6.3 This chapter grounds its analysis in the understanding that violence against women is a stark marker of inequality in power relations and addressing it for its intrinsic value has important implications for human rights and gender equality. But it has instrumental value as well – as it has an effect on a range of outcomes for women, their households, their children and society at large. Women who experience violence have worse health and other outcomes<sup>134</sup>.

6.4 This is not to say that women are the only ones experiencing violence – in South Asian, as in many other cultures, violence is an important means of control, enforcement of familial and social norms and means of asserting power. Those lower down in the hierarchy and perceived as weaker are subject to violence by those higher and stronger in the hierarchy. There is also a strong paternalistic view that recognizes the role of the male of head of family as the enforcer of discipline.

6.5 Content analysis of focus groups that discussed the *shalish*<sup>135</sup>, points to the fact the even publicly imposed punishment against violent crimes often takes the form of violence. Violence as punishment is socially accepted but certain types and intensity of violence are considered taboo and open to mediation. For instance, in a focus groups conducted for this report, women said beating was acceptable but beating with sticks was not. Thus, when a *shalish* finds an accused guilty, the punishment can be caning or hitting with shoes. This frequent violation of human rights in fact, is one of the main criticisms of the *shalish* as a dispute resolution mechanism<sup>136</sup>.

6.6 Earlier studies have addressed the issue of violence against women, focusing on spousal violence<sup>137</sup>. The major question they have tried to address is whether women's autonomy (measured in a variety of ways) has an impact on spousal violence and its "triggers" and determinants. The earliest body

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<sup>133</sup> For a discussion of illegal fatwas and acid attacks, see boxes 6.1 and 6.4 respectively.

<sup>134</sup> Heise et al, 1994 ; Morrison et al, 2004

<sup>135</sup> Informal dispute resolution forum

<sup>136</sup> BRAC, 2006

<sup>137</sup> For the most part, we use the term "spousal violence" in this chapter. At times we also use "domestic violence" at times to describe the violence women experience from their husbands, in keeping with the terms of the discourse in Bangladesh.

of work was based on the large numbers of women in the micro-credit programs has had inconclusive results to say the least, and this underscores the complexity of studying the issue of violence.<sup>138</sup>

6.7 The World Bank Survey on Gender Norms (WBSGN) 2006 has a detailed set of questions on violence and asks these questions of both men and women. It also has questions on perceptions of safety and security in the public domain and allows an understanding of the links between the household and the external environment in determining women's security<sup>139</sup>. Compared to the BDHS 2004, men in the WBSGN 2006 show a far lower incidence of ever being violent to their wives (43 percent compared to 74 percent). The qualitative evidence for this chapter comes from 32 focus groups conducted in four sites in Bangladesh. It is used to supplement and explain the results from the quantitative analysis. Finally, we draw from a recent analysis based on the BDHS 2004 which for the first time collected data on men's violence against their wives **as reported by men**. The analysis sheds new light on the correlates of violence against wives as reported by husbands<sup>140</sup>.

6.8 We disaggregate the analytical issue of violence against women into three parts:

- Occurrence of spousal violence against women, commonly called “domestic violence” in Bangladesh. Using the WBSGN 2006 we analyze the characteristics of men and women who have been violent or experienced violence at any time in their lifetime.
- Attitudes to violence - whether or not a woman believes it is acceptable for her to be beaten if she does not cook a proper meal or for a man to believe that he can hit if his wife does not cook properly.
- Perceptions of safety and security within the community by men about their wives and by women about themselves – whether the woman feels safe going out alone in her village (or urban neighborhood).

6.9 The chapter also addresses coping strategies by women and the government response to increasing awareness about violence. Part A of this chapter addresses the issue of domestic violence or violence against women by their husbands. Part B addresses the issue of safety and security of women. Part C focuses on coping mechanism and institutional support systems available to women and Part D presents a synthesis of the chapter and some key recommendations. Some of the findings may be sensitive to policy interventions and others may not. For instance, we find that ownership of personal cosmetics reduces the likelihood of violence against women. This finding may set off further exploration as to why and what this may be a proxy for, but for this chapter we are unable to link it to policy interventions.

6.10 **Measuring and estimating the prevalence of spousal violence and security public spaces is complicated:** In the context of the discussion on violence against women in Bangladesh, the question is often asked – how prevalent is violence, really? The answer is almost impossible to come upon. This is because there are serious difficulties in measuring something so private and so ingrained in norms as

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<sup>138</sup> Hadi (2000) and Bates, et al (2004) reported that women who participated in credit programs and contributed financially to the household were less likely to report sexual or other violence, but Bhuiya et al's (2003) study showed that members of micro-credit societies had higher odds of being beaten than non-members. Still others showed no effect at the level of the individual but a positive effect at the community level (Koenig et al, 2003), while Schuler et al (1998) showed that participation in credit programs only helped if the woman was contributing significantly in economic terms.

<sup>139</sup> For more details on the surveys, see Annex 1

<sup>140</sup> Johnson and Das, 2008

spousal violence.<sup>141</sup> For instance, in one study ethnographic evidence yielded a much higher prevalence of domestic violence than did a quantitative survey<sup>142</sup>. Similarly another survey which used reports of ICDDR, B field workers showed a much higher prevalence than did other surveys in ICDDR, B areas<sup>143</sup>.

6.11 The BDHS 2004 module on domestic violence administered to husbands of respondents found that men's reporting of violence was far higher than women's reporting in any previous survey. The WBSGN 2006 found reporting by men to be almost twice as high as that by women, but not as high as the BDHS 2004. The discrepancy in men's responses between two surveys done around the same time, with the same degree of representativeness (by the same survey agency) indicates yet again that type of questions, method and rapport with the respondents all matter a great deal. Annex table A6.1 gives a snapshot of the major studies conducted recently and the prevalence recorded in them.

6.12 **Estimating trends is even more difficult:** Just as it is difficult to estimate prevalence, perhaps even more challenging is to answer the question whether spousal violence is on the increase. It is clear that reporting of violence and discussion about it is more acceptable now than before, but at the household or even the community level, we rely on perceptions about the trends.

6.13 Our qualitative findings indicate that communities perceive that domestic violence has declined over the last twenty years or so. In focus group discussions, participants were asked about changes in their villages in the last 20 years and also asked to identify some key trends. In all four focus groups with elite women in the community, the consensus was that wife beating had declined - certainly among richer and educated families - but also among the poorer families. It would have to be a "grave mistake" for a woman to be beaten by her husband (for examples of what constitutes "grave mistakes" see box 6.2). Answers from poor women's focus groups were not as clear.

*"These days there are not that many cases of wife beating. Because husbands of middle and upper classes think it's a matter of prestige, so they do not beat their wives. Poor people now think their wives are earning, getting loan from NGOs etc. and are now like "geese which lay golden eggs" ("mahilara sonar dim para hass hoyechay") so wife beating is rare now." (Elite woman in Satkhira during focus group discussions, but the group did go on to add that if a grave mistake had been committed, it was natural that a wife would be beaten)*

*"Children protest when husband and wife quarrel and villagers protest as well." (Poor woman in Sunamgonj during focus group discussions)*

*"Earlier, wives, sisters, daughters were seriously beaten, but now they are counseled...if they still do not correct themselves, then they are given a warning or threat." (Elite man in Mymensingh during focus group discussions)*

*"I used to beat my wife but now my children have grown up. They forbid me from doing so" (Elite man in Mymensingh during focus group discussions)*

6.14 While this is not a robust indication of whether spousal violence is declining or not, it is consistent with another recent study by Schuler and colleagues<sup>144</sup>, who in turn cite other empirical

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<sup>141</sup> Naved et al (2005) have laid out some of the challenges in measuring and getting reliable data on domestic violence.

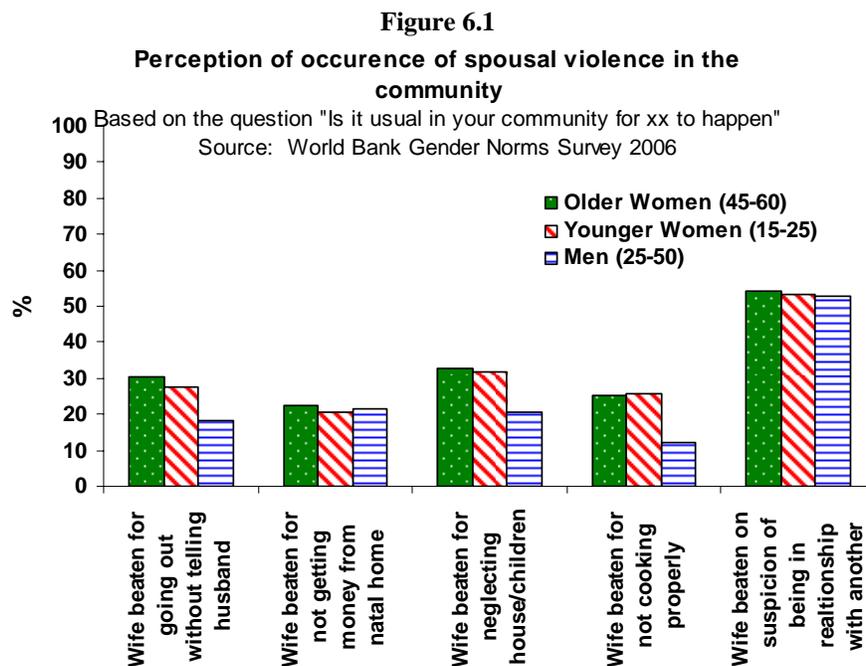
<sup>142</sup> Schuler et al, 1996

<sup>143</sup> Bhuiya et al, 2003

<sup>144</sup> Schuler et al, 2006

evidence of a declining trend. In our focus groups too there was no indication of spousal violence being on the rise. We can tentatively conclude increasing levels of education, and the presence of more educated children seems to be a restraint on the violence inflicted on mothers and wives.

6.15 Men do not regard actual harassment or spousal violence to be as high as women do. Figure 6.1 indicates that one third of the women believe that it is usual in their community for a woman to be beaten if she neglects the home and family. Men and women diverge dramatically in their perceptions of whether women are usually beaten for not taking care of the home or not cooking, or going out without telling their husbands, with a far smaller proportion of men reporting such violence at the community level to be usual. It is on suspicion of having an extramarital affair that a woman in the community is most likely to be beaten and here men and women have almost identical response, indicating that this is the norm.



6.16 While there is no indication from focus groups that spousal violence is on the increase, almost every focus group said it was acceptable to use violence as a last resort. Perhaps, violence against women at the will of husbands may have decreased, but as a “last resort” it is quite common. Yet, the same focus groups also corroborate the view that violent behaviors that are often idiosyncratic and unpredictable and that households are heterogeneous in their relationships and this to a large extent determines the variations. Quotes below from focus groups conducted for this report are indicative of this as well.

*“They should be made understand. If they make a mistake despite repeated advice, then they may be beaten or divorced.” Male UP member during focus group discussions*

*“It is (beating wives) quite normal. Sometimes it becomes essential.” Young girl’s father from poor background in Sathkira during focus group discussions*

*“Under no circumstances should women and girls be beaten by men.” Elite woman in Dinajpur during focus group discussions*

*“Beating wife is bad, but if wives do wrong, for example (if the) wife does not respect husband’s mother or father the husband should beat his wife”. Elite woman in Satkhira during focus group discussions*

*“We do not like to beat our sister under any circumstances, rather we prefer giving them advice to do right thing”. School going adolescent boy in Satkhira during focus group discussions*

*“Torturing (physically hurting) wives is a coward’s job. Besides, Hadis does not permit such behavior” Poor man in Dinajpur during focus group discussions*

#### **Box 6.1: Illegal Fatwas in Bangladesh**

The understanding and application of *fatwa* in Bangladesh is far from its original intent and history. The right to issue *fatwa* purely as an edict as understood under Muslim law, vests only on those recognized specifically as *muftis*, those persons who have the jurisprudential capacity to issue *fatwa*. That, according to Muslim jurisprudence, *fiqh*, even *muftis* cannot arbitrarily interpret Muslim laws but must follow the most meticulous and detailed grounds of public policy, justice and good conscience. The manner in which *fatwa* is decreed and carried out in Bangladesh betrays a gross misunderstanding and misapplication of Muslim jurisprudence. Such misapplication in the hands of vested interest groups against vulnerable sections of society blatantly violate human rights norms and go against existing statutory laws of the country, including criminal, civil and evidentiary. *Fatwa* is essentially a decision or decree on a complex jurisprudential issue touching upon human reality and thus, cannot be violating or degrading.

According to records of reported cases of illegal *fatwas* and their contexts maintained by the Documentation Unit of *Ain-o-Salish Kendro* (ASK), it appears that most persons in Bangladesh are unaware of the illegality of *fatwas*. These records also indicate that in most cases the victims of illegal *fatwa* are poor, illiterate, socially vulnerable, rural persons, and almost always women, while the perpetrators are men – who are either rural elite or those protected by vested interest groups.

The types of punishments decreed by *fatwa* range from subjecting their targets to social disgrace, and in the most extreme cases, to inhuman treatment, which includes physical mutilation or even death. The forms of inhuman treatment also include shaving the victims’ heads, or parading them around the village, or ostracizing them from a particular locality. In several cases victims have been tied around trees and beaten, or subjected to 101 lashes or pelted with stones.

A survey of some of the *fatwas* issued in Bangladesh demonstrate how the *fatwa* has been misappropriated and abused as a weapon against the weak and vulnerable by obscurantists, powerful local vested interest groups, and self-appointed moralists. One of the first cases to be reported on *fatwa* was that of Nurjahan’s in January 1993. Nurjahan, a woman of 21 years of Chatakchhara, Sylhet was found ‘guilty’ by a self appointed *fatwa* giver, Moulana Mannan, for contracting, according to him, an illegal second marriage. Moulana Mannan instigated a local ‘*shalish*’ to determine her fate and decreed by *fatwa* that Nurjahan and her second husband were to be stoned to death and her parents, who arranged the marriage, be sentenced to 50 lashes each. Nurjahan was buried waist deep in the ground and stoned 101 times. Although Nurjahan survived the stoning, the humiliation drove her to commit suicide soon after. Since then ASK has meticulously monitored cases of illegal *fatwas* and in

The Bangladeshi courts have taken cognizance of these *fatwas* and a popular movement against *fatwas* is in the offing.

*Source: Ad verbatim from Faustina Pereira & Deena Nargis, 2000 with minor editorial changes*

## A Spousal Violence: Its Correlates

### *Summary:*

- *Twenty-four percent of women in the 45-60 age group and 30 percent of women in 15-25 age group reported ever experiencing violence by the husbands. In contrast, over 43 percent of male heads of households reported ever having been violent to their wives.*
- *When women accept violence and report more conservative views on other gender norms, they are less likely to experience it, but when men believe it is acceptable to be violent they seem to practice it as well.*
- *Poverty is associated with an increased risk of spousal violence against women*
- *Women who have been married at a younger age are at higher risk of violence*
- *Purdah seems to have no association with violence*
- *In keeping with the popular perception, women whose families have paid dowry have a higher likelihood of experiencing violence.*
- *Certain geographical areas are associated with a much higher level of violence against women.*
- *WHO reports that Bangladeshi women are among the least likely to seek help against violence and when they do, they go to informal institutions*

6.17 Several studies globally suggest that perceived “threats to masculinity” or transgression of entrenched norms incites spousal violence against women<sup>145</sup>. In addition, the WHO multi-country study (2005) indicates that in comparison to other countries in the study, rural Bangladeshi women are among the most likely to condone violence for what are considered role transgressions by women (Figure 6.4). Other qualitative evidence and survey data from Bangladesh also suggest that violence by men is used when women do not play out their expected roles<sup>146</sup>. However, the extent to which change in norms and women’s status are accepted by the community may also be a factor that determines the extent of violence.<sup>147</sup>

6.18 **Complexity of norms and regional variation.** At the bivariate level it looks as though region would be a powerful determinant of violence. As the map in Figure 6.2 shows, women in Khulna report the highest incidence of ever experiencing violence, followed by Dhaka, Barisal and Chittagong, while Rajshahi and Sylhet display low levels of women reporting violence. This at first instance appears contradictory to those who visualize Sylhet as being the most conservative area. However, this relationship does not hold at the multivariate level and there is no statistical significance of individual regions and the experience of violence by women. Only Khulna still shows up as being a determinant of violence. It is also likely that those regions where women have greater voice are also regions where they would report violence in surveys more readily and vice versa. Therefore this is an important caveat to keep in mind when interpreting results on violence.

6.19 As we see in following sections, attitudes to violence are highly correlated with actual experience and regional norms seem to play out more in attitudes than in actual experience at the multivariate level.

6.20 Acceptance of violence by women differs across regions and this predicts actual experience of violence as well. Studies globally and from Bangladesh have shown that it is only when women begin to challenge power relations by showing more autonomy they experience violence. Our results are in

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<sup>145</sup> See box 6.2; also Duvvury et al, 2002 for similar findings from India and Blanchett, 2001 for Bangladesh.

<sup>146</sup> Blanchett, 2001, Schuler et al, 1996; 1998; Hadi, 2005

<sup>147</sup> Koenig et al (2003) found that while an individual level autonomy had only borderline significance showing slightly elevated risk, yet community level autonomy was a protective factor.

keeping with these findings. Women who espouse more liberal attitudes are more likely to be hit. When compared to Dhaka, older women in Rajshahi are 4.6 times more likely and younger women almost three times more likely to condone violence by husbands for small infractions. Perhaps as a result, they are also only half as likely as women in Dhaka to have ever experienced violence.

6.21 We find even more dramatic results when we look at Sylhet. Here older women are ten times more likely and younger women six times more likely than women in Dhaka to condone violence by husbands; but living in Sylhet does not translate into higher likelihood of experiencing violence. The magnitude of the odds in Sylhet is in keeping with the notion that the region is conservative, and if women do not challenge the norms, they are safe from spousal violence. Conversely in Khulna, where younger women do not condone violence, they also have slightly higher odds of being beaten but these odds do not hold once other factors are controlled for.

