

# 7

## *Rural Bangladesh: Sound policies, evolving gender norms, and family strategies*

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**B**angladesh made rapid progress in increasing access to basic education, achieving gender parity in primary and secondary school enrollment, and closing the gap between urban and rural children during the 1990s. The adult literacy rate rose from 34.6 percent in 1990 to 51.2 percent in 1998 (Bangladesh Bureau of Education Information and Statistics 1992; UNICEF 1998, cited in Nath and Chowdhury 2002). Primary enrollment doubled between 1985 and 2001 (Wils, Carrol, and Barrow 2005), and the number of primary schools nearly doubled in the 1990s. By 2001 the gross primary enrollment rate was 97.5 percent, with no disparity between boys and girls (estimates of the net

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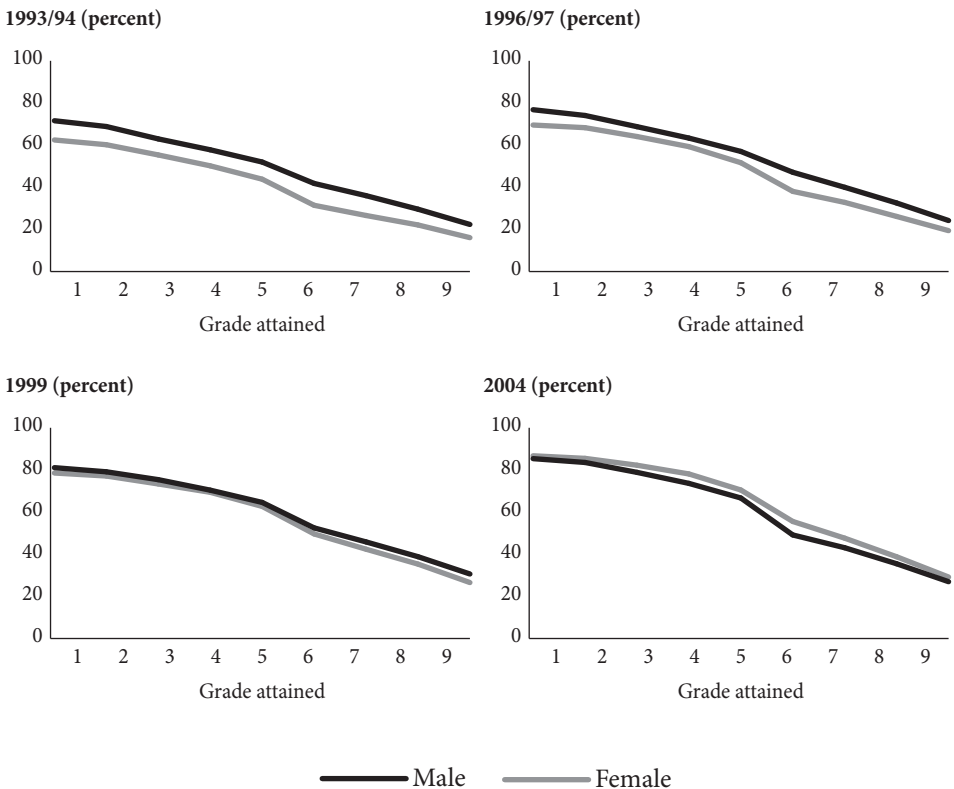
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**Table 7.1. Male and female enrollment in Bangladesh, 2004 (percent of relevant age group)**

Age	Male		Female		Total
	Urban	Rural	Urban	Rural	
6–10	81.1	83.0	83.2	86.9	84.4
11–15	63.0	66.9	65.9	71.3	68.2
6–15	72.6	75.5	74.0	79.4	76.6
16–20	33.3	29.2	32.2	22.0	27.0
21–24	26.2	14.5	11.3	5.1	11.1