6.22 Other studies have found a similar correlation between women having conservative attitudes and being protected from violence<sup>148</sup>. It appears that when women's autonomy becomes more accepted at the community level, it does not spark the same level of violence against individual women. It is however also likely that those women who do not condone violence have a lower tolerance for it and would be more likely to report it in surveys than those who think violence is acceptable.

6.23 When men believe it is acceptable to be violent, they seem to practice it as well. While women say it is acceptable to be hit, they seem to invite less violence, but when men say it is acceptable to hit, they also carry it out. Analysis from the BDHS 2004 bears this out. Men who believe that wife-beating is unacceptable are 26 percent less likely to report a violent act against their wife in the past year, while those who agree that beating a wife is justifiable under most circumstances are the most likely to have been violent towards their wife<sup>149</sup>. This is confirmed by analysis from the WBGNS 2006. Men in Rajshahi are almost six times more likely to consider violence acceptable and twice as likely as their counterparts in Dhaka to have been violent. Similarly, men in Khulna are about seven times more likely than those in Dhaka to believe that wife beating is acceptable, and also twice as likely to have been violent.

6.24 Men's violence against their wives seems to be a means of asserting control. When men think that women are able to resist, they seem to be more violent to them, almost as a measure of enforcing control. Analysis of BDHS 2004 data indicates that the more a man believes that a woman has a right to protect herself from her husband's sexually-transmitted infections the more likely he is to report having been violent towards his wife in the past year.

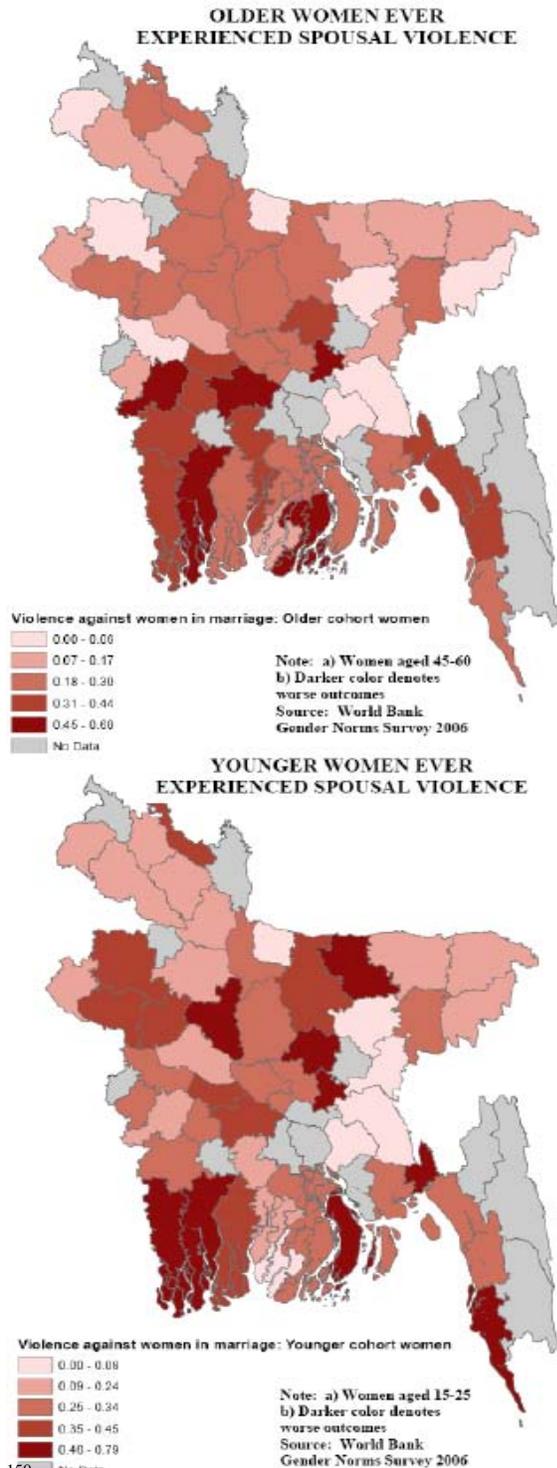
6.25 **Attitudes to other measures of gender equality are also significant.** Regressions based on the BDHS 2004 indicate that men who have a preference for sons are more likely (than men who have no preference or who want equal numbers of sons and daughters) to report having been violent to their wives. Men's behavior in still other realms is also a significant determinant of their propensity to be violent to their wives. Thus, men who report having been unfaithful to their wives are much more likely to report recent violence. Further, most Bangladeshi men say that they take their wives' opinions into account in making large household purchases or deciding about visits to family members or friends; but those who do not, are also much more likely to also report that they have been violent toward their wives in the past year. Later we discuss the effects of egalitarian attitudes on education on violence.

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<sup>148</sup> Koenig et al (2003) found that in more conservative areas, greater autonomy was a risk factor indicating a potential destabilizing effect of autonomy. Schuler et al's most recent study (2006) indicates that women who accept violence as normal are less likely to experience it.

<sup>149</sup> Johnson and Das, 2006

Figure 6.2



6.26 **Education has a mixed and complex relationship with violence:** If indeed violence is primarily the result of ignorance, then we would expect education to have a positive effect on men’s behavior and for women not to tolerate it. There could be two pathways through which education may have an impact on domestic violence - through educated men’s restrained behavior and “enlightened” attitudes, and educated women’s ability to resist. But the empirical results are far from clear on this<sup>150</sup>.

*“Girls who are illiterate and without academic qualification are more exposed to verbal and physical repression (abuse) in in-laws’ houses or by their husbands. Even if they are beaten regularly, they cannot leave and take refuge in their parents’ houses. Because girls think they are liabilities on their parents. But an educated girl does not tolerate this kind of repression (abuse). She thinks, I will work on my own and can take care of myself, why should I bear with such repression”. Elite man from Dinaipur during focus group discussions*

6.27 In our analysis based on the WBSGN 2006 we find it sobering that the effects of education after controlling for household wealth, attitudes<sup>151</sup> and region, are very small for women. However, post-primary education makes younger women slightly less likely to both condone violence and experience it, but the statistical significance of this finding is weak. More worrying is the result that primary educated men tend to report a higher likelihood of ever having been violent to their wives compared to uneducated men. When we use the BDHS 2004 we get slightly more encouraging results - men with secondary or higher levels of education are 40 percent less likely to report having been violent toward their wives in the past year<sup>152</sup>.

6.28 Spousal education has some positive effects. Even when their own education does not have statistically significant effects, women who have more educated husbands tend to be less likely to experience

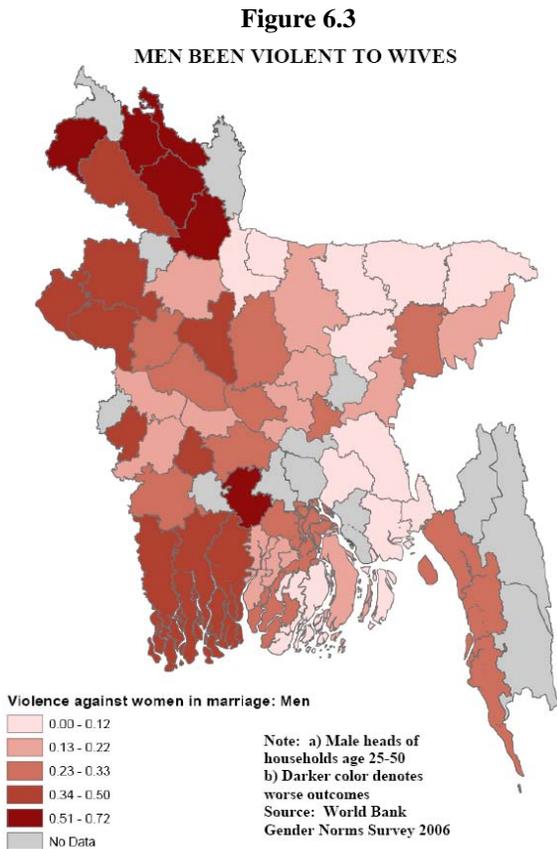
<sup>150</sup> While some studies from Bangladesh have found both men’s education and women’s education to be important (Hadi, 2000; Koening et al, 2003), others have shown only women’s education to be important (Schuler et al, 1996; Bates, et al, 2005). And still others have found education at higher levels to have a positive impact.

<sup>151</sup> We conducted the analysis without the attitude variable (acceptable to beat wife if she does not cook properly) in case it diluted the effect of education. Since it did not, we included both attitudes and education in the model.

<sup>152</sup> Johnson and Das, 2007

violence. Similarly, wives' education lowers the odds of a husband condoning violence; but otherwise, both uneducated and educated individuals have similar responses to whether a husband can hit his wife if she does not cook properly. It is likely that men who marry more educated women are also those who are more "enlightened" themselves.

6.29 Other attitudes to gender equality have unexpected effects. We would expect that men who believe in equality of education among spouses would be less likely to be violent. But our findings are to the contrary. Men's belief that husbands and wives should have equal education is associated with has significant and dire consequences for their wives and this seems to defy interpretation. Why would men who believe that wives should be as educated as husbands also be more likely to beat their wives? This needs further exploration and perhaps is a proxy for some other norms, and presents yet again the complexity of measuring and understanding norms and their effect on outcomes. However, women who believe in equality of this kind are probably also those who challenge norms in other ways. Thus, women are on average 130 percent more likely to have experienced spousal violence if they say they believe in equal education among spouses, though the statistical significance is low.



6.30 **Does violence decline with age?** We find that few demographic characteristics are significant determinants of violence. Let us consider age. In South Asia, women's age and place in the life cycle are of critical relevance to their health status, well-being, and access to services<sup>153</sup>. Older women, especially those with children, older sisters-in-law and mothers-in-law have greater power in the household than new wives, unmarried daughters, widows or women who cannot have children. In extended families, this has greater importance, since everyone lives under the same roof. Age and place in the life cycle also determine how likely a woman is to experience violence. Thus, many studies have found that older men are less violent to their wives and older women experience less violence than their younger counterparts<sup>154</sup>.

6.31 We find age to be an important predictor of violence, but not always in the direction we would expect.<sup>155</sup> For men, the relationship of age with inflicting violence is weak when we use the WBSGN

<sup>153</sup> Das Gupta, 1995

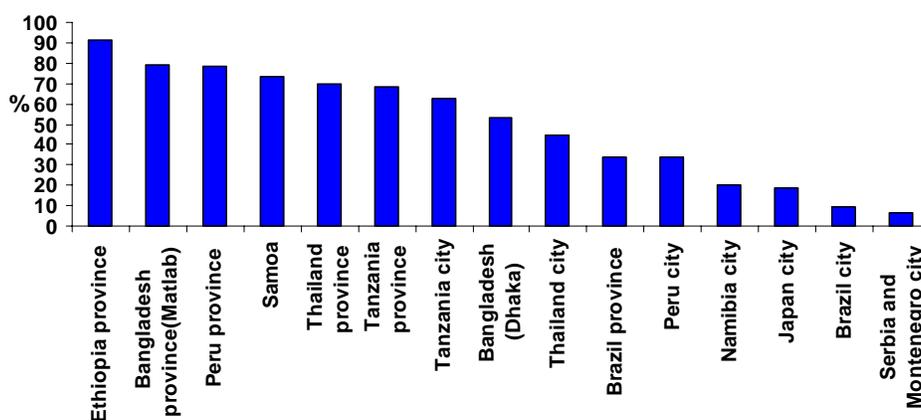
<sup>154</sup> For instance, Bhuiyan et al (2003) show that the odds of beating among women with husbands aged less than 30 years were six times higher than of those with husbands aged 50 years or more. Similarly, older women tend to experience violence less than younger ones, the exception being the study by Koenig et al (2003) which seems to point to fact that older ages are risk factors.

<sup>155</sup> Age does not seem to matter for older women's experience of violence, but in another puzzling result, we find that for younger women (15-25 age group), being older - or closer to 25 than to 15 - is associated with higher odds of experiencing violence. Perhaps families and husbands tend to treat much younger wives better, but as they settle into the household, they also become more liable to be treated worse.

2006, but our results from the BDHS 2004 indicate that 57 percent of husbands in the youngest age-group (15-25 year-olds) report having been violent to their wives in the past year. This proportion declines with age, yet remains high at 20 percent even among the oldest husbands. Perhaps with time and development of the marital relationship, spousal violence decreases.

6.32 More in keeping with conventional wisdom, we find that women who marry later are less likely to experience violence as well as to justify it.

**Figure 6.4**  
**Rural Bangladeshi women are among the most likely in the world**  
**to condone violence**  
**Source: WHO, 2005**



Note: Based on the agreement that women can be hit if they do one of the following: not complete housework, disobey husband, refuse sex, ask husband about other women, husband suspects infidelity or wife unfaithful

6.33 **Purdah does not seem to affect women’s reporting of violence.** *Purdah* and women seclusion is implicated in so many notions about women’s status, that we subjected some of these to empirical test.

6.34 There could be two competing hypotheses about the effect of *purdah* on violence. The first would arise from the stereotype that women practicing *purdah* are “oppressed” and so would perhaps be more vulnerable to violence. The competing hypothesis would suggest that if women practice *purdah* they adhere to a norm and would be less likely to invite violence.

6.35 We do not find strong effects of *purdah* in one way or another. Older women are slightly less likely to report ever experiencing violence if they practice *purdah* but this is not a robust relationship. For younger women there seems to be no effect of *purdah* on the experience of violence. *Purdah* also does not influence whether or not women think violence is justified if a woman does not fulfill her role as a cook.

6.36 Men do have a reduced and statistically significant likelihood of inflicting violence if their wives practice *purdah*. Men whose wives practice *purdah* are 66 percent less likely to consider wife beating acceptable and 37 percent less likely to report having ever inflicted violence. These results seem to confirm other results in this chapter that if men perceive women to be conforming to accepted norms, they are less likely to inflict violence.

6.37 **Familial support to women has confusing effects.** Research from India has shown that cultures that practice village endogamy (marry girls to boys within the village) have more support systems for married women<sup>156</sup>. Bangladeshi marriages though exogamous, do not have the same premium on exogamy that Indian marriages do. In spite of this, in the WBSGN 2006, less than 10 percent women have ever returned to their natal family due to an estrangement. Family honor and reputation of the marriage are of utmost importance<sup>157</sup> and women would only go to their natal families (or be accepted there) under extreme duress. Multivariate analysis of violence seems to bear this out. While distance to the natal family makes women on average 60 percent less likely to condone violence, it has no effect on the actual experience of violence. Therefore, if their natal family is close-by women seem to have the support to regard violence as being unacceptable, but this is not a deterrent to violence.

**Box 6.2: What constitutes transgression enough to invite violence?  
Results from focus group discussions**

*“A major mistake means mistake which is intolerable for a man.” Elite man Sunamgonj*  
*“If wives make a major mistake slapping by husband may be tolerated.” Young girls’ mothers from poor backgrounds in Dinajpur*

**Situations where violence is acceptable**

*Elite men in Mymensingh*

*If wives disobey husband*

*If they enter into arguments*

*If they are disobedient or talk to other males even after warning*

*If sick husband is not taken care of*

*UP chairman in Sunamgonj district*

*If a wife does not respect elders in the family*

*If she does not follow the direction of her husband.*

*If a wife likes other men*

*Young girls’ mothers from poor backgrounds in Dinajpur*

*When wives do not listen to a repeated “order”*

*If husband works outside and does not get food when he comes back home*

*If the wife does not wash the husbands’ clothes before he needs to go out*

6.38 It has also argued that household size may be either a “stressor” leading to violence or a source of support, but our analysis does not find any significance of household size once household wealth is controlled for.

6.39 **Women’s employment status and assets:** Women’s economic worth should make them more immune to violence or to be able to resist it, but like participation in credit programs, women’s employment does not always show up as a deterrent to violence. In fact, evidence points in both directions and is wholly inconclusive<sup>158</sup>. In our analysis too, employment does not come across as a significant determinant of either attitudes or experience of violence.

6.40 Ownership of cosmetics seems to confer some kind of status. One of the major changes in Bangladeshi society is the increased use of cosmetics like lipstick and a skin whitening cream generically called “snow”. Face powder has for the last several decades been in use by women. When we look at

<sup>156</sup> Dyson and Moore, 1983

<sup>157</sup> WHO, 2005

<sup>158</sup> While some studies (Hadi, 2005) suggest that employment protects women, there are others that suggest the opposite – that when women contribute significantly in economic terms to the household they may be at greater risk of violence (Bates, et al, 2004) and their enhanced economic worth itself places them at risk of violence.

permission to own any of these three cosmetics, we find that the likelihood of experiencing violence gets cut by half, with larger effects for younger women. Also, men whose wives can own these items are about 30 percent less likely to have ever been violent. These results seem to point to permission to own assets like personal cosmetics as a proxy for women's value in the household even after controlling for income quintile (or ability to purchase them). This is also significant predictor of decision-making as we have seen in a previous chapter. Here we have to distinguish between variables that policy can influence and those that it cannot. In this case, we have no recommendations based on the results.

**6.41 Socioeconomic status is an important predictor of violence.** The all-too-often idiosyncratic and unpredictable nature of violence indicates that men use it as a coping mechanism in the face of frustration<sup>159</sup>. This can be exacerbated by pressures of poverty<sup>160</sup>. In our analysis, controlling for attitudinal, regional and demographic characteristics, younger women from rich families are half as likely as their poorest counterparts to be hit.