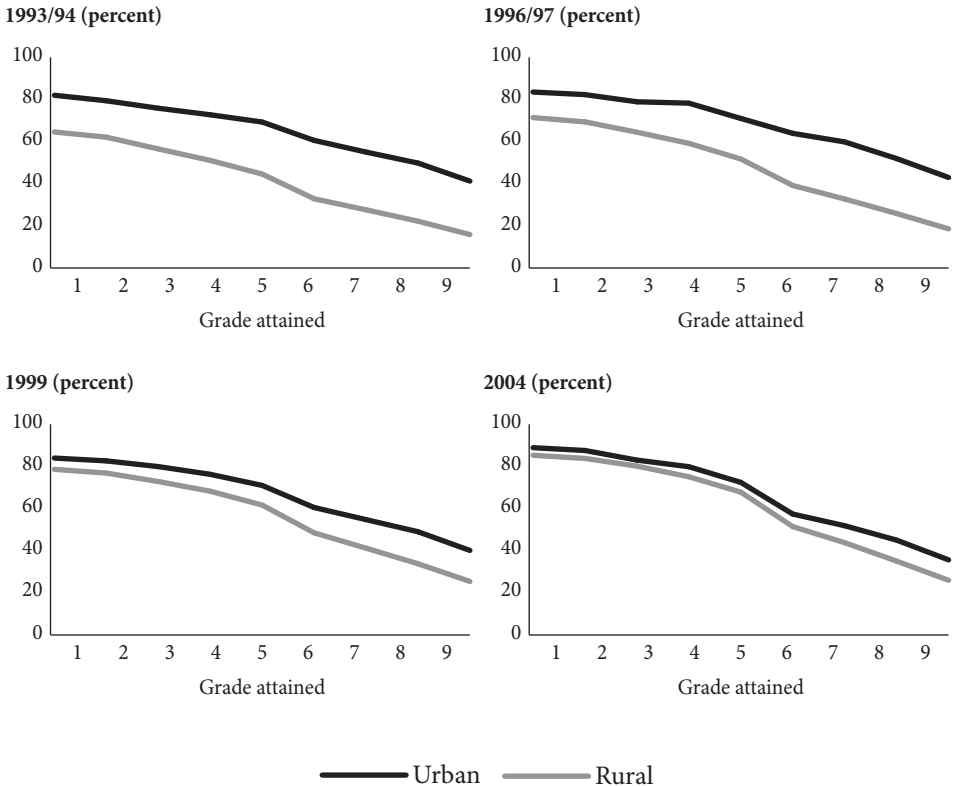
Source: Bangladesh Demographic and Health Survey 2004, cited in NIPORT, Mitra and Associates, and ORC Macro 2005.

**Figure 7.1. Grade attainment by 15- to 19-year-olds in Bangladesh, by gender**



Source: Academy for Educational Development analyses of Bangladesh Demographic and Health Survey data.

**Figure 7.2. Grade attainment by 15- to 19-year-olds in Bangladesh, by urban/rural location**



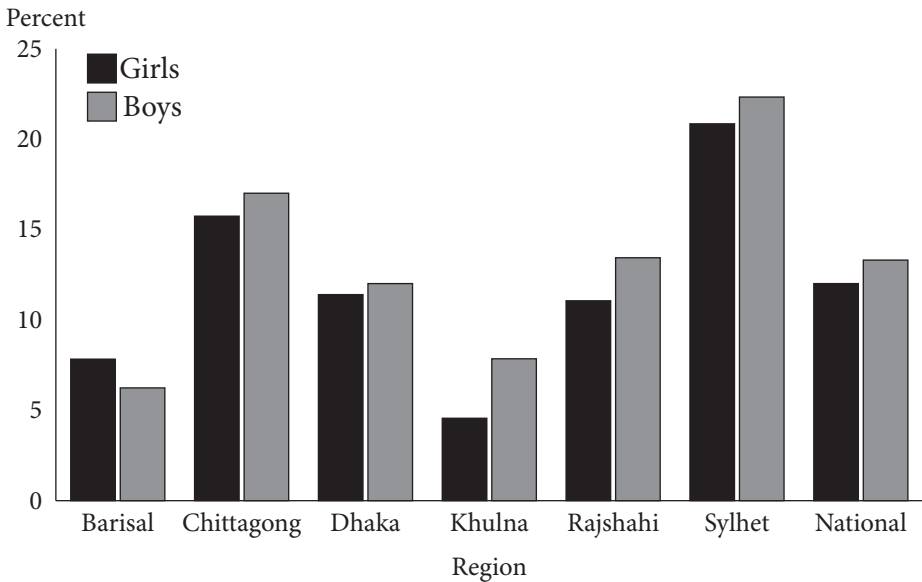
Source: Academy for Educational Development analyses of Bangladesh Demographic and Health Survey data.

enrollment rate range from 75 percent to 87 percent) (World Bank 2003a). Data from the 2004 Bangladesh Demographic and Health Survey (NIPORT, Mitra and Associates, and ORC Macro 2005) show an advantage for girls and rural children through age 15 (table 7.1).