**6.42** For men, as household wealth increases, the probability of their reporting violence against their wives decreases. Men from the two richest quintiles are each half as likely as the poorest men to have ever been violent to their wives. The effect of poverty also comes out in focus group discussions. Therefore anti-poverty measures and swifter poverty reduction may have salutary effects on violence as well. But it is also likely that richer and higher status women (and men) underreport the experience of violence due to the stigma and shame associated with it.

**6.43** Other studies have found household landownership as a protector against violence<sup>161</sup>. The pathways are not clearly understood, but perhaps in predominantly agrarian societies, where land is the primary asset, its ownership may confer on women a status that protects them from violence. Else, households that own land also have a higher value on female labor and would be less likely to abuse women. We did not find any significance of landownership in our analysis whether from the BDHS 2004 or the WBSGN 2006<sup>162</sup>.

**6.44** There is a difference between household ownership of land and a woman's ownership of land. It is not often that we can measure the latter, but a recent study from India indicates that land owned by women, and not any other asset is the most important protector against violence.<sup>163</sup>

**6.45 There is a strong dowry-violence link.** There is general agreement in Bangladesh of a strong relationship between dowry and violence and dowry related crimes are regularly in the news<sup>164</sup>. There are also reports of women's murder when dowry expectations are not fulfilled. Yet the empirical literature based on Bangladesh has not addressed the issue in any depth, until recently<sup>165</sup>. The WBSGN 2006 asked questions on dowry in the same module as spousal violence and allows for an empirical investigation of the links.

**6.46** It is fairly conclusive from this analysis that if dowry was paid, the odds that a woman experiences violence are higher, with the largest effects for younger women. Men whose wives have brought in dowry are twice as likely to have been violent to them. This is consistent with the results of

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<sup>159</sup> see also Schuler et al, 1998; Blanchett, 2001

<sup>160</sup> For instance, see Bates, et al, 2004

<sup>161</sup> Koenig et al, 2003; Hadi, 2005

<sup>162</sup> Land ownership was therefore dropped from the WBSGN 2006 model.

<sup>163</sup> Panda and Agarwal, (2005)

<sup>164</sup> Bloch and Rao (2003) show this link to be strong in India

<sup>165</sup> See Bates et al, 2004 and to some extent Amin and Suran, 2005.

another recent study<sup>166</sup> and is perhaps due to two reasons – dowry payments signify a relationship of dominance by the husband and his family and second; where dowry has been paid there are increased expectations of future payments in the course of the marriage. Since dowry agreements are usually unwritten, expectations often change in the course of the marriage, especially in the early years.

## **B Women’s Safety and Security**

### **Summary**

- *Forty-nine percent of older women and 38 percent of younger women feel safe going out at any time within their settlement (village or urban neighborhood).*
- *Men perceive the external environment to be more unsafe for women. But they do not regard actual harassment or domestic violence to be as high as women do.*
- *Urban areas are more unsafe and geographical area is one of the most important determinants of feelings of safety among women.*
- *Women who in some way challenge the conventional norms of “appropriate behavior” and thought are also more likely to feel unsafe in the community.*

6.47 The Dhaka-based discourse on safety of women and girls and the increased reporting of incidents of crime against women has been in the forefront for the last several years. The media has taken a proactive role in documenting such incidents. However, the issue of public violence is difficult to understand empirically. The WBSGN 2006 therefore addressed it through perceptions of safety and security of women and girls as recounted by themselves and by men as well as through focus group discussions.

### **Box 6.3: Acid Attacks in Bangladesh**

In 2004, 228 cases of acid burns were reported in the media, while 88 cases were filed. Of these, 25 girls and women, including two under the age of six, were burnt because of family disputes, and a total of 36 girls and women were burnt because of land disputes. Twenty one cases were a result of vendetta, for woman’s refusal to accept a man’s proposal of love/marriage or sexual relationship. The Parliament enacted two legislations, the Acid Control Act, 2002 and the Acid Crime Control Act 2002, but enforcement remains weak. Perpetrators are still able to procure acid from the open market and local doctors are not sufficiently trained identify acid burns for treatment.

The Acid Survivors Foundation and the Burns Unit at the Dhaka Medical College Hospital are two initiatives that are based on strong support systems for acid burn survivors. BRAC has provided logistic support to transport victims to the curative centres in Dhaka, and several legal aid organizations, such as Ain o Salish Kendra (ASK) and Bangladesh Women Lawyers’ Association (BNWLA) have provided legal aid. *Prothom alo*, a national newspaper has been in the vanguard of a citizens’ movement against the crime. Naripkkho and Mahila Parishad have been following the cases of acid attacks and have published the results of their follow-up in the baseline report on violence.

*Source: D’Costa, 2004*

6.48 **There is considerable coherence among different groups regarding the general level of safety in the village:** Questions were posed in the WBSGN 2006 as to whether respondents had ever heard of or knew of incidents of insecurity or criminal activity in the last year in their village. There seems to be remarkable coherence among all categories of individuals interviewed – women and men, as to the security situation in their villages. This excludes perception of rape in the village, where men tend to have lower perception of incidents; and politically instigated violence where men tend to have a higher perception of incidents. Moreover, as table 6.1 shows, prevalence of criminal/unsafe incidents is

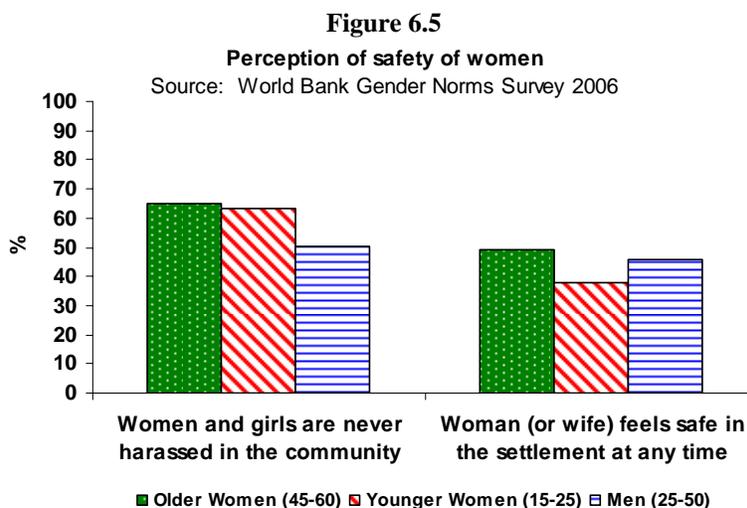
<sup>166</sup> Bates et al (2004)

relatively low (except for violence due to political reasons) if we go by these reports. Certainly, there appears to be little resistance to women’s movement outside the home for the purposes of employment.

	Older Women (45-60)	Younger Women (15-25)	Men (25-50)
Anyone’s money taken away against their will	16.27	17.94	12.64
Anyone opposed women working outside the home	4.97	6.33	4.71
Violence against anyone outside the home	9.43	13.07	15.13
Anyone harassed while traveling	9.55	8.81	6.69
Woman raped	7.67	9.17	3.82
Violence against anyone for political reasons	11.83	10.98	14.19

Source: World Bank Gender Norms Survey, 2006

6.49 Less than 35 percent of the women believe that women and girls are not harassed in the community. Men perceive the external environment to be slightly more unsafe for women. Less than half of older women and about 38 percent of younger women feel they can move alone in their village at any time. However, this question is also tied up with whether it is acceptable for women to go out at any time, where they are going, who is accompanying them, the purpose for which they are going out, that it can only be seen as indicative and not a marker of safety alone.



6.50 Responses from focus groups indicate that apprehension of harassment and social norms of mobility are so tied up that it is difficult to distinguish the two. There seems to be a slight improvement in perceptions of safety of women, which is probably encouraged by the increased mobility of women going to school and work. Other responses indicate that wearing a *borka* enables women to move more freely. Thus, even feelings of safety can change when opportunities change.

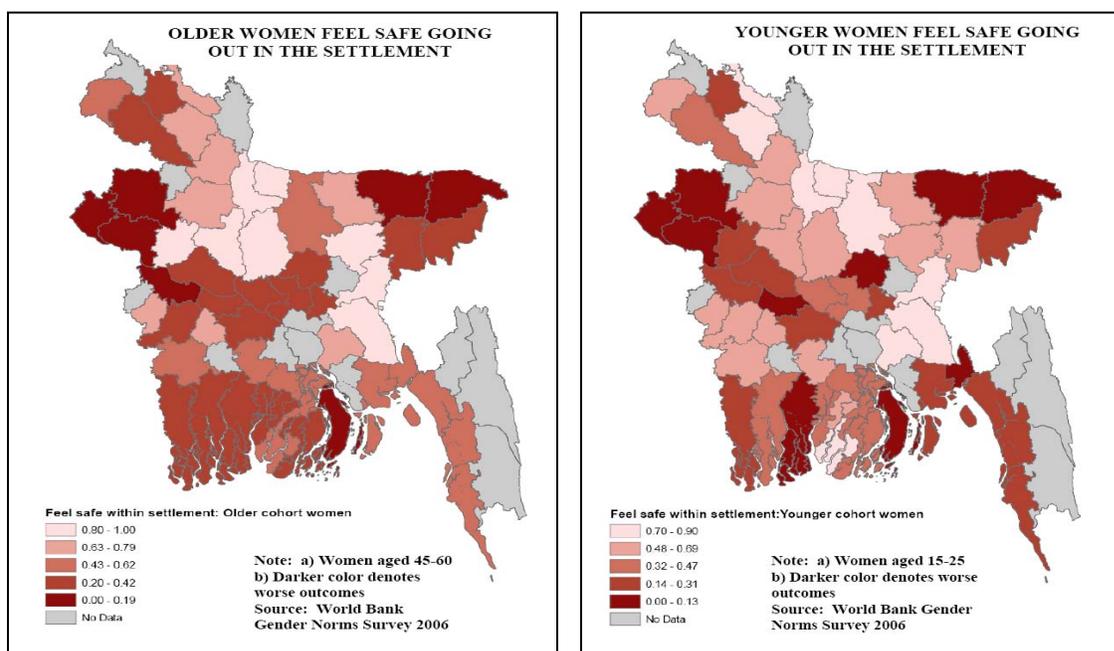
*“Women and young girls can move alone up to 8 p.m. They are safe when they go out alone, but sometimes rowdy boys tease (harass) them.” Poor man in Dinajpur during focus group discussions*

*“There are problems for women and young girls in moving alone on narrow roads; wide roads are not problematic.” Poor man in Dinajpur during focus group discussions*

*“It is not safe for women and girls to outside alone at night.....about 15 years ago, women did not go outside alone even by day. Now they can go nearby if necessary”. Elite man in Mymensingh during focus group discussions*

*“It is not entirely safe for girls to go out alone in the evening or night, and through narrow passages during daytime, as rowdy boys disturb (harass) them.” Out of school adolescent girls in Dinajpur during focus group discussions*

**Figure 6.6 Bivariate relationship between region and feelings of safety among women**



**Who feels safest? Multivariate predictors of women’s physical safety in Bangladesh:**

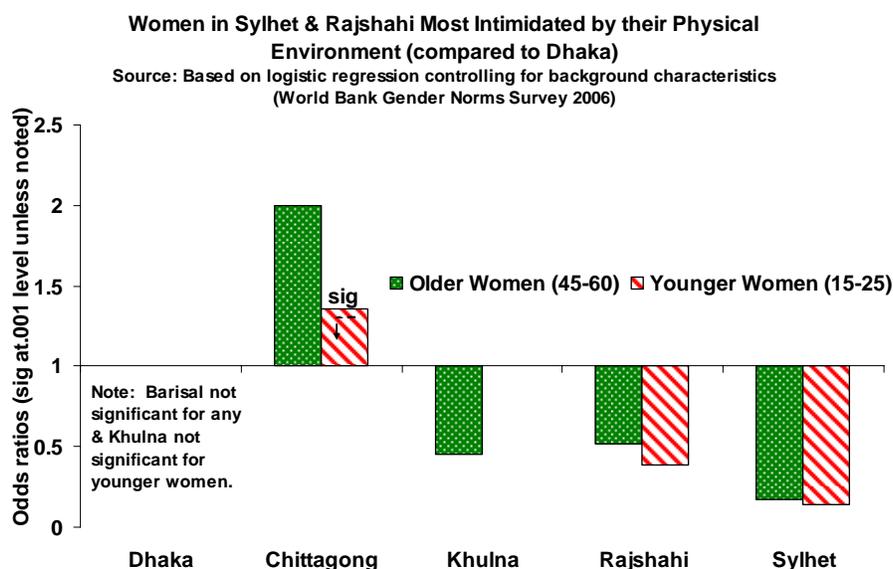
6.51 This sub-section is based on the regressions conducted using the dependent variable – do you feel safe going out at any time within your village or urban settlement? Detailed results are in annex table A6.5. Very few variables other than region are significant determinants of women feeling safe in their external environment. This in turn could be a proxy for not just norms but also law and order situations as well as confidence in the police and judiciary. It is also important that neither their own nor their spouses’ education, nor even for the most part socioeconomic status have any relationship with perceptions of safety. This points to the importance of community level rather than individual factors as being the important determinants of safety.

6.52 **Urban areas are more unsafe.** In keeping with the conventional wisdom on the subject, women in urban areas are half as likely as those in rural areas to feel safe in the community at any time. The negative effects of urban areas are expectedly higher for younger women, but whether urban or rural, region again emerges as one of the most important predictors of feelings of safety.

6.53 **Sylhet and Rajshahi stand out as inspiring the lowest levels of safety among women even at the multivariate level** (Figure 6.7). Women in Sylhet feel about 85 percent less safe than their counterparts in Dhaka. In Rajshahi, older women feel half as safe and younger women about 60 percent less safe than their counterparts in Dhaka. This seems to have a relationship with attitudes to violence in Sylhet and Rajshahi as well, where women are so much more likely to condone violence. Clearly, a mix

of factors which include norms of mobility and seclusion, acceptability of seeing women in public spaces and general law and order situation are responsible for women in Sylhet and Rajshahi to be so much more intimidated by the external environment. On the other hand, women in Chittagong do not feel so intimidated. Older women in Chittagong are twice as likely and younger women about one and half times as likely as those in Dhaka to feel safe in their environment. But this is not statistically significant. Barisal shows no significant effects, and nor does Khulna for younger women. Older women in Khulna however have a lower feeling of safety than their counterparts in Dhaka.

**Figure 6.7**



6.54 **More liberal attitudes are associated with feeling unsafe.** We saw in the previous sub-section that women who challenge conventional norms are more likely to experience violence. We find the same thread to continue in women’s feelings of safety. Controlling for regional and urban-rural characteristics, we find that women who in some way challenge conventional norms of “appropriate behavior” and thought are more likely to feel unsafe in the community. Thus, older women who are allowed cosmetics are also more likely to feel unsafe. In South Asian rural areas in particular, older women are slotted in stereotypical roles of mothers, mothers-in-law and grandmothers and those that defy that role through independence, dress, movement or use of cosmetics are in some way questioning the normative standards for older women. This perhaps explains why having cosmetics is associated with a 40 percent lower likelihood of also feeling safe in the community at any time for women in the 45-60 age group, while it has no effects for younger women (among whom use of cosmetics is accepted).

*“My daughter is going to high school; we (parents) have advised her to wear a borka. She is following our advice. Borka is good for young girls, as they can be teased (harassed) by rowdy boys on their way to school.” Male UP member in Sunamgonj district during focus group discussions*

*“Borka is essential for young girls. Boys want to tease (harass) girls, want to accompany them on their way to school. Borka is the best solution to all such bad things.” Male college teacher in Sunamgonj district during FGD*

6.55 Women who believe in spouses having equal education are also more likely to feel unsafe. Older women with egalitarian views on marriage are 43 percent less likely and younger women 27 percent less likely to feel safe compared to those who do not have egalitarian views. It appears that their very views make them perceive themselves as potential targets for attack within the community.

**Box 6.4: Voices from Sylhet**

*We have focused on the special situation of Sylhet with regard to several gender-related outcomes throughout the report. In keeping with the thread, we report below voices of participants of focus group discussions conducted for this report.*

*“It is safe to go out. But we do not like to go out alone.....I am working with an NGO, so I go out alone. I came here alone. But I use borka; only my face is open” Young woman from Sunamgonj*

*“It is safe for girls to go outside by day because most girls go out wearing a borka. But it is not safe at night. And society does not accept it.” School girls in Sunamgonj*

*“There are two coaching centers at Tawa Bazar. Six girls work as teachers. They are seen going to work without borkah but they use umbrellas and go together. Local people do not consider them bad. But if female students commute without borka, they would be criticized.” Young girls’ mothers in Sunamgonj*

*“Women can go out alone and it is safe, but we guardians prefer girls not to go out alone especially to a distant place.....when women go to Sylhet or Sunamgonj (town), they need company. We think it is safe for girls to take their brother or a close relative when they are going far away.” UP member in Sunamgonj*

**Sunamgonj: Elite women in a focus group discussion**

*“If girls are sent to school alone, there is possibility of being harassed. That’s why girls go to school in a group.”*

*“Girls or women are not usually sent to shop or market or school.” The group gave the following reasons:*

- *Women and girls do not need to go to the market, as husbands take the responsibility.*
- *They visit relatives’ houses with somebody else.*
- *Girls are not sent to school alone due to fear of being disturbed by boys (although this does not happen).*
- *Elderly people criticize girls if they go to school or market alone.*
- *Boys try to talk to girls if they go alone to school.*

*“If a woman moves alone, the family of that woman faces criticism. As a result girls may have a problem in getting married. And so, girls do not move alone. But two women together may go to market together, they can even go up to Chhatak thana.”*

6.56 **Proximity to the natal family is associated with greater perceptions of insecurity.** This is completely contrary to our expectations. Proximity to natal family may also be a proxy for enforcement of norms or be perceived as a threat to the external environment, but these are merely speculations. Larger family size also lowers the probability of feeling safe for older women.

6.57 ***Purdah* is associated with a slightly lower likelihood of younger women feeling safe.** Younger women who practice *purdah* are about 30 percent less likely to feel safe but this has a low level of statistical significance. Younger women who feel unsafe probably wear the *borka* to ward off unwelcome attention or to circumvent opposition to their appearance in public spaces. This is evidenced from a number of responses from the qualitative field work and reported elsewhere in this chapter. It is also in keeping with a growing notion in Bangladesh that although *purdah* is on the rise, it probably signifies greater mobility among younger women.

## **C Women's Coping Behavior and the Government Response to Increasing Concern about Violence**

6.58 In comparison to other countries, women in Bangladesh are among the least likely to share their experience of violence with anyone. The WHO multi-country study based on one urban and one rural site found that, 66 percent of women who were physically abused by their husband/partner never told anyone about the violence. The rest told either family or neighbors. Only 5 percent of physically abused women in Dhaka and 7 percent in Matlab ever sought help for the violence. Local leaders were most commonly appealed to (by 2 percent of abused women in Dhaka and by 6 percent in Matlab), followed by the police (2 percent in Dhaka and 1 percent in Matlab)<sup>167</sup>. For the most part, therefore, even community based mechanisms are solutions of the last resort for women experiencing domestic violence and formal systems are seldom appealed to. A focus group in Dinajpur gave the following example of how a marital conflict was resolved.

*There was a couple in Kamalpur village. The husband used to take drugs, leading to daily quarrels after which he would regularly beat his wife. The wife retaliated one day by hitting him. When matter escalated and the husband threatened to stab the wife, she wanted to separate from him. A shalish took place in the village. Fathers of both husband and wife, UP Members and elite - as many as 60 people were present. The shalish recorded their argument.*

**Verdict:** *Both were pronounced guilty. Father of the accused husband beat him with shoes and the same way, father of the accused wife beat her in presence of all in the shalish. The couple committed in the shalish not to do such things in future.*

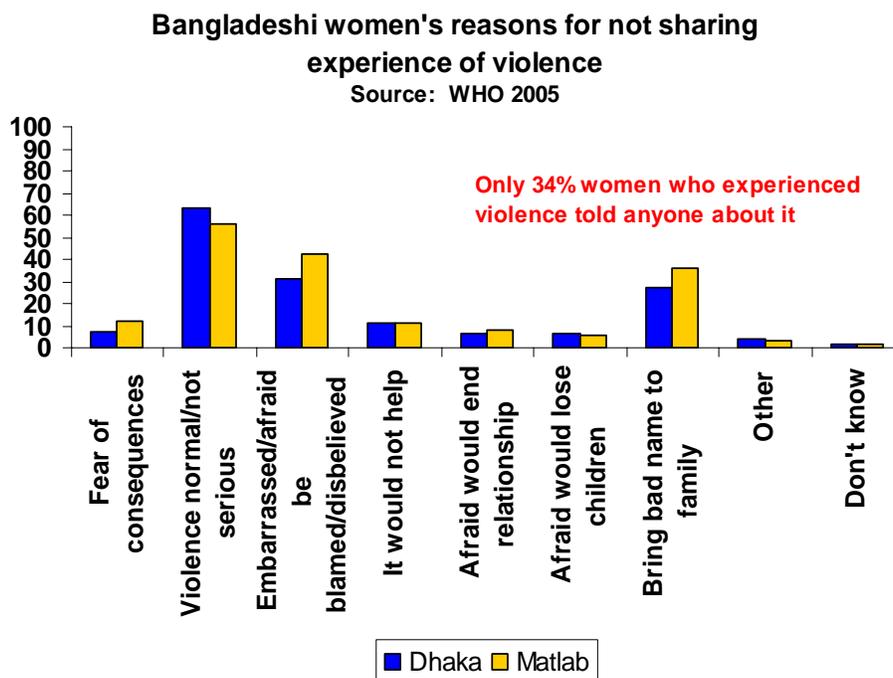
*As told by out of school adolescent girls in Dinajpur during focus group discussions*

6.59 There are a number of acts and administrative rules that theoretically protect women from domestic violence. These are laid out succinctly in the Mahila Parishad/Naripokkho Baseline Report on Violence against Women (2004) and in a number of publications by the BNWLA and ASK. However, in practice, most cases go unreported and when violence escalates women either resolve it within the family or through informal dispute resolution mechanisms, such as the *shalish*. The government has responded to the women's movement's clamor for more action to prevent violence both in public spaces and in the home and taken a number of recent steps.

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<sup>167</sup> WHO, 2005

Figure 6.8



6.60 **State initiatives to address violence against women:** The GOB has established several cells for the prevention of violence against women. The violence prevention cell exists in both the Department of Women’s Affairs and the Jatiyo Jahila Sangastha-MWCA’s two implementation agencies<sup>168</sup>. In addition a “Special Cell” for Women is located at police headquarters, and in several police stations. A 15-member Inter-Ministerial Coordination Committee to monitor and review the activities of the Central Cell in MWCA was set up. Committees for the Prevention of Violence against Women also exist at the district and upazilla (sub-district) levels. These committees provide legal, medical, and psychological counseling to women who experience of violence.

6.61 Through its implementing agency—the Department of Women’s Affairs (DWA)—the MWCA, with assistance from the UNFPA, has launched a project to mobilize communities against violence and to change male family members’ and in-laws’ attitudes about violence. Another initiative in this series of steps taken by GoB is the “Multi-Sectoral Program on Violence against Women”. This project is a joint initiative of the GOB and Denmark under the MWCA. The program is being implemented in collaboration with the Ministries of Law, Justice and Parliamentary Affairs, Information, Social Welfare, Home Affairs and Health and Family Welfare. The Program is now in its first phase, and will continue until December 2007. The objectives of the Program are:

- Improved public services such as health, police assistance, criminal justice and social services (counseling, rehabilitation)
- Increased public awareness on all forms of violence against women.

6.62 The MWCA has also initiated *One-Stop-Crisis Centers (OSCC)* in Divisional level Medical College Hospitals mainly to deal with acid and rape victims so as to facilitate quick investigation and medical and legal services. The OSCC provides health care, police assistance, social services, legal

<sup>168</sup> For details on agencies mentioned see chapter 2.

assistance, psychological counseling and shelter services etc. Two OSCCs have been established in Dhaka and Rajshahi Medical College Hospitals during the pilot phase of the project. Four new OSCCs in Sylhet, Chittagong, Khulna and Barisal Medical College Hospitals were established in 2006. Until January 2007, 262 cases had been treated in four new these centers. Table 6.2 indicates the usage figures for Dhaka and Rajshahi which were the first two to be established. The dramatic increase in the of the OSCC in Rajshahi and a more modest increase in Dhaka indicate that the demand of this service is high. Strengthening and expanding services under these centers and enhancing community outreach would go a long way in providing women with alternatives in case of attack.

Month/Year	Total	
	Dhaka	Rajshahi
Aug-Dec. 2001	44	
Jan-Dec. 2002	155	64
Jan-Dec. 2003	221	183
Jan-Dec. 2004	212	236
Jan-Dec. 2005	272	353
Jan-Dec. 2006	243	457
Jan. 2007	13	30

*Source: DWA 2007*

6.63 The establishment of National Forensic DNA-Profiling Laboratory (NFDPL) in January 2006 at Dhaka Medical College has been another major activity to ensure speedy and smooth trial of cases of Violence against Women (VAW). Five more divisional screening laboratories have been established in the divisional Medical College Hospitals in order to make DNA Screening service available across the country. The project has also established links with local organizations to provide counseling and rehabilitation services. As part of the public awareness campaign booklets, brochures and posters on the OSCC activities are published and distributed among the District and Upazilla Government officials and collaborating ministries. Several training programs on counseling, orientation on OSCC concept, DNA screening have been organized for the OSCC, DNA lab staff.

6.64 Finally GoB has established a permanent Law Commission to review all laws related to the protection of women's rights and to provide recommendations in cases where laws need to be amended. However, the impact of these initiatives has not been evaluated nor is there a clear idea of the demand for services and the extent to which the demand is being met.

## **D Synthesis and Conclusion**

6.65 This chapter presents a complex picture of norms and values and their relationship with outcomes related to women's safety and security both within the marriage and outside. While we have argued in the report that norms and culture act in tandem with a host of external factors that together constitute behavior and affect outcomes, we are unable to clearly separate these for outcomes like spousal violence and feelings of safety among women. Certainly at the individual level, spousal violence is known to be idiosyncratic and unpredictable, but once we see the importance of attitudes in the actual experience of violence we wonder what drives these norms and what policy levers can be used to create incentives for change. One of the biggest drawbacks we have is not being able to draw on literature that discusses regional variations in the Bangladeshi context. We believe that this work should be carried forward through much more in-depth study of regional patterns.

6.66 The institutional architecture responsible for upholding laws clearly can play a major role in ensuring women's safety and punishing infractions. While laws and procedures in Bangladesh are secular and forward looking, their enforcement in deterring violence is constrained by the same norms that allow violence to take place. The police, lower judiciary and custodial institutions are all responsible for women's perceptions of safety and the inability to report violence. Many of these can be directly influenced by policy and programs. Countries in Latin American and the Caribbean, which also have very high incidence of violence against women, have a number of successful interventions that focus on the multi-sectoral nature of violence (see Box 6.5). These include working through different sectors and designing cross-sectoral strategies. Learning from some of these and linking GoB and NGOs to countries which have had successful interventions elsewhere could be an important step in the direction of designing effective large scale strategies.

6.67 From this analysis and from other work on violence in Bangladesh, the following pointers for policy and programs emerge:

**Step up poverty reduction efforts:** It is important that poverty is a significant correlate of spousal violence. While it is likely that there is some underreporting among richer quintile due to the stigma associated with spousal violence, we argue that reduction of poverty will have important effects on spousal violence, especially when combined with awareness campaigns against violence and its correlates.

**Design region-specific interventions:** One of the recurring themes in this report is regional variations. In the case of violence and public security too, region emerges as an important predictor at the bivariate level. Targeted education and awareness campaigns in certain regions would serve to draw attention to issues of violence and in time, to prevent it and thereby protect women.

**Design more prevention programs that focus on men:** The importance of men's attitudes on violence has been established by this analysis based on nationally representative surveys and by other micro-studies. That being so, programs still tend to focus on women's awareness drives and other programs aimed at women, when the need is to also focus specifically on programs that create incentives to change men's attitudes and behaviors. In addition, focusing attention on community leaders including religious leaders is likely to have an impact.

**Send tough messages to law enforcement agencies:** Too often the police and judiciary become extensions of the same environment that women try and escape, by discouraging them from bringing domestic issues into the public realm or by trying to effect a "reconciliation". While there are some initiatives that attempt to make the police more sensitive to these issues, they are small and sporadic. If government from the highest levels sends tough messages to the police in addition to investing in their training, it would supplement these efforts.

**Increase access to secondary education:** While education has mixed effects on both attitudes and experience of violence, on balance secondary school education seems to have a positive effect on violence and security. One of the recurring themes in the report thus, is to ensure secondary school education for all – men and women and especially men from lower socioeconomic strata.

**Focus on safety and security in urban areas:** In keeping with the conventional wisdom, urban areas show up as being more unsafe for women and this is one area where interventions such as sensitization for police and ensuring women's safety in other ways can have a positive effect on

safety and through it on other outcomes like women's increased participation in the public domain.

**Box 6.5: Ecuador: Integrating violence into a judicial reform project**

The first World Bank judicial reform loan in Latin America to explicitly deal with “gender-based violence” was the Ecuador judicial reform project, approved in 1996. Among many other activities, the project funded legal aid services for poor women in the cities of Quito, Guayaquil and Cuenca. During the project’s execution, the two NGOs hired provided services to more than 20,000 women, frequently on family violence cases. They also provided referrals to complementary services such as medical and psychological treatment, and support groups for survivors of family violence were created. Legal education was provided to judges in the use of international conventions on violence against women, such as Belem do Para and CEDAW. An evaluation (using interviews with beneficiaries and a control group of non-beneficiaries, as well as focus groups) showed that the legal aid activity has produced several notable results for beneficiaries: women were better off legally and economically, had a better knowledge of their own and their children’s rights, and their children were more likely to stay in school. Of course, sustainability of service provision after project completion is a concern. It hinges on both political commitment and fiscal health, since cost-recovery possibilities are limited.

*Source: Morrison, et al, 2004*

**Increase options for women to report and seek help in violent situations:** Two thirds of the women who experience violent situations do not seek help in Bangladesh<sup>169</sup>. Part of the reason lies in the lack of options for professional help, such as shelters, counseling centers and help lines. Those that do exist are overloaded and confined to urban areas. Programs that allow for such services within the mainstream health and education systems would go a long way in providing options to women.

**Strengthen informal dispute resolution systems:** Results from the qualitative survey and the WHO report show that women usually resolve violent conflicts through informal mechanisms like the shalish. NGO initiatives providing “legal empowerment” through these mechanisms have shown that such interventions could be a important in providing options for women. While such activities have increased significantly in the last few years, they still cover a very small proportion of all women.

**Support awareness campaigns and NGO networks:** Awareness campaigns against domestic violence targeted at different groups, especially in schools, are also an important way of influencing behavior change.

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<sup>169</sup> WHO, 2005

## VII MARRIAGE: CONTINUITY AND CHANGE

### Summary

- *Marriage continues to be universal and stable but far from unchanging*
- *Age at marriage has increased slightly but continues to be low. The important trend is not that age at marriage is stubborn but that positive outcomes in fertility and education have obtained despite low age at marriage*
- *In a marriage regime that traditionally did not take the brides' views into account, we now find that younger women have a lot more say in decisions regarding their marriage*
- *Dowry is the new preoccupation of girls and their families and Bangladesh has changed from regime of bride price to one of dowry in thirty-odd years*
- *Educated girls do not seem to need to pay dowry as long as they are not more educated than their husbands*
- *Poverty may indeed be associated with dowry as the popular perceptions suggest*
- *Despite these general patterns and findings, there are great variations in marriage across the country*
- *Not much is known about how policy can directly promote better outcomes for gender equality in marriage*

### A Context

7.1 In Bangladesh almost everyone gets married and for the most part, stays married. Polygamy, divorce and cross-cousin marriages are uncommon, although abandonment of women is quite common and does not show up in surveys. Women marry very young, or it would be more appropriate to say that their parents marry get them married young - for marriages are mostly arranged. Age at marriage has remained low at about 16 years. In that respect marriage patterns in Bangladesh are not unlike those in India or Nepal.

7.2 If marriage is universal and stable, why is it important? As an anthropological and sociological issue, marriage is important in its own right. But from a development policy and gender and development perspective, its importance lies in the fact that it is the boundary within which women's lives are ordained. Whether and what kind of health care they use, whether they can access market opportunities like employment or credit, whether they can vote independently, whether they can move freely outside their homes and a number of other processes and outcomes depend to a large extent on their marital status and within that, on the type of marriage. In the analysis of violence we find that dowry is associated with greater spousal violence against women.

7.3 Changes in marriage patterns and attitudes, such as increasing numbers of women marrying men less educated than them, women's rights to property within marriage and attitudes to educational equality in marriage have been discussed in other chapters. The changes we describe in other chapters are for the most part taking place within the context of marriage, since almost all women are married by the time they are 20 years old. Even when we are not discussing changes, the patterns we describe in other chapters underscore the importance of marriage. For instance, the labor market chapter shows the depressing effect of marriage on women's labor force participation. Conversely, equality in the marital relationship is associated with women's greater voice in family decision-making as we have demonstrated in the chapter on norms and decision-making. This chapter focuses on the issues of low age at marriage, increased voice of women in the choice of their grooms and the spiraling dowry rates.

7.4 Bangladesh is a bit of puzzle in the arena of marriage as well. The conventional focus of demographers on increasing age at marriage as an important corollary of fertility decline and increasing labor force participation does not hold. The important development in Bangladesh is not that median age at marriage has remained low (although there have been some improvements in the last decade) but that

education has improved and fertility dropped **despite** low age at marriage<sup>170</sup>. Yet, a large majority of girls marry very young (before the age of 15) and when combined with large age gap between spouses, this has negative effects on their life chances and on the high probability that they live for several years as widows.<sup>171</sup>

7.5 One of the major concerns of those working on women's rights and social change is about spiraling dowry rates. Dowry is an un-Islamic practice, although a common Hindu one, and seems to have really increased in Bangladesh in the last 30 years. Some changes have driven a culture that relied on brideprice (*pon*) to change to dowry (*joutuk*). In other chapters we have empirically shown that the association of dowry with violence and decision-making is negative and this confirms popular perceptions of dowry, but it is difficult to understand what is influencing this change.

7.6 Our main dilemma is that while we can study the effect of marriage on various outcomes, we are often unsure about what policy can do to directly change the nature of marriage even when we find some aspect of marriage to be associated with poor outcomes. Family policy in developed countries like the US addresses marriage and civil unions directly to ensure equity and welfare within the family; but in countries like Bangladesh where marriage is governed for the most part by religious law, doctrine and customs, policy can have only indirect effect. Thus, the condition in the FSSSP that girls remain unmarried while they attend secondary school to be able to avail of the stipend had an effect on educational outcomes, but also perhaps indirectly on marriage. Another example is the drive that NGOs and government undertook to ensure that marriages were registered and which resulted in almost a doubling of registrations over two cohorts of women 15-25 and 45-60 years of age<sup>172</sup>. Some small scale studies show that young garment workers manage to delay marriage as a result of market opportunities<sup>173</sup>.

7.7 **Objectives, Data and Methods:** The links between different aspects of marriage and women's status has been explored under various themes in different parts of this report, notably in education, decision-making and violence. We also touch upon change in attitudes of older and younger women in several parts of the report and issues related to marriage are covered as well.