Whereas near parity in enrollment had been achieved between primary school-age girls and boys as early as 1993/94 (NIPORT and others 1994) and among children through age 15 by 1996/97 (NIPORT 1997), girls' educational attainment caught up with boys' relatively recently. In 1993 the percentage of girls completing each grade level was less than the percentage of boys, but by 2004 girls were ahead at every grade level through the end of secondary school (figure 7.1).

Similar progress took place in reducing rural/urban disparities. Although attainment levels of rural children were still slightly lower than those of urban children

**Figure 7.3. Percent of 15- to 19-year-old males and females in Bangladesh with no education, by region**



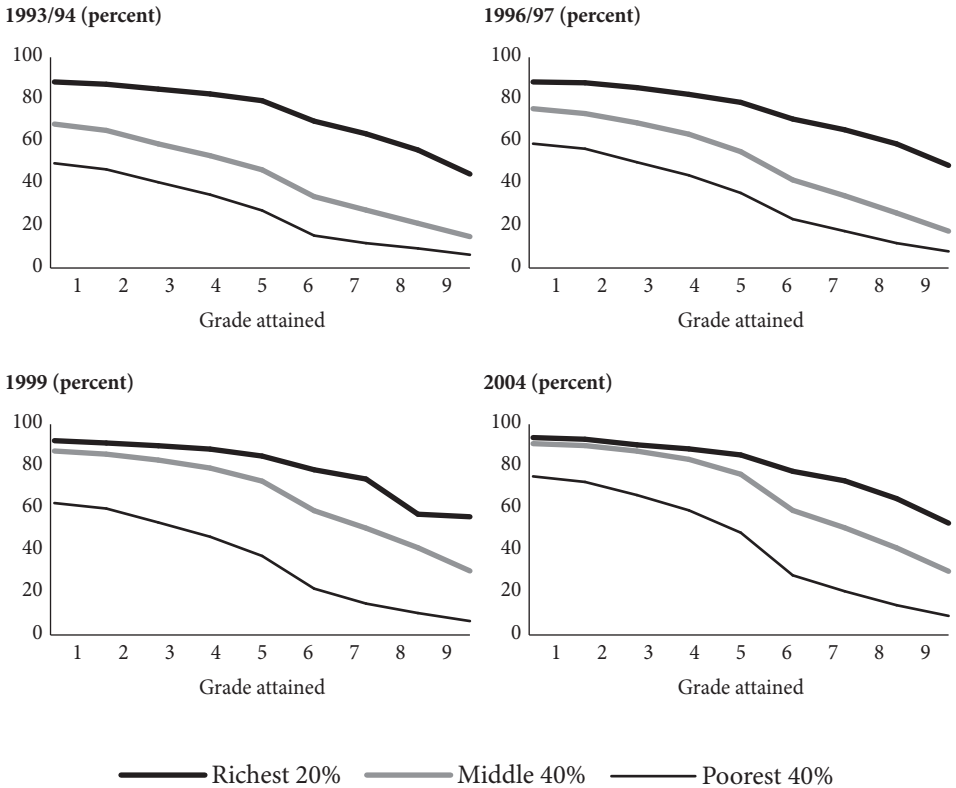
Source: Academy for Educational Development analyses of Bangladesh Demographic and Health Survey data.

in 2004 (figure 7.2), children in rural areas surpassed urban children in primary and secondary enrollment (see table 7.1).

Despite these achievements, economic and regional disparities in basic education remain. Bangladesh has a relatively small proportion of ethnic minorities and geographically isolated villages, where access to education is far below the national average: a survey by Education Watch identified villages in remote areas with net primary enrollment rates as low as 20 percent (Ahmed and Nath 2005). Studies have found similar disparities in dropout, repetition, completion, and attendance rates—but, notably, not gender-based disparities (World Bank 2003a). Results from the Bangladesh Demographic and Health Survey also show marked differences across geographic regions in access to education (figure 7.3). Consistent with World Bank findings, however, the percentage of 15- to 19-year-old girls with no education is slightly less than the percentage of boys with no education in all but one region.