7.8 This chapter has two areas of focus. The *first* focus is to track changes in marriage patterns related to women's status over time. For this we use two aspects of marriage – age at marriage and whether woman had a say in the choice of spouse. For the first time, we have a data set that posed questions on marriage from this perspective and we can determine nationally representative patterns. Earlier studies have been based on small samples, the methods have largely been qualitative and have not asked the range of questions that the WBGNS 2006 has.

7.9 Our *second* focus is on dowry. We have tried to empirically understand some of the questions that have captured the public imagination and which emerge as being important for both policy and for ordinary people as gathered from focus groups. Integrating the quantitative evidence with the qualitative, we use the insights from focus group discussions to offer some speculations but few answers to the patterns and hope that future investigations will take the empirical discourse further.

## **B Age at Marriage and Women's Voice in Decisions**

7.10 The chapter on norms, decision-making and participation has laid out the changes that have taken place in Bangladesh. For women, most of these changes have occurred within marriage, since most

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<sup>170</sup> See for instance, Amin et al (2006).

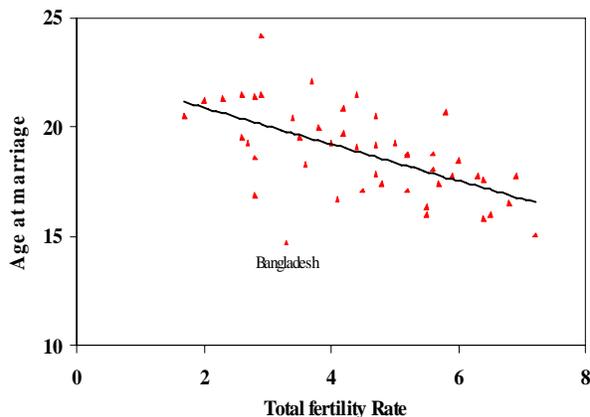
<sup>171</sup> Widowhood confers low status on women and women's welfare depends to a large extent on the marital status.

<sup>172</sup> Almost 85 percent of marriages in the younger cohort are registered (WBGNS 2006)

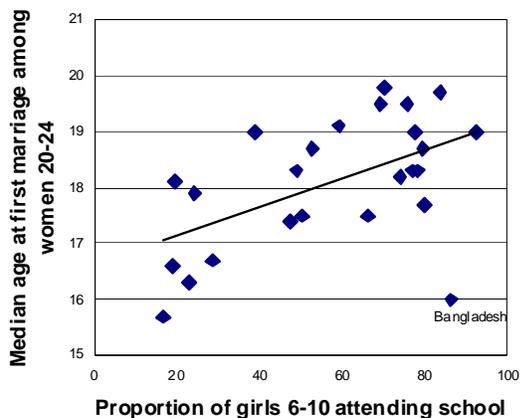
<sup>173</sup> Amin (1998)

women are married by the time they are 20 years old. This chapter addresses three salient issues in marriage – age at marriage, increased voice in decisions about their own marriage and the spiraling dowry rates.

**Figure 7.1:** Age at first marriage and fertility rate, Demographic and Health Surveys, Phase III, Multiple Countries.



**Figure 7.2:** Age at Marriage and School Attendance



7.11 **The important trend in Bangladesh is not that age at marriage is stubborn but that positive outcomes have obtained despite low age at marriage:** According to the most recent BDHS (2004) median age at first marriage rose from 13.9 years for women aged 45-49 to 16.0 years for those aged 20-24. For these same cohorts, the proportion of women marrying very early by age 15 declined by almost half over time, from 71 percent (cohort aged 45-49) to 37 percent among women aged 20-24. During the 1990s, the proportion marrying early dropped from 73% in 1993-94 to 65% in 1999-2000 But rose again slightly to 68 percent in 2004<sup>174</sup>. These trends from the DHS series indicate that while the incidence of very early child marriages has declined, the majority of women continue to marry under the age of 18 and the legal minimum age limits continue to be routinely ignored.

7.12 Demographers expect change in age at marriage change to typically precede fertility decline based on the experience of most historical and contemporary societies. But fertility in Bangladesh is far lower than would be expected at these levels of age at marriage. The persistence of relatively early marriage in a context of dramatic change in other social indicators means that, relative to other societies, the Bangladeshi age pattern of marriage is anomalous.

7.13 Similarly, Bangladesh attained near universal school attendance in 2000. Figure 7.1

7.14 **Women’s voice in decisions related to their marriage is increasing.** As we have noted earlier, marriages are mostly arranged between families of brides and grooms. Lack of voice of girls in their

<sup>174</sup> DHS various years

<sup>175</sup> Amin at al (2006)

marriage is symptomatic of the lack of voice they have in their lives. But this seems to be undergoing a change as well.

7.15 Overall a little more than one third (35 percent) of all the women interviewed in the WBGNS 2006 said they had some say in the choice of husband when they were first married. There were important variations by cohort and region. Among older women (age 45-60) the proportion was 20 percent and rose to 52 percent for younger women (age 15-25). There are large differences by region—among older women the proportion saying their opinion was taken varied from 7 percent in Rajshahi to 37 percent in Chittagong. Among the younger cohort the variation was 42 percent in Khulna to 77 percent in Barisal saying they had some opinion in the choice of their partner.

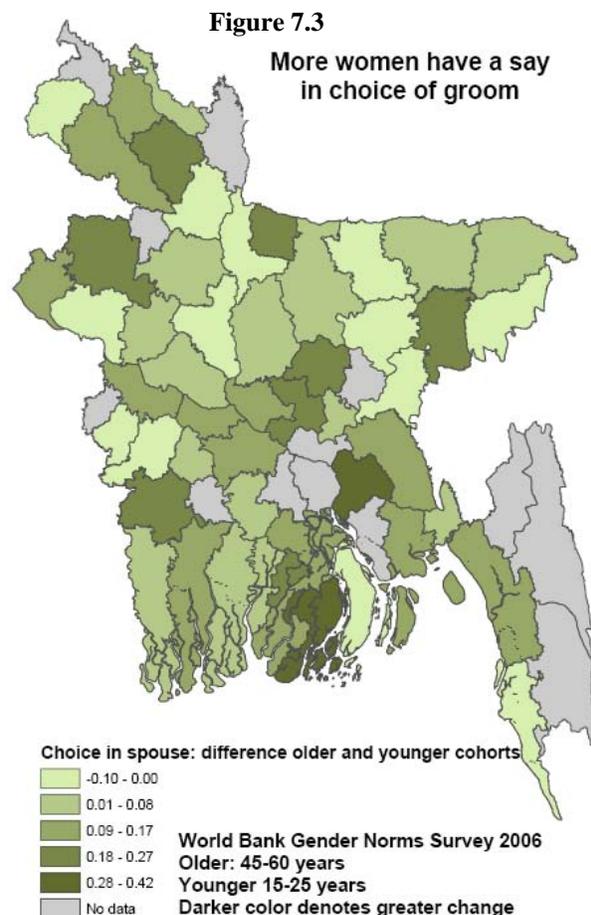
7.16 The remarkable increase in the proportion of women who report having a say in the choice of husband does not mean that they knew their husbands. Almost 80 percent of all respondents said they met their husband for the first time at their wedding. This pattern did not change much over time – 82 percent for the older cohort and 76 percent for the younger cohort. This is not entirely inexplicable since women who have a say in the choice of the husband do not necessarily meet them.

7.17 For a girl to even be involved in the discussion around prospective grooms is a positive step in a culture where girls have historically had no say in when and to whom they were married. Insights from focus group discussions also indicate that seeking and accepting the view of daughters regarding their marriages has become much more common now than it was earlier. In the education chapter we saw that focus groups indicated that the most important change in the lives of young women due to education has been in “voice” and “loss of shyness”. This is a recurrent theme in the discussions on marriage as well.

7.18 Traditionally girls are supposed to display appropriate “shyness” in any conversation regarding their marriage. Now, it appears that there is greater acceptance of girls who do not display such behavior and have a view on the choice of their husbands.

*“Girls now express their opinion about their marriage...if they have a choice they tell their mothers or sister-in-laws. This was beyond the imagination 20 years back.” Mother of young girl in Sunamgonj during focus group discussions*

*“Earlier girls could not express their willingness (regarding choice of groom), but now they do. They can now ...even marry as per their choice. We don’t create any pressure on them or force them to marry someone. We think they have become educated - they understand what is good for them” Elite men (fathers of girls) in Mymensingh during focus group discussions*



The following statement by young men in Dinajpur is also instructive of changes:

*“Earlier girls never used to call their husbands by their name, but now they do”*

7.19 Some patterns in women’s voice seem contrary to each other and sometimes to other sections in the report. As an example, when we discussed aspirations of young girls in the education chapter we found them voicing submissive views when it came to their marriages, indicating that they would marry men of their parents’ choice. This was in the context of their aspirations for jobs. It is entirely likely that when women and girls voice an aspiration that seems contrary to or challenging a norm (such as a vocal desire for market jobs), they accompany that aspiration with a submissive attitude to another related norm. In order to counter resistance that may arise based on a widely held view that employed women break traditions and make bad wives and daughters-in-law, young women show submissive attitudes on the latter, so that they can achieve their employment aspirations.

### **C Dowry - The New Preoccupation of Parents of Girls**

7.20 Measurement of the amount of dowry suffers from the same pitfalls as measuring income does and it is almost impossible to get reliable figures. The WBGNS 2006 did however ask the question in a number of ways – respondents were asked if certain durable goods were given by them or were usually given in their community. They were also asked about wedding expenditures and cash dowry amounts. We do not use those in this section, but create a categorical variable – whether or not dowry was paid based on whether goods or cash of Tk 500 or above were given in response to demand by the grooms’ family for the younger cohort.

7.21 **Dowry is indeed increasing.** The important issue in Bangladesh is not of dowry inflation per se, but that dowry was hardly ever prevalent in Muslim families. For the first time we are able to assess whether the anecdotal evidence of increasing prevalence of dowry is correct. We found from our data set that dowry was practically non-existent in the older cohort of women – only 7.7 percent of these women (and the majority were Hindu) compared to over 46 percent of younger women had to pay dowry at their weddings<sup>176</sup>.

#### **Box 7.1: The new face of bride-price Compensating migration**

Almost every focus group in Sunamgonj (Sylhet) indicated that “reverse dowry” is common if it provides grooms with a legal entry into the UK. Sylhet is traditionally a sending area for migrants to UK and the Middle East. Aspirations of young men especially are to migrate and marriage is an important route to migration. We see this also in the discussions on education and aspirations in general. London-based girls and their families demand payment for a marriage that helps the groom to migrate.

*“Brides who live in London demand a huge amount of money and gold from bridegroom. This can also be called dowry”. Elite women in Sunamgonj during focus group discussions*

*“If the bride is a ‘London citizen’ and groom local, the bride’s father demands Tk. 5 –10 lakhs”. Father of young girl in Sunamgonj during focus group discussions*

*“‘Londoni’ daughters demand cash, house or car in their name. But local girls do not demand. Some educated girls demand a few things.” Mother of young girls in Sunamgonj during focus group discussions*

<sup>176</sup> Amin (2006b) cites two village studies that noted a switch from brideprice (payments by groom to bride) to dowry (payment by brides to grooms) that took place sometime in the 1960s (Lindenbaum, 1981 cited in Amin, 2006; Amin and Cain, 1997). These reported changes are similar to trends observed in non-dowry societies in parts of India (Caldwell, Caldwell and Reddy, 1983; Rao, 1991 cited in Amin 2006b).

7.22 “Pon” was a system of bride price that existed until about 30 years ago in Muslim marriages in Bangladesh. When asked whether they had ever heard of the practice of bride price or “pon”, focus groups comprising older participants had done so but not many of the younger participants had.

*“There was “pon” about 30 years ago, now it does not exist. ‘Pon’ was a good system. Women could benefit through ‘pon’. Men offered land or cash to the bride”. Elite women in Sunamgonj during focus group discussions*

*“I heard from my grandmother that my grandfather gave ‘pon’ to marry her.....the amount of ‘pon’ was 20 taka. Now the situation has changed.” Young woman in Satkhira during focus group discussions*

Both men and women, but mostly married women, were eager to talk about dowry and the problems of getting daughters married. In fact, it was sometimes difficult to steer conversation away from dowry, indicating how prominent it is in the minds of people.

*“In my marriage, I was given some ornaments by my father, relatives and husband’s parents. My father gave some clothes to my husband. They (husband’s family) did not demand anything....now we cannot imagine such a thing”. Elite woman (mother of adolescent girl) in Dinajpur during focus group discussions*

*“Just 10 years back it was possible to marry daughters with a small amount of dowry i.e. about 10-20 thousand Taka, and some ornaments. Now the bridegroom’s side demands motorbike, refrigerator, color TV, box-khat (bed) etc.” Elite woman (mother of adolescent girl) in Dinajpur during focus group discussions*

*“There was no dowry system in Pakistan period....rather there was great demand for girls. After 1971, dowry system appeared due to poverty.” Elite men (fathers of girls) in Mymensingh during focus group discussions*

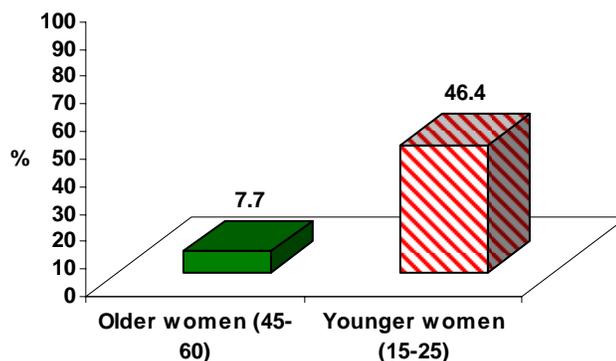
*“No dowry was required in my marriage but for my daughter’s marriage a motor-cycle has been demanded as dowry.” Young girl’s mother from poor background in Satkhira during focus group discussions*

**7.23 What is dowry? Is there a common understanding?** A number of insights emerge from focus groups regarding marriage transactions as well. The first is that there is great variation in the prevalence of dowry even though it has increased dramatically across two cohorts of women. Second, marriage transactions are not limited to dowry and the complexity of these transactions is well-understood in the

**Figure 7.4**

**Bangladesh: The practice of dowry has increased over time**

Source: World Bank Gender Norms Survey 2006  
(based on whether dowry worth Tk500 or above was paid)



popular discourse. That these transactions are not always clean-cut is also demonstrated in our focus group discussions. Marriage negotiations are not one-sided and entail the possibility that parents of the prospective bride will also make some demands on the parents of the prospective groom. This is often called “*dabi-dewa*” and is contingent on the relative status of the two families and the attributes of the girl and boy. Thus, girls with darker skin tones or older girls have less leverage and have to pay out more as dowry. On the other hand, if the boy is unemployed, his father may have to give more jewelry to the girl. Similarly, as box 7.1 shows, when the boy uses marriage as an avenue to migrate, he has to compensate the girl’s family for it. What seems to be well-understood is that while gift giving in marriage is usual, when gifts are not given voluntarily but in response to coercion by the grooms’ family they are called dowry.

*“If an educated girl marries an unemployed boy her parents want money from him. If a motor cycle is demanded by the groom’s parents, jewelry is demanded by bride”. Young girl’s mother Sunamgonj during focus group discussions*

#### 7.24 Explanations for dowry<sup>177</sup>:

Research on the determinants of dowry focus on two broad themes - the first dealing with the existence of marriage payments (i.e. dowry or brideprice)<sup>178</sup> and the second dealing with the recent surge in the level of dowry payments in South Asia. The trend of rising dowries, has received much attention, as payments can represent several years' worth of a family's income and often cause severe destitution of households with daughters of marriageable age<sup>179</sup>.

	Weighted Mean	Odds Ratio
Wife equal or more educated than husband	0.66	1.35**
Respondent primary educated	0.31	0.98
Respondent post-primary educated	0.46	0.62**
Barisal	0.06	0.49**
Chittagong	0.16	1.08
Khulna	0.13	0.65**
Rajshahi	0.28	2.92***
Sylhet	0.06	0.20***
Assetquin2	0.22	0.74
Assetquin3	0.18	0.63**
Assetquin4	0.20	0.59**
Assetquin5	0.20	0.34***
Age at first marriage	15.14	1.03
In-laws better off than natal family	0.20	1.00
Currently employed	0.13	1.30
Note: ***p>.001 **p>.01		
Note2: Some non-significant controls not reported		

7.25 Theories about dowry most favored by demographers relate rising dowry and dowry inflation to the notion of a “*marriage squeeze*”<sup>180</sup> or a surplus of women. They attribute this “surplus” to declining mortality and age patterns of marriage where men marry women who are considerably younger than them. Declining mortality means that younger cohorts are larger than older cohorts, which with the persistence of large age differences in marriage, leads to a surplus of marriageable females. Marriage squeeze cannot explain why dowry inflation has persisted despite an equalization of cohort sizes. In fact,

<sup>177</sup> This literature review draws heavily from Amin (2006b)

<sup>178</sup> Dowry (also referred to in the literature as *groomprice*) refers to payments made to the groom and his family by the bride’s family while brideprice refers to payments made in the opposite direction.

<sup>179</sup> Deolalikar and Rao (1998) cited in Amin (2006b)

<sup>180</sup> A notion introduced in the literature by Caldwell, Reddy and Caldwell (1983). At least two studies on Bangladesh cited by Amin (2006b) viz. Lindenbaum (1983) and Amin and Cain (1997) reported that popular explanations also attribute the emergence of dowry to a surplus of potential brides.

demographic projections have pointed to an easing of the marriage squeeze<sup>181</sup> - yet high dowry payments have persisted.

7.26 A related argument explaining dowry is based on female competition<sup>182</sup>. Rather than a numerical shortage, it emphasizes that the rise of dowry in Bangladesh is a reflection of increased competition for high-quality grooms. The competition gains momentum as opportunities for work and education increase for men. In other words, dowry is a means of upward mobility for daughters and by association, their natal families. Under these assumptions, it has been argued that a more correct term for dowry would be *groomprice*.

7.27 The competing explanation to “marriage squeeze” is that dowry is a form of pre-mortem inheritance or a “bequest”<sup>183</sup>. Therefore, dowry, rather than a social ill that is detrimental to the lives and families of young women, is viewed as something that can actually help the bride.

7.28 Yet another explanation that arises from an understanding of the Bangladeshi society and economic changes is that Bangladesh changed from bride-price to dowry when land holding size reduced and female labor became less valuable. Bride price thus was the means for households to acquire female hands used in agriculture and when this was no longer needed, girls’ families had to compensate those of boys.<sup>184</sup>

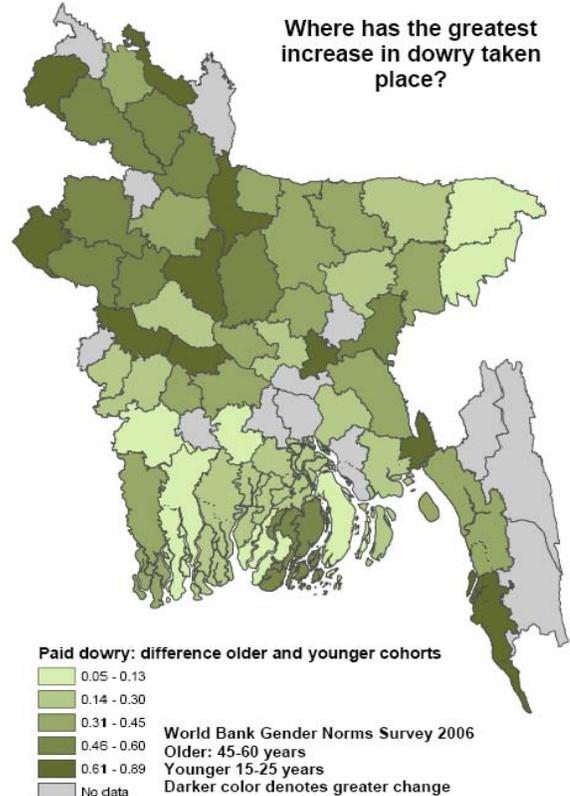
**Determinants of dowry in Bangladesh:**

7.29 Using the WBGNS 2006, we undertook a statistical exercise to predict the correlates of dowry. We tried to test the explanations for dowry thrown up in focus group discussions – whether educated girls pay more or less dowry; whether employed girls are a form of “recurring dowry”; whether girls who “marry up” in terms of socioeconomic status and whether poverty is indeed associated with dowry.

**7.30 Educated girls do not need to pay dowry as long as they are less educated than their husbands.**

In focus group discussions we found sharply divided opinions on whether educated girls have to pay more dowry or less. Some participants felt that educated girls are a resource to their husbands’ family and may be able to get jobs, and so have to pay lower dowry. Others felt that educated girls need better placed grooms and so the price of groom would go up. We find that girls who have post-primary education are 62 percent less likely to pay dowry only if you control for the fact that they are not more educated than their husbands. Therefore, it is girls who are more educated

**Figure 7.5**



<sup>181</sup> See Bhat and Halli (1999); Amin and Cain (1998)

<sup>182</sup> Lindenbaum (1983)

<sup>183</sup> Goody (1973). Amin (2006b) cites an empirical study of Taiwanese couples which found that the payment of dowry not only increases the resources of the conjugal household, but also increases a women's bargaining position in her new household (Zhang and Chan 1999). Following that logic Edlund (2001, cited in Amin 2006b) has also argued that dowry inflation can lead to increased welfare of brides.

<sup>184</sup> Khandker (2004)

than their husbands who have to pay more. Post-primary education by itself is seen as a virtue and parents are less likely to pay dowry.

**7.31 Poverty may be associated with dowry:** The national discourse in Bangladesh links poverty with dowry. We find in our focus group discussions that poor families use dowry to tide over consumption expenditures like the weddings or repairs to homes. More important perhaps is the finding that they use dowry that the son brings in to purchase productive assets such as rickshaws.

*“In poor families, the bridegroom himself takes the dowry and uses it for buying rickshaw, van, building house or starting business. In middle class families, generally fathers of bridegrooms keep the dowry.” Elite women in Sunamgonj during focus group discussions*

**7.32** We find in the statistical analysis that poverty is hugely and significantly associated with dowry. The richest women are only 34 percent as likely as the poorest to pay dowry. With increasing household wealth, the likelihood of paying dowry goes down. But, this may not be as straightforward as it appears. Focus groups explained that poverty is associated with dowry because rich families fulfill expectations of grooms without being asked. In poor families, there are perhaps more negotiations in the marriage transaction.

*“Rich families do not demand dowry - they get a lot of dowry without any demand.” Elite women in Sunamgonj during focus group discussions*

**7.33 We do not find other factors popularly associated with dowry to be significant:** As noted earlier, in Bangladesh dowry payments are also sensitive to qualities of the bride, most notably her age and skin tone. Dowry increases with age at marriage, placing pressure on parents to marry their daughters early. This may be especially true if the bride suffers from other disadvantages in the marriage market such as lower social status or darker skin tone<sup>185</sup>. We are not able to measure the impact of skin tone, though this came up several times in focus groups, but we do not find age at marriage to be significantly correlated with dowry. This could be because we only consider women 15-25 who would have been married within the “acceptable” age of marriage. Similarly, we do not find employment of women to be significant either. Nor do we find the relative socioeconomic status of the husband’s family and the wife’s natal family to have an important influence. Since this is one of the few analysis that controls for the types of social variables that are commonly considered to be correlated with dowry, we need to supplement this with other analyses to understand better the determinants of dowry and the reasons for its dramatic increase.

## **D Synthesis and Conclusion**

**7.34** In this chapter we have argued that marriage is important in its own right as an epistemological issue but its instrumental value from a development policy and gender and development perspective lies in the fact that it is the boundary within which women’s lives are circumscribed. A range of outcomes for women depend on their marital status and within that, on the type of marriage.

**7.35** Though still stable and universal, there have been changes in marriage in Bangladesh. Traditionally only age at marriage has been studied and seen as an important outcome, which it is. But we argue that low age at marriage, though important in itself, has not hampered other outcomes and processes like fertility, mortality and education. The main dilemma we face is that while we can study the

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<sup>185</sup> Huq and Amin 2001; Islam and Mahmud 1996

effect of marriage on various outcomes, we are unsure about what policy can do to directly change the nature of marriage.

7.36 The new preoccupation in the Bangladeshi countryside is with spiraling dowry rates, the pressure it imposes on women's families and the extent to which it affects their well-being. We have dowry to be associated with a number of factors. Some of these are policy-variant and others are not. Some clear policy conclusions do emerge, on the basis of which we make the following recommendations.

7.37 **Increase access to secondary education for both boys and girls:** We have found secondary education of girls to have a depressing effect on dowry. Therefore, secondary education has an impact on a range of outcomes of which dowry is likely to be one.

7.38 **Step up poverty reduction efforts:** We have also found poverty to be positively correlated with dowry. Focus groups indicate that unemployment among young men may be factor that inflates dowry, when grooms use dowry money to start small businesses. Working on both the employment end and the poverty reduction end would perhaps also have benefits in terms of dowry rates.

7.39 **Learn from the experience of small interventions to reduce dowry:** Unfortunately we know of no large scale interventions that have worked in reducing dowry or on making marriages more equal. However, there are several small scale social reform initiatives in Bangladeshi villages. Program and project personnel need to learn from these and explore possibilities for replication.

7.40 **Design pilot initiatives and evaluate them well:** Since we know so little about what can work to reduce dowry and to increase women's voice in marriage, pilot initiatives based on a combination of awareness-raising, community-wide incentives and support to marriages that do not use dowry could be designed and studied.

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## **ANNEXES**



## ANNEX 1 DATA AND METHODS

**The World Bank Gender Norms Survey (WBGNS) 2006** is the first comprehensive nationally representative survey of gender norms and practices in Bangladesh that has both men and women in its sample. It asks the respondents questions on marriage, norms and attitudes. It is based on a sample of 5,000 adults that include 1,500 married women each in the 15-25 and 45-59 year age range, 1,500 married male heads of households men in the 25-50 year age range, and 500 community leaders (such as Union Parishad (UP) members, Imams/Moulvis (religious leaders), primary school teachers and Madrasah teachers). The samples were drawn in two stages. 91 clusters<sup>186</sup> were selected at the first stage as a subsample of the 361 clusters included in the Bangladesh Demographic and Health Survey (BDHS) of 2004. The second sampling stage selected one adult from each household. Opinion leaders were selected from among those who were resident in and around the cluster, having knowledge of and influences on the people of the cluster. On average 49 adults and 5-6 opinion leaders were interviewed in each cluster. Out of the 49 adults interviewed in a cluster, roughly 16 were married women age 15-25, 16 married women age 45-59 and 17 married men age 25-50. Interviews were conducted in April-May 2006.

**Qualitative Field Work:** Thirty-two focus groups of on average 7 participants each were conducted at the ward-level in the districts of Dinajpur, Satkhira, Sunamgonj and Mymensingh. The distribution of focus groups was as follows: four each with adolescent boys and girls (separately) in school, four each with adolescent boys and girls (separately) out of school, four each with mothers of adolescent girls from poor backgrounds, four each with mothers of adolescent girls from elite/rich backgrounds, four each with fathers of adolescent girls from poor backgrounds, four each with fathers of adolescent girls from elite/rich backgrounds. The questions were on changes in the community, changes in the lives of girls due to education, marriage practices, access to justice, participation in political processes, aspirations of young men and women, and select gender norms. Many of the questions were similar to the ones in the WBSGN 2006.

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<sup>186</sup> A cluster is a census defined village that corresponds roughly to a mouza village in rural areas and a census block (part of a mohollah) in an urban area

**ANNEX 2**  
**INSITUTIONAL ISSUES IN WOMEN’S ADVANCEMENT**

**Part A: Provisions for Women in the Constitution of Bangladesh** <sup>187</sup>

Specific provisions of the Constitution’s **Article 28** include the following.

1. “The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex or place of birth”.
2. Women shall have equal rights with men in all spheres of the State and of public life. (3) No citizen shall, on the grounds only of religion, race, caste, sex, or place of birth be subjected to any disability, liability, restriction or condition with regard to access to any place of public entertainment or resort, or admission to any educational institution. (4) Nothing in this article shall prevent the State from making special provision in favor of women or children or for the advancement of any backward section of citizens

Specific provisions of **Article 29** are as follows:

1. There shall be equality of opportunity for all citizens in respect of employment or office in the service of the Republic.
2. No citizen shall, on grounds only of religion, race, caste, sex or place of birth, be ineligible for, or discriminated against in respect of, any employment or office in the service of the Republic. (3) Nothing in this article shall prevent the State from – a. making special provision in favor of any backward section of citizens for the purpose of securing their adequate representation in the Service of the Republic; b. giving effect to any law which makes provision for reserving appointments relating to any religious or denominational institution to persons of that religion or denomination; c. reserving for members of one sex any class of employment or office on the ground that is considered by its nature to be unsuited to members of the opposite sex (ibid.)

Provisions 2 and 3 of **Article 65** pertain to women.

Article 65 (2) Parliament shall consist of three hundred members to be elected in accordance with law from single territorial constituencies by direct election and, for so long as clause (3) is effective, the members provided for in that clause; the member shall be designated as Members of Parliament.

Article 65(3): Until the dissolution of Parliament occurring next after the expiration of the period of ten years beginning from the date of the first meeting of the Parliament next after the Parliament in existence at the time of the commencement of the Constitution (Fourteenth Amendment) Act, 2004, there shall be reserved forty-five seats exclusively for women members and they will be elected by the aforesaid members in accordance with law on the basis of procedure of proportional representation in the Parliament through single transferable vote :

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<sup>187</sup> The contents portions excerpted here are from current version of the Constitution, as posted by the Prime Minister’s Office, Government of the People’s Republic of Bangladesh online, at <http://www.pmo.gov.bd/constitution/index.htm>.

Provided that nothing in this clause shall be deemed to prevent a woman from being elected to any of the seats provided for in clause (2) of this article.

## Part B: CEDAW Articles Under Reservation by GoB

### Article 2

States Parties condemn discrimination against women in all its forms, agree to pursue by all appropriate means and without delay a policy of eliminating discrimination against women and, to this end, undertake:

- a. To embody the principle of the equality of men and women in their national constitutions or other appropriate legislation if not yet incorporated therein and to ensure, through law and other appropriate means, the practical realization of this principle;
- b. To adopt appropriate legislative and other measures, including sanctions where appropriate, prohibiting all discrimination against women;
- c. To establish legal protection of the rights of women on an equal basis with men and to ensure through competent national tribunals and other public institutions the effective protection of women against any act of discrimination;
- d. To refrain from engaging in any act or practice of discrimination against women and to ensure that public authorities and institutions shall act in conformity with this obligation;
- e. To take all appropriate measures to eliminate discrimination against women by any person, organization or enterprise;
- f. To take all appropriate measures, including legislation, to modify or abolish existing laws, regulations, customs and practices which constitute discrimination against women;
- g. To repeal all national penal provisions which constitute discrimination against women.

### Article 16

1. States Parties shall take all appropriate measures to eliminate discrimination against women in all matters relating to marriage and family relations and in particular shall ensure, on a basis of equality of men and women:
2. The same rights and responsibilities during marriage and at its dissolution

## Part C: Comparative View of Changes Made to the National Policy for Women's Advancement in 2004<sup>188</sup>

Table A2.1

	National Policy for Women's Advancement, 1997	National Policy for Women's Advancement 2004.
1.	Article 1. <b>Implementation</b> of Women's Human Rights and basic Freedom	Article1. <b>Ensure</b> women's Human Rights and basic freedom .
2.	Article 7, (serial 2). "Ensure women's <b>equal rights</b> in formulating and implementing economic policies ( commercial policy, monetary policy , fiscal policy etc )"'	Article 7. Ensure women's <b>Constitutional rights</b> in formulating and implementing economic policies  (commercial policy, monetary policy , fiscal policy etc )

<sup>188</sup> At the time this report was going into print there were media reports that the GoB had reversed many of the changes to the 2004 Policy to look more like the 1997 Policy.

	<b>National Policy for Women's Advancement, 1997</b>	<b>National Policy for Women's Advancement 2004.</b>
	Article 7, (serial 5) : "Provide Equal opportunities <b>and partnership</b> to women in matters of access to <b>property</b> , employment , market and business"	Article 7 : "Provide <b>Equal opportunities</b> to women in matters of access to employment , market and business"
3.	Article 7.2 : Ensure women's equal access to and equal control over the matters which are important for women's economic empowerment, such as health, education, training, education through life-cycle, technical education , information, <b>opportunity to earn, inheritance, property</b> , credit and rights to property acquired <b>through market-management including rights to land</b> etc and enacting necessary new Laws for achieving these goals .	Article 7.2: Ensure women's equal access to and equal control over the matters which are important for women's economic empowerment, such as health, education, training, education through life-cycle, technical education , information, <b>opportunity to earn, credit</b> and rights to property acquired <b>through market-management etc</b> and enacting necessary new Laws for achieving these goals .
4.	Article 8,(serial 5) : Motivate the NGOs including women organizations to undertake campaign programs for creating the atmosphere to ensure women's active participation in politics.  Article 8 (serial 6) : <b>Make efforts for holding Direct election</b> to the increased number of reserved seats for women after the expiry of current tenure of women's reserved seats in the National Parliament in the year 2001.  Article 8 (serial 8) : Appoint significant number of Women <b>in the Cabinet –the highest decision-making level</b> , under the provision of the relevant Article of the Constitution	Dropped  Article 8: Take effective measures including increasing the women's reserved seats for ensuring women's more participation in the National Parliament.  Article 8 : Appoint significant number of Women <b>in all decision-making tiers</b> under the provision of the relevant Article of the Constitution
5	Article 9, ( serial 2) : Appoint women at the higher positions of judiciary , University grant Commission , Planning Commission including Ambassadors in the Embassies of Bangladesh .  Article 9 (serial 7) : Take all out efforts for <b>appointing 30% women</b> at all levels of decision-making including the policy level posts to ensure women's equal and full participation in accordance to the recommendations of Economic and Social Council of UN.	Dropped .  Article 9: Take initiatives for <b>gradually increasing the existing quota</b> at all levels of decision-making including the policy level posts to ensure women's equal and full participation in accordance to the recommendations of Economic and Social Council of UN.
6	Article 10,(serial 11): Enact laws to enable women to avail leave for 4 months since the birth of the child in order to ensure child's right to breast-feeding (only breast feeding for 5 months) and	Article 10 :Enact laws to enable women to avail leave for 4 months since the birth of the child in order to ensure child's right to breast-feeding (only breast feeding for 5 months) and sanction of

	<b>National Policy for Women’s Advancement, 1997</b>	<b>National Policy for Women’s Advancement 2004.</b>
	sanction of required maternity leave <b>before the birth</b> of the child.	required maternity leave <b>before and after the birth</b> of the child.
7	Article 12,(serial 4): Encourage women and provide them <b>equal access to</b> agriculture, fisheries , livestock and forestation.	Article 12: Encourage women and provide them <b>priority access-rights</b> to agriculture, fisheries , livestock and forestation.

Source: Mahila Parishad, 2005

#### **Part D: Structure and Responsibilities of the Ministry of Women and Children’s Affairs (MWCA) <sup>189</sup>**

The Ministry of Women and Children’s Affairs (MWCA) has three implementing agencies: the Department of Women Affairs (DWA), Jatiya Mohila Sangstha (JMS), and Bangladesh Shishu Academy. Among these, the Department of Women Affairs and Jatiya Mohila Sangstha are especially responsible for empowering women.