The results of the 2004 Bangladesh Demographic and Health Survey also show the persistence of economic disparities in education. Although the gap in attainment between children from the wealthiest 20 percent of households and those from the middle 40 percent narrowed between 1993 and 2004, the gap between the middle and the poorest 40 percent widened (figure 7.4).

**Figure 7.4. Grade attainment among 15- to 19-year-olds in Bangladesh, by household economic status**



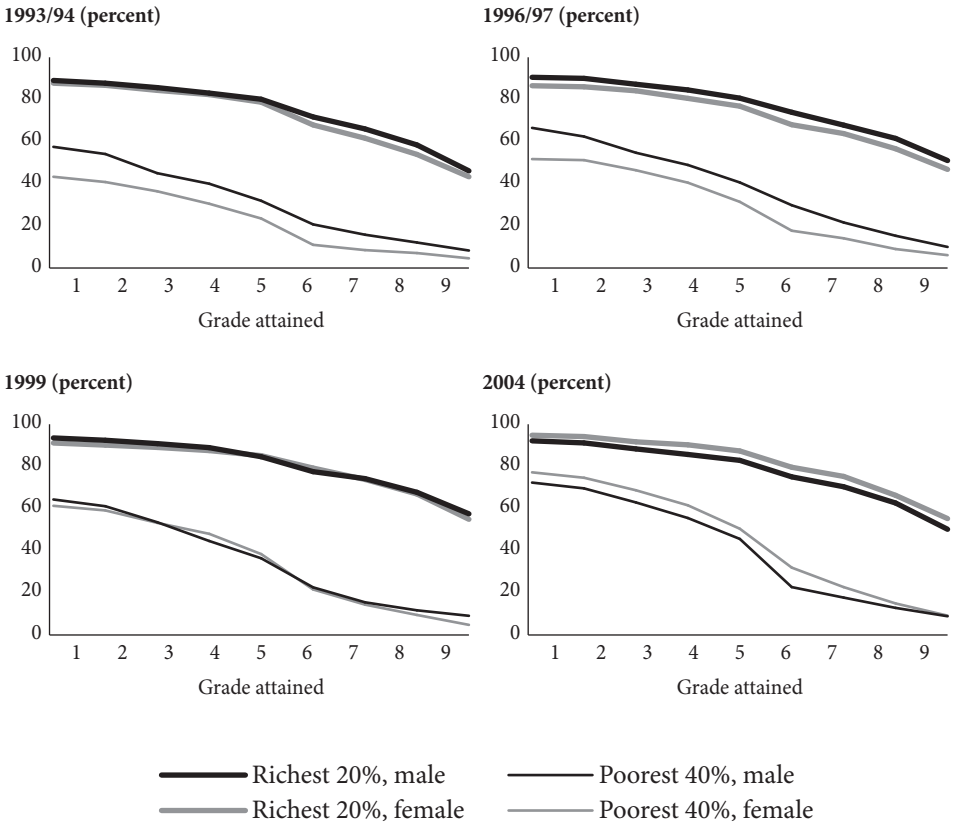
Source: Academy for Educational Development and World Bank analyses of Bangladesh Demographic and Health Survey data.

Poverty and gender do not appear to interact to create greater disadvantage for girls from the poorest families. In fact, among the poorest 40 percent of households, levels of educational attainment are now higher among girls than among boys, a change since the mid-1990s (figure 7.5).

Recent assessments have been conducted by the Academy for Educational Development (Wils, Carrol, and Barrow 2005) and the Campaign for Popular Education. They attribute Bangladesh's progress in increasing access to primary school during the 1990s to the targeting of programs by government and nongovernmental organizations (NGOs) to rural children, particularly rural girls.

Research suggests that gender disparity in education becomes less pronounced as income rises (Herz and Khandker 1991; King and Hill 1993; Schultz 1987). Because

**Figure 7.5. Grade attainment among 15- to 19-year-olds in Bangladesh, by gender and household economic status**



Source: Academy for Educational Development and World Bank analyses of Bangladesh Demographic and Health Survey data.

it would take many years for income growth to reduce gender disparity in most developing countries, however, it is important to determine whether this could be accomplished more quickly through policy interventions (Khandker, Pitt, and Fuwa 2003). A variety of policies, programs, and secular trends underway since the late 1980s appear to have had a dramatic effect in increasing educational participation and eliminating the gender gap in Bangladesh, at least among younger age groups. Supply-side factors have clearly played a role, but with the possible exception of the female secondary school stipend program, it would be difficult to isolate the effects of any single policy or social factor in these changes. Qualitative data, described in a following section, suggest a synergism among them.