**The Department of Women Affairs (DWA)** plays an important role by implementing different programmes in 64 districts and 396 sub-districts for empowering women at the grassroot level. The main activities of the DWA are:

- Project planning, implementation and monitoring;
- Registration and assistance to the women headed grassroot organizations;
- Imparting vocational training to women;
- Assisting distressed women by providing credit and training for self employment;
- Prevention of violence against women and children;
- Follow up its activities undertaken at district and sub-district levels;
- Provide all necessary support to the Ministry of Women and Children’s Affairs (MWCA).

#### **Jatiya Mohila Sangstha (National Women Organization)**

Jatiya Mohila Sangstha (JMS) started to function in 1976 with the aim of improving the socio-economic status of women in the society. JMS is working in all the 64 districts of Bangladesh. The major activities of JMS are:

- Raising awareness among women;
- Assisting women to become economically self-reliant by imparting training for income generation and providing credit facilities;
- Assist women to establish small scale cottage industries and co-operatives;
- Liaison between government and private sector/non government aid agencies;
- Facilitating participation of women in sports and cultural activities.

#### **Bangladesh Shishu Academy (Bangladesh Children Academy)**

The Bangladesh Shishu Academy was established in 1976. It has branches in all the 64 districts and in one sub-district under each of six Divisions of Bangladesh. The main activity of the Shishu Academy revolves around developing creativity and potentials of the children. In 1994 the Government of

<sup>189</sup> All text in this Annex is excerpted from the Government of Bangladesh, Ministry of Women and Children’s Affairs website, at <http://www.mwca.gov.bd/structural.htm>.

Bangladesh declared the National Children Policy to preserve the rights, interests and welfare of the children. The National Council for Children which is headed by the Minister of the Ministry of Women and Children Affairs, is responsible for providing guidance in formulation of overall policies and implementing the National Children Policy.

2001-2010 has been declared as the Children Decade for giving utmost priority to child rights. A National Action Plan (1997-2002) for children has been formulated. "Birth Registration Award" for achieving total success in birth registration activities has been established.

### **Part E: Addressing gender issues in the World Bank's Bangladesh Portfolio<sup>190</sup>**

The Bangladesh portfolio is a diverse mix of interventions, ranging from policy-based lending, technical assistance and AAA covering a wide range of sectors of importance for reducing poverty. This portfolio review covered projects under implementation or development during the fiscal years FY00 to FY05. Bank-sponsored initiatives during this period covered the following key sectors: PREM; Human Development (consisting of education, social protection, health, nutrition, and HIV/AIDS) Agriculture and Rural Development; Social Development and Environment, Private Sector Development and Finance; Energy and Infrastructure and Water and Sanitation.

The portfolio review, conducted as a background input into the CGA, was carried out in order to analyze the ways in which gender relevant considerations and concerns have been incorporated into the portfolio. The primary objective of this portfolio review has been to document the treatment of gender issues in the projects funded by the Bank during the fiscal years FY00 to FY05 in order to identify gaps and good practices and to solicit feedback and perspectives from client partners and project staff to ensure that their perspectives on the experiences with mainstreaming a gender dimension within the Bangladesh portfolio is reflected in this review, and by extension, into the CGA.

The methodology involved a three-stage process which includes a desk review of the project appraisal documents (PADs) and other relevant documents. This was followed by interviews of Bank task team members of the selected projects and a set of field visits and interviews with key Government counterparts and NGOs.

The review finds that the social analysis sections of several projects address women's issues and propose women-specific interventions. Some operations, especially those in the education sector provide very explicit female focused interventions. Others use gender-specific indicators, although this is not uniformly practiced. Civil society organizations play a strong role in project implementation, in a number of projects they are consulted in the preparation and completion stage as well. Within the key performance indicators of some of the projects certain gender relevant indicators have been identified as follows:

- In the Primary Education Development Project II, educational achievement of girls which was below that of boys in 2002, improved to equal that of boys by 2009. Student absenteeism reduced from (estimated) 40 percent in 2002 to 20 percent in 2009 with no discrepancy between boys and girls.
- In the National Nutrition Project, severe protein energy malnutrition in children <2 reduced to five percent and incidence of low birth weight (<2500g) reduced to 30 percent.
- In the Fourth Fisheries Project, at least 25 percent of project participants in pond aquaculture development would be women. .

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<sup>190</sup> Based on a portfolio review by Shirin Jahangeer, Waafas Ofosu Amaah and Faaria Islam, 2006. Complete document available upon request.

- In the Rural Electrification Project, increased percentage of women having access to news, information regarding reproductive health, HIV/AIDS.

The main gap, as identified by the review, has been about targeting men as a part of the solution. From the documents reviewed, it was observed that hardly any operations focus on male-specific issues. But from the interviews and field visits especially with those engaged in implementation, it was revealed that a substantial amount of male support and involvement exists in the work places and communities.

The review finds that while there is sizeable interest to mainstream gender gauged among TTLs and Projects Officials, regular advisory monitoring of incorporation of gender issues with the assistance of gender specialists should be conducted. Assessment of the impact of gender related interventions on an enhancement of women's participation also needs to be undertaken. Although many projects do not explicitly spell out male participation and support, it was noted from interviews and field observations that substantial amount of such support already prevails. The review recommends that the gender impact of male participation and support in relevant projects needs to be further reviewed and documented. There are several important gender related interventions proposed in the PADs but their implementation and monitoring mechanisms were unclear. The progress of gender related interventions need to be addressed in the forthcoming supervision missions and MTRs.

## ANNEX 3 HEALTH

### A. Technical Notes

For the multivariate analysis we use five categorical variables that denote maternal care – whether received a) antenatal (ANC) care; b) iron tablets; c) trained delivery care; d) had access to care in case of complications and; e) received postnatal care for those who did not deliver at a health facility. Our explanatory variables of interest denote both the demand for as well as the supply of care. We include demographic characteristics, access to information, wealth quintile, region of residence and a number of autonomy variables in the analysis. The two supply-side variables in our analysis are a) whether the woman was visited by a health or family planning outreach worker, and b) whether there is a satellite clinic providing ANC services. We report the results of the logistic regressions in the table below.

**Table A3.1: Odds Ratios of Logistic Regression Models Predicting Use of Maternal Health Services**

	ANC-all women (Yes=1)	Iron tabs during pregnancy (Yes=1)	Trained delivery assistance at birth (Yes=1)	Whether sought professional care (Yes=1)	Did not get ANC, thought was not useful	Delivered outside of a facility
Age (ref: 15-19)						
20-24	1.05	1.20	1.23	1.11	1.26	1.12
25-29	1.15	1.61***	1.74***	1.50	1.11	1.19
30-34	1.35*	1.44**	2.23***	2.39*	1.30	1.34
35-39	1.32	1.15	2.03**	2.19*	1.25	1.42
40-44	1.30	1.44	2.21			1.25
40-49				2.39	1.45	
45-49	0.90	0.92	2.16			1.16
Children ever born (ref: 1)						
2-3 kids	0.72***	0.79**	0.45***	0.59**	0.99	0.69***
4-5 kids	0.59***	0.60***	0.33***	0.45**	1.13	0.75*
6+ kids	0.38***	0.68*	0.40***	0.47*	0.91	0.50***
Wealth index (ref: poorest)						
second	1.43***	1.18	0.94	0.94	1.29*	1.04
middle	1.61***	0.92	1.68**	1.06	1.21	0.90
fourth	2.04***	1.02	1.92***	1.47	1.29	0.97
wealthiest	2.77***	1.35*	3.05***	1.79*	1.19	1.22
Urban/rural (ref: urb)	0.59***	1.16	0.51***	0.76	1.08	1.20*
Region (ref: Barisal)						
Chittagong	1.04	0.87	0.58***	0.56*	1.24	1.80***
Dhaka	1.09	0.90	0.92	0.64	1.38	0.80
Khulna	1.17	0.81	1.42*	1.04	1.22	1.49**
Rajshahi	1.39**	1.00	0.87	0.93	1.60**	0.85
Sylhet	1.33*	1.15	0.95	1.01	1.32	1.28
Religion (ref: Muslim)	1.06	0.92	2.06***	1.34	0.66**	0.98
If had ANC (ref: no)		6.11***	3.27***	2.88***		1.93***
If had deliv asst (ref: no)						3.12***
If had visit from hx worker (ref: no)	0.96	1.42***	0.87	0.89	0.73**	1.16
If can go alone to hx center (ref: no)	1.10	1.20**	1.06	1.17	0.91	1.02
If discussed HIV/FP w spouse (ref: no)	1.11	1.18**	0.98	1.00	1.11	1.33***
If has say in own health care	1.08	0.95	0.97	1.25	1.02	1.13
Work status (ref: not working)						

Working, no cash	1.99**	1.35	1.63	0.46	1.29	0.51
Working, no say on spending	1.03	1.19	0.27***	0.23	0.61*	0.82
Working, has say on spending	0.95	0.96	0.80	0.66	1.03	0.96
If belongs to org (ref: no)	1.28***	1.24***	0.87	0.97	1.13	0.97
Respondent educ (ref: none)						
Prim incompl	1.40***	1.32***	1.30***	1.38	1.06	1.33**
Prim compl	1.76***	1.24	1.76***	1.65*	0.88	1.29
Sec incompl	2.01***	1.46***	1.75***	1.52*	1.23	1.46***
Sec compl+	5.70***	2.97***	3.08***	1.57	0.77	1.77***
Husband educ (ref: none)						
Prim incompl	1.07	1.14	0.97	0.89	0.98	0.81*
Prim compl	1.17	1.19	0.83	0.52**	1.59**	1.02
Sec incompl	1.29**	1.41***	1.20	0.82	1.14	0.93
Sec compl+	2.28***	1.67***	2.03***	1.53	1.47	1.01
If weekly media access (ref: no)	1.12	1.10	1.27*	1.53**	1.51***	1.23**
If community tv (ref: no)	0.91	1.20	1.02	0.86	1.33	1.17
If satellite clinic provides ANC (ref: no)	1.22***	1.03	1.13	1.26	1.09	1.10
If GT 1 ever-married woman in hh (ref: no)	1.12	1.09	0.95	0.99	1.37**	1.01
Cluster mean: ANC attendance	3.63***	2.20***	1.68**	1.55	0.61	1.47
Cluster mean: ANC quality of care	1.24***			1.03	1.24*	0.99
Constant	0.55***	1.10	0.11***	0.21***	1.24	0.33***

## **B. Government Policy and Programs for Improving Maternal Health**

In 1952-53, when Bangladesh was still part of Pakistan and the total fertility rate was over 6.7, the first maternal and child health (MCH) unit was established in the Directorate of Health, and lady health visitors were trained to disseminate family planning information (NIPORT 2003; World Bank 2005a). In 1965, a full-fledged national family planning program was launched, and by 1971 152 rural health centers (RHC) with beds had been built to implement the program. After independence in 1971, the Government of Bangladesh (GoB) began a major thrust designed to reduce fertility, and established a network of health facilities to implement this thrust. Based on the realization that improvements in child survival would promote greater adoption of family planning practices, in 1975 the government integrated MCH with general health services and launched a combined approach in its first population policy document. A central feature of the program was the female health worker who made home visits, to reach services directly to women.

In its First Five-Year Plan (1973-1978), the GoB placed a hospital in each of its then 64 districts, and aimed to place in each of its 4000 unions a well-staffed Family Welfare Center (FWC). Following the ICPD conference in the mid-1990s, a variety of efforts were made to improve maternal and child health. For example, a program begun in 1997 sought to increase access to trained care by training skilled birth attendants (SBAs), rather than TBAs. SBAs are selected from amongst female health workers who live in the area they work in and have a minimum of SSC plus schooling and much more advanced training. Program evaluations so far indicate that SBA presence raises the share of births attended by a trained health provider, and there are plans for scaling up the program (WHO 2004b). In 1998, the health and population sectors of the Ministry of Health and Family Welfare (MoHFW) were integrated, in order to better address the problems of maternal and child health. The aim was to provide some services available on a one-stop basis: including basic services for child and reproductive health care as well as communicable disease control and limited/simple curative care (Yazbeck 1999; MoHFW 1998). The Fifth Five-Year Plan (1997-2002), set out to expand coverage of reproductive health services such as quality obstetric care, safe motherhood improvements, contraception, and management of sexually transmitted infections and reproductive tract infections (STIs and RTIs).

More recently, the focus has shifted towards the provision of emergency obstetric care (EmOC). In 2001, the MoHFW released the *Bangladesh National Strategy for Maternal Health*, which put a heavy emphasis on reducing maternal mortality through improvements in EmOC, in addition to efforts to improve on the delivery of routine services. This strategy has also shifted away from the approach of targeting mothers in high-risk groups and, instead, adopted the “Three Delays” approach. The latter identifies the three phases in which delays might prevent pregnant women from receiving necessary care in the event of pregnancy complications. Efforts to expand the supply of services have proceeded alongside. Finally, through its PRSP, Bangladesh has committed to achieving MDG targets, including reducing maternal mortality by 75 percent and ensuring universal access to reproductive health services and, in the event of complications, EmOC.

### C. Non-Government Agencies Also Rise to the Challenge of Maternal Health

There is a growing trend of government contracting out health and nutrition service delivery to NGOs, in an effort to better reach poor and under-served areas and improve service quality. By the early 2000s, NGOs had nearly 8,000 outdoor service centers distributed through 70 percent of upazilas and serving over 15 million outpatients (Cortez 2005). The emphasis is on family planning, MCH, and general health care — provided through outpatient services, home visits and community-based service delivery. Government facilities remain the main source of in-patient care.

Most NGO facilities are located in rural areas and target poor women and children. Around three-quarters of NGO health staff lives within five miles of the health center, and are therefore able to provide services as intended. NGO clinics typically charge modest fees. According to health center managers, clients are most often exempted from fee payments for immunization and permanent-method family planning. About half of patients are also exempted for general consultation services, and 20 percent also for specialized services (Cortez 2005). Most of these NGOs have trained, supervised, and paid salaries of birth attendants, and some have provided incentives for them to accompany patients to facilities, and refer patients with complications (WHO 2004b). NGOs have also been highly involved in the delivery of some vertical programs, such as the BINP, where community participation has been highest where NGOs have worked for social mobilization (Ismail et al. 2003).

A recent evaluation (Cortez 2005) found that client satisfaction with NGO health services tends to be high, especially with NGOs that specialize in women's and children's health. This is despite the fact that only a third of them had all essential equipment and supplies. However, it found that only 1.7 percent of all clients visiting NGO facilities were from the poorest quintile of households. In comparison to public sector domiciliary service delivery, NGO services are more expensive for clients, both in fees and travel time.<sup>191</sup> Another problem is that, although NGO staff are expected to refer patients to the better-equipped government facilities, referrals are not common.

#### NGOs are important but they contribute less than 10 percent of total health expenditure

	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02
<b>(as % of Total Health Expenditure)</b>						
Ministry of Health	27.6	28.3	27.2	25.3	23.1	23.3
NGO	2.9	3.0	4.1	6.9	8.8	9.2
Household	64.1	65.1	65.7	65.1	64.8	64.2
<b>(as % of GDP)</b>						
MOHFW	0.9	0.9	0.8	0.8	0.7	0.8
NGO	0.1	0.1	0.1	0.2	0.3	0.3
Household	2.0	2.0	2.0	2.0	2.1	2.1

Note: MOHFW = Ministry of Health and Family Welfare; HH = Households

Source: World Bank, 2005c<sup>192</sup>, based on Bangladesh National Health Accounts

<sup>191</sup> Mahmud 2004; Schuler et al. 2002a.

<sup>192</sup> The Economics and Governance of NGOs in Bangladesh

## ANNEX 4 LABOR MARKET

### Technical Note on Chapter 4

**Data and Methods:** The main sources of national level labor force data in Bangladesh are the Bangladesh Labor Force Survey (LFS), and to a smaller extent the Household Income and Expenditure Surveys (HIES) and the Demographic and Health Surveys (DHS). Other surveys sometimes include a few questions on labor market participation but this is not usually their focus. In addition there are several micro studies and qualitative research findings that shed light on labor market decisions of households. The aim of the chapter is to paint a picture of gender and labor markets to contribute to the understanding of why labor force participation rates among women are so low. It addresses employment rates<sup>193</sup> in Bangladesh using primarily the LFS. The LFS have been conducted every two or three years since the early 1980s; the latest of these surveys for which data are available took place in 2002-2003. There are some concerns about measurement of labor force participation, especially women's work based on the LFS, which are discussed in the next section, including why we chose to use the LFS despite these concerns. This is followed by a detailed analysis of patterns and determinants of labor force participation in Bangladesh. We use published figures from the Bangladesh Bureau of Statistics (BBS) to track change over time and undertake a more in-depth analysis of the latest round (2002-03) of the LFS to understand the determinants. We use prime working age group of 20-55 and exclude students from our analysis. We also look only at usual status and not subsidiary status and may miss out women who engage in market work on a subsidiary basis.

We use a categorical dependent variable – whether undertook economic activity in the last year. After a detailed descriptive analysis showing the types of work women and men engage in, we conduct some bivariate analyses between key explanatory variables such as education and region. Our multivariate analysis is based on logistic regression models from which we calculate odds ratios determining the association of these and other explanatory variables with labor force participation. We then proceed to understand the determinants of wages for men and women (using ordinary least squares regression) and to see whether wage discrimination may contribute to the low participation of women in the agricultural labor market.

**Comparability across the Bangladesh LFS:** According to Rahman (2003) for a number of years the Bangladesh Labor force survey reported statistics on an extended rather than a narrow or usual definition recommended by the ILO. The usual definition asks where persons aged 10 and above who are either employed or unemployed during the reference period and any person putting in a minimum of one hour's work in family farm/enterprises for pay or profit during the reference period (previous week) is considered economically active. According to the extended definition, the clause of receiving pay or profit is waived. In 1998 the extended definition yielded a participation rate of 50.6 percent for females while the narrow rate yielded a rate of 18.1 percent. Rahman (2003) further notes that the proportion participating by the extended definition fell by about 7 percentage points for women and speculates this is likely attributable increasing school attendance among girls. The 2002-2003 survey did not ask the question of extended workforce participation.

Although difficult to detect, there may have also been accompanying changes in the instructions given to interviews, as surveys attempted to be responsive to criticisms regarding under enumerating women's work. This is suggested in some other variable distributions that vary considerably from survey to survey

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<sup>193</sup> Labor force participation rates and employment rates in most of South Asia are almost synonymous since open unemployment is so low – Bangladesh is no exception.

and appear to affect the recording of women's work much more than men's<sup>194</sup>. Table 5.3 indicates that changes from 1999/2000 to 2002/03 appear to be more dramatic for women and less so for men. We later discuss that the inordinately high proportions of unpaid female labor reported in the 2003 LFS could also point to some changes in this survey. But equally, they could be in keeping with actual trends.

We use the LFS for two main reasons:

1. Our validation exercises with labor force participation rates in the 2002/03 LFS give us confidence. LFS rates are in keeping with other nationally representative surveys. For example, when we compare the LFS rates for women with the BDHS (2004) we find very similar patterns for age-specific participation rates. Therefore perhaps, other recent studies have similarly used the LFS as well<sup>195</sup>.
2. The major problems with the LFS appear to be with comparability across surveys. For changes over time, we used published figures from the BBS. Our analysis is however based on the cross-section data set of 2002/03, in which presumably there are no real problems.

**Table A4.1: Illustrative List of Studies Measuring Labor Force Participation**

Author & Date	Year of survey	Geographical area	LFPR women (%)	LFPR Men (%)	Definition of LFPR
Mahmud, 1997	1992	Dhaka city	34	68	Same as LFS ages 10+
Salway et al, 2005	1995-97	Slum households in one thana in Dhaka city	40	N/A	Expanded definition – Currently working wives of hh heads
Hossain et al, 2004	1987 and 2000	Two-period survey of a nationally representative sample of 62 villages from 57 districts	8.8% in 1987 6.3 % in 2000	93% in 1987 85% in 2000	Population 14+ in “economic activity”
DHS 2004	2004	National	15.2%	67.5%	Age 8+ currently working
World Bank Gender Norms Survey 2006	2006	National	10.5% 13.84%	N/A	Married women aged 15-25 currently working Married women aged 45-60 currently working

<sup>194</sup> Amin, 2006

<sup>195</sup> Salmon, 2002 and Rahman (various)

**Table A4.2: Bangladesh: Odds ratio of logistic regression predicting the probability of being in the labor force**

(For individuals aged 20-55 and not attending school using Bangladesh LFS 2003)

	<b>Bangladesh Men</b>	<b>Bangladesh Women</b>
<b>Education (dummies with no education as reference)</b>		
Primary educated	1.23	0.85***
Secondary educated	0.54***	0.88***
College and above	0.31***	2.30***
<b>Demographic and Household Characteristics</b>		
Urban	0.64***	1.14***
Household head	7.33***	2.92***
Spouse of hh head	1.72	1.06
Land owned (in decimals)	1.01	0.99***
Married	3.38***	0.54***
Age	1.23***	1.06***
Age2	1.00***	1.00***
Household non-farm self-employed	1.74***	0.95*
<b>Region (Dummies with Dhaka as reference)</b>		
Barisal	2.15***	1.13**
Chittagong	1.05	1.08**
Khulna	1.09	0.98
Rajshahi	1.19	1.17***
Sylhet	0.92	1.21***

**Table A4.3: West Bengal: Odds ratio of logistic regression predicting the probability of being in the labor force**

(For individuals aged 20-55 and not attending school using NSS 55<sup>th</sup> Round 1999/2000)

	West Bengal Men	West Bengal Women
<b>Education (dummies with no education as reference)</b>		
Primary educated	1.84	0.47***
Secondary educated	1.41	0.40***
College and above	1.75	2.08***
<b>Demographic and Household Characteristics</b>		
Urban	1.54	0.72***
Household head	3.73***	5.17***
Spouse of hh head	0.09*	1.03
Land possessed (in decimals)	0.93	0.58***
Married	5.11***	0.18***
Age	1.97	1.04
Age2	0.99	1.00
Household non-farm self-employed	1.23	0.96
<b>Caste/Religion</b>		
Sc	1.07	1.48***
St	1.21	5.78***
Muslim (Ref: Hindu)	0.86	1.71***
Othe religions (ref: Hindu)	0.51	1.65

**ANNEX 5**  
**NORMS AND PARTICIPATION**

**Table A5.1: Non-government Initiatives Providing Legal Aid and Better Access to Justice**

	<b>Bangladesh Legal Aid and Services Trust (BLAST)</b>	<b>Bangladesh Rural Advancement Committee (BRAC)</b>	<b>Nagorik Uddayong (NU)</b>	<b>Madaripur Legal Aid Association (MLAA)</b>
Legal Services Provided	Litigation (legal aid) and alternative mediation, training to women mediators or Shalishkars and training also to several levels of decision-makers and citizens	Alternative mediation and legal aid through partner agencies – Ain-O-Shalish Kendro and BNWLA – legal aid cells and training to several levels	Alternative <i>Shalish</i> and legal aid. Comprised of a cross-section of society with one third of the <i>Shalish</i> members being women, especially poor women.	Legal Aid and Alternative Shalish
Volume of Legal Service Provision	8,867 complaints received from April 2003 to March 2004	30,125 complaints received in 34 districts across Bangladesh by December 2004	896 Applications received from July 2002 to June 2003.	579 legal aid cases filed in the fiscal year 2004-2005. Combined with the pending cases of the last fiscal year, the total number of cases is 1,442. A total of 10,138 alternative Shalish cases received in 2004-2005 fiscal year
Types of Cases Received	74% of the 2,364 mediation cases involved family matters 77% of complaints filed by women 79% of the 4,042 cases filed in court represented female clients.	79% of the cases received up to February 2005 concerned marital conflicts. Primarily dealing with dowry, dower and maintenance, polygamy, divorce, <i>hila</i> marriage, physical torture, land related matters, money related matters, rape, acid throwing, kidnapping, trafficking, and fraud.	Family violence, family matters, maintenance, polygamy, dowry, land related, loan repayment, minor issues and arguments that turn violence, and breaking informal contracts.	Family related, divorce, maintenance, dowry, land ownership disputes.
How the NGOs deal with complaints	Processed either through mediation or as a second choice through the filing of a court case.	If arbitration fails or if the matter is too serious a violation of human rights for arbitration, such as	Where dispute resolution through the <i>Shalish</i> is not possible NU provides legal aid to those in	Out of the total of 275 cases that have been resolved, 163 were resolved by

	<b>Bangladesh Legal Aid and Services Trust (BLAST)</b>	<b>Bangladesh Rural Advancement Committee (BRAC)</b>	<b>Nagorik Uddayong (NU)</b>	<b>Madaripur Legal Aid Association (MLAA)</b>
		rape or acid attacks, ASK selects panel lawyers to take the case to formal court and oversee the work of BRAC staff members on the cases. BRAC group members can seek free advice from the panel lawyers, the lawyer's fees are covered by BRAC.	need and cases proceed to formal court.	the Court, and 111 were resolved locally. 68 cases have been registered/docu mented. 936 cases were pending in the 2004-2005 fiscal year.
Follow-up Work	BLAST keeps records of its cases and follows up on cases after a settlement has been reached.	BRAC staff required to follow-up on every case six months after the settlement or mediation agreement was reached.	NU keeps records of all <i>Shalish</i> complaints. → A Legal Aid Committee monitors all <i>Shalish</i> decisions in the locality every three months to assess the successes and areas for improvement for NU programs.	The project has followed up on all resolved and pending cases to check if the verdicts are implemented in the grassroots and how the plaintiff's social, family and economic life is affected afterwards.

Source: Hassan, 2006

## ANNEX 6

**Table A6.1: Prevalence of domestic violence as evidenced in select studies from Bangladesh**

Author/s and Year of Publication	Survey/Study Year and type of sample	Prevalence
Schuler et al, 1996	Reproductive aged, economically disadvantaged rural women  Quantitative national survey in BRAC and Grameen villages	Lifetime experience: 47% In the last year: 19%
Schuler et al, 1996	Reproductive aged, economically disadvantaged rural women  Ethnographic research in six villages in two regions between 1990 and 1994	In the last year: 38%
Hadi, 2000	Married women < 50 years experiencing sexual violence in 70 villages in 10 districts	In the last year: 27% Sexual violence during pregnancy : >33%
Steele, et al, 2001	Ever married women reporting during a baseline survey from an experimental site in 15 villages in 1993	31.6% (period unclear)
Koenig et al, 2003	Current violence by husband or in-laws in Sirajganj and Jessore	Current experience: 42%
Bhuiya et al 2003	Data collected from ICDDR,B field workers about ever-married women in their neighborhood – reporting by key informants	Ever heard of violence to neighbors as recalled by key informant: 50.8%
Bates, et al, 2004	1200 married women of reproductive age (< 50 years) in six villages	Lifetime experience: 67% In the last year: 34.6% During pregnancy: 17.7%
DHS 2004	Nationally representative sample of husbands of women in the reproductive age-group	Ever been violent 73.5% Violent in the last year 36.5%
Ahmad, 2005	Currently-married women, aged 15-49	In last 4 months: 14.5%
WHO multi-country survey, 2005	ICDDR,B and Naripokkho conducted of women 15-49 in one urban (Dhaka) and one rural (Matlab) site	Lifetime experience: 39.7% and 41.7% in urban and rural sites respectively  Physical abuse in last 12 months 19% and 15.8% in urban and rural sites respectively
World Bank Survey on Gender Norms and Marriage Markets, 2006	Nationally representative sample of two cohorts of ever married women – 15-25 years and 45-60 years and male heads of households in the same community	Lifetime experience  Older women: 24% Younger women: 30% Men reporting violence: 43%

We use three categorical dependent variables for our analysis – (a) whether experienced violence [or in the case of the men’s sample, whether inflicted violence] (b) whether it is acceptable that the wife be hit for not cooking the meal and (c) whether the woman feels safe moving about at all times within the settlement. The first variable denotes actual experience; the second is an attitudinal variable and the third a perception variable.

**Table A6.2: VIOLENCE: Variable Means**

Variable	Older Women (45-60)	Younger Women (15-25)	Men (25-50)
<b><i>Dependent Variables</i></b>			
Husband ever been violent to wife (Dependent Variable for Model 1)	0.24	0.30	0.43
Husband can beat wife if meal not prepared (independent variable for model 1 & dependent variable for Model 2)	0.15	0.12	0.06
Safe going out at any time in the settlement (Dependent Variable for Model 1)	49.0	38.0	..
<b><i>Independent Variables</i></b>			
Age (also a squared term for age in the models)	49.67	21.52	38.26
No education (reference)	0.64	0.23	0.27
Primary educated (Dummy)	0.22	0.31	0.28
Post-primary (Dummy)	0.14	0.46	0.35
Self/wife allowed personal cosmetics (Dummy 1=if owns either lipstick, powder or snow)	0.31	0.86	0.48
Self/wife currently practices purdah (Dummy)	0.84	0.84	0.85
Wife’s native village nearby (Dummy)	0.57	0.60	0.55
Spouses should have equal edu (Dummy)	0.49	0.54	0.59
Urban (Dummy)	0.48	0.50	0.48
Spouse’s education (in years)	4.01	4.91	4.00
HH size	5.21	4.92	5.06
Barisal (Dummy)	0.07	0.06	0.06
Chittagong (Dummy)	0.18	0.16	0.17
Khulna (Dummy)	0.12	0.13	0.12
Rajshahi (Dummy)	0.23	0.28	0.26
Sylhet (Dummy)	0.07	0.06	0.06
Asset Quintile 1 (reference)	0.19	0.20	0.16
Asset Quintile 2 (Dummy)	0.16	0.22	0.19
Asset Quintile 3 (Dummy)	0.18	0.18	0.23
Asset Quintile 4 (Dummy)	0.21	0.20	0.22
Asset Quintile 5 (Dummy)	0.27	0.20	0.20
Muslim (Dummy)	0.91	0.93	0.91
Dowry paid (Dummy)	0.07	0.47	0.16
Woman employed (Dummy)	0.15	0.13	
Age at first marriage (in years)	14.18	15.14	23.14

**Table A6.3: Women ever experienced spousal violence by division and cohort**

	Barisal	Chittagong	Dhaka	Khulna	Rajshahi	Sylhet
Older women 45-60 years	25.51	24.1	27.5	34.07	16.78	11.79
Younger women 15-25 years	28.01	24.52	32.19	41.23	27.62	21.51
Average	26.76	24.31	29.845	37.65	22.2	16.65

Source: WBGNS 2006

**Table A6.4: Determinants of the experience of and attitudes to violence**  
Odds ratios based on logistic regression models predicting ever experienced spousal violence (women) or ever inflicting spousal violence (for men) and attitudes to violence

	Model 1 Reporting Spousal Violence (Ever)			Model 2 Husband entitled to beat wife if meal not prepared		
	Older Women (45-60)	Younger Women (15-25)	Men	Older Women (45-60)	Younger Women (15-25)	Men
	Odds Ratios			Odds Ratios		
Age	1.04	2.60**	1.18	1.24	0.96	1.40*
Age squared	1.00	0.98**	1.00	1.00	1.00	1.00*
Primary educated	0.77	0.94	1.59***	0.61*	0.68	0.82
Post-primary	0.68	0.69*	1.17	0.77	0.59*	1.04
Self/wife allowed personal cosmetics	0.59**	0.48***	0.71**	0.99	1.00	1.94**
Self/wife currently practices purdah	0.65*	0.78	0.63**	0.92	0.91	0.34***
Wife's native village nearby	1.16	1.23	1.23	0.63**	0.59***	1.10
Spouses should have equal edu	1.36*	1.28*	1.48***	1.11	0.78	0.96
Urban	1.42*	1.36**	1.23	1.27	0.73	1.27
Spouse's education	0.94**	0.97*	0.96	0.94*	0.96	0.85***
HH size	0.94	0.96	0.96	0.95	0.94	1.05
Barisal	1.73	1.27	1.08	2.50*	1.04	1.25
Chittagong	1.10	0.70	0.73	2.06*	0.79	1.41
Khulna	1.44	1.58*	2.20***	1.37	1.12	6.94***
Rajshahi	0.51***	0.63**	2.32***	4.61***	2.81***	5.84***
Sylhet	0.83	1.05	1.06	10.08***	6.08***	0.35
Asset Quintile 2	0.95	1.24	0.89	1.28	1.04	0.81
Asset Quintile 3	0.83	1.01	0.66*	1.53	2.14**	0.54
Asset Quintile 4	0.81	1.09	0.53**	1.50	1.57	0.64
Asset Quintile 5	0.74	0.52**	0.53**	2.03*	1.16	0.46
Muslim	1.93*	2.45***	1.46	1.96	0.92	2.48*
Dowry paid	1.86*	1.46**	2.08***	1.44	0.98	0.53*
Age at first marriage	0.96	0.89***	0.97*	0.85***	0.91*	1.03
Husband can beat wife if meal not prepared	0.59*	0.65*	1.64*			
Woman employed	1.30	1.31		1.51	0.92	

**Table A6.5: Determinants of women’s perception of safety in the village**  
**Odds ratios based on logistic regression model predicting feeling safe while going out at any time**  
**within the settlement**

	<b>Older Women (45-60)</b>	<b>Younger Women (15-25)</b>
Safe going out at any time in the settlement	Odds Ratio	
Age	1.14	0.86
Age squared	1.00	1.01
Respondent primary educated (dummy – ref: not)	1.29	0.75
Respondent post-primary (dummy – ref: not)	1.10	0.89
Owns personal cosmetics (ref: not)	0.60***	1.25
Currently practices purdah (dummy – ref: not)	0.98	0.70*
Native village nearby (dummy – ref: not)	0.60***	0.74**
Spouses should have equal education (dummy – ref: not)	0.57***	0.73**
Urban (dummy – ref: rural)	0.51***	0.44***
Husband’s education (in years)	0.99	1.01
HH size (continuous)	0.91***	0.97
Barisal (dummy-ref: Dhaka)	0.79	1.11
Chittagong (dummy-ref: Dhaka)	2.00***	1.36*
Khulna (dummy-ref: Dhaka)	0.45***	0.76
Rajshahi (dummy-ref: Dhaka)	0.52***	0.39***
Sylhet (dummy-ref: Dhaka)	0.17***	0.14***
Asset Quintile 2 (dummy-ref: poorest)	1.01	1.17
Asset Quintile 3 (dummy-ref: poorest)	1.37	0.92
Asset Quintile 4 (dummy-ref: poorest)	1.66*	1.40
Asset Quintile 5 (dummy-ref: poorest)	1.42	0.99
Muslim (dummy-ref: non-Muslim)	0.58***	0.81
Dowry paid (dummy – ref: not)	1.05	1.19

## ANNEX 7

### MARRIAGE

**Table A7.1: Odds Ratios from logistic regression predicting payment of dowry**

Wife more educated than husband	1.35**
Respondent primary educated	0.98
Respondent post-primary educated	0.62**
Currently practices purdah	0.82
In-laws better off than natal family	1.00
Urban	0.83
Barisal	0.49**
Chittagong	1.08
Khulna	0.65**
Rajshahi	2.92***
Sylhet	0.20***
Assetquin2	0.74
Assetquin3	0.63**
Assetquin4	0.59**
Assetquin5	0.34***
Muslim	0.73
Age at first marriage	1.03
Currently employed	1.30

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