## Policy and program interventions in the education sector

The government of Bangladesh established a policy of free and compulsory primary education in 1990. In 1992 it started a project designed to institute reforms advocated by the Education for All movement, with support from the World Bank, the Asian Development Bank, and a number of bilateral donors. Through this project the government built new schools, rehabilitated old ones, developed new curricula and textbooks, and introduced other reforms. The government now operates about 38,000 primary schools (GroundWork Inc. 2002a).

NGOs have also been very active in promoting basic education in Bangladesh. Many nongovernmental primary schools were operating even before the government's network of primary schools was in place; in 1991 the government encouraged the establishment of more of these schools. Those that are registered receive textbooks and salary support from the government (GroundWork Inc. 2002a).<sup>1</sup>

One of the country's largest and most prominent NGOs, Bangladesh Rural Advancement Committee (BRAC), started a rural education program in 1985; by 2004 it had established more than 31,000 primary schools (in which about 11 percent of the country's primary school children are enrolled), as well as 16,000 preprimary schools. BRAC is known for its innovative teaching methods and its use of creative strategies to enable girls from the poorest rural families to attend school (flexible hours, schools located close to children's homes, involvement of parents, the teaching of practical skills) (BRAC 2005; Wils, Carrol, and Barrow 2005).

Other policy measures employed since the early 1990s to address poverty- and gender-based differentials in access to education include food for education programs; secondary school stipends for girls; screening of curricula and textbooks for gender bias; affirmative action measures, which nearly doubled the number of female teachers recruited; and a variety of communications initiatives. A government food for education program started in 1993 provided 15 kilograms of wheat and 12 kilograms of rice per month to 2.28 million children (20 percent of primary school pupils) in rural areas. Attendance rates increased substantially after the program was introduced. A 1999 Campaign for Popular Education (CAMPE) assessment found little significant difference in attendance between program and nonprogram schools, however, and highlighted a number of flaws in the targeting of the subsidies (GroundWork Inc. 2002b; World Bank 2003a). The program was subsequently abandoned in favor of monetary stipends, which were increased in size in 2002 and targeted to both boys and girls in poor families throughout rural Bangladesh. Households of qualifying pupils

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1 To become registered, private schools must meet several criteria, including a minimum number of students and teachers, acquisition of a plot of land, and provision of service for at least two years. Once registered they must follow the curriculum established by the government. The government provides textbooks and 80 percent of teachers' salaries. A new school cannot qualify if there is already a school within a two-mile radius (GroundWork Inc. 2002a).

receive 100 takas (about \$1.75) a month for one pupil and 125 takas a month for more than one pupil (World Bank 2003a). Participants in a study by the author frequently mentioned the secondary school stipends as a factor influencing parents' decisions to send daughters to school, but they did not mention the primary school stipends, which may not have been in place in the study communities before 2005.

The government's secondary school stipend program, begun on a pilot basis and expanded nationwide beginning in 1994, provides funds to participating schools in rural areas. The program is intended in part to delay marriage and childbearing. Small monetary stipends are provided to girls in grades 6–10 who remain unmarried, maintain a 75 percent minimum attendance rate, and achieve a score of at least 45 percent on yearly examinations (GroundWork Inc. 2002b; World Bank 2003b). Annual stipends initially amounted to \$18–\$45 per student but were reduced to \$5–\$16 by 2001. The funds are intended to cover full tuition and lodging, examination costs, and an increasing proportion of school fees, textbooks, stationery, uniforms, shoes, transport, and kerosene for lamps (although rural parents in the author's study sites typically said the amount was insufficient to cover all of these costs). A recent analysis based on two cross-sectional household surveys in a set of villages finds that the stipend program increased girls' secondary education substantially and had no discernable effect on diminishing the enrollment of boys in school (Khandker, Pitt, and Fuwa 2003).

A variety of community mobilization and mass communications initiatives have been undertaken to encourage female school attendance and combat the gender-related norms and attitudes that have traditionally inhibited girls' school participation. These include both national-level campaigns and school-level projects. One example is the Female Education Awareness Program, supported by the World Bank, through which the government implemented a variety of communication initiatives to encourage secondary schooling for girls. The program used a mix of communication channels (radio, television, print materials, and face-to-face communication) to disseminate messages to fathers and older men in rural communities and to motivate female teachers and other school officials to understand and implement the girls' stipend program and to engage in outreach activities with parents (Cabanero-Verzosa, Middlestadt, and Schuwartz 1993).

Another communication effort is the Meena Communication Initiative, funded by UNICEF and other donors. This initiative uses a girl cartoon character to raise awareness among teachers, parents, and school children of gender inequality and the human potential of girls, through television and radio programs, films, print materials, and cultural events (GroundWork Inc. 2002b). In one episode a boy and his sister trade places for the day after an argument over food in which their grandmother defends her favoritism of the boy on the grounds that his work is harder. The girl has a pleasant day wandering the fields with the family's cattle while her brother struggles to perform household chores. In other episodes the girl uses her wits and educational skills to help her family—by reading the instructions on a package of seeds, for



example, or checking the accounting in a bill of sale and discovering that her parents have been cheated. Behavior-change communications aimed at increasing gender awareness and encouraging girls' schooling have been very widely disseminated in Bangladesh, but no impact studies are available.

### **Policies, programs, and opportunities for women in other sectors**

The case of Bangladesh suggests that policies and secular trends in sectors other than education can also have an impact on female education, particularly those that influence gender roles and aspirations for women. Massive efforts were made in the health sector during the 1980s and 1990s to promote high-impact primary health care interventions, such as oral rehydration, child immunization, and family planning. As part of these efforts, from 1978 to 1997 the government hired and trained married women to distribute contraceptives door to door and encourage rural couples to practice family planning. Most of these women worked in their own or nearby villages. As many as 28,000 of these workers were employed at any given time throughout the country; roughly three-fourths of them worked directly for the government, with the rest working for NGOs (Phillips and Hossain 2003).<sup>2</sup>

NGOs have been active in Bangladesh over the past quarter century, particularly in rural areas. The official count of NGOs as of mid-2001 was 23,623, with 36 operating nationally (World Health Organization Southeast Asia 2004). These organizations have provided opportunities for rural women through formal and nonformal education, health, skills training, legal and political awareness raising, and microcredit. About 22 million rural women in Bangladesh are involved in microcredit organizations (World Bank 2004), the great majority of them nongovernmental. The garment industry, established in 1983, employed 240,000–600,000 women by the mid-1990s (Bhattacharya 1996; GroundWork Inc. 2002b). Both microcredit and garment work have benefited large numbers of Bangladeshi families, in the process helping alter gender boundaries in families and communities.

### **Qualitative data sources**

The author's research project on intergenerational relationships, gender, and marriage in rural Bangladesh included two sets of interviews that shed light on the evolving perceptions of and demand for female education. The first set included 55 in-depth

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2 Contraceptive prevalence in Bangladesh increased rapidly, from less than 8 percent in 1975 to more than 50 percent in 1999/2000, and the total fertility rate declined from more than six to a little more than three children per woman between the late 1970s and the early 1990s (NIPORT, Mitra and Associates, and ORC Macro 2001).

interviews (3 with men and 52 with women) and 14 group discussions (2 with men and 12 with women), conducted between 2001 and 2003. These interviews aimed to explore qualitatively the influence of policies and programs on gender relations at the household and community levels. The second set, conducted between 2002 and 2005, included 117 in-depth interviews (35 with men and 82 with girls and women) and 4 small-group discussions with girls and women. These interviews addressed the factors influencing the timing of marriage and childbearing, issues closely linked with female education.

The interviews were conducted by a team of three female Bangladeshi researchers and one male Bangladeshi researcher, all with extensive training and experience in ethnographic research methods. The long duration of the research in these sites enabled the field researchers to develop considerable rapport with residents of the study villages. The researchers used a combination of tape recordings and field notes to generate written transcripts in Bangla, which were translated into English and coded thematically by the investigators.

The sites were three villages (two in Rangpur District in northern Bangladesh and one in Magura District in the west central region) with a total population of about 4,000. No particular characteristics distinguish these villages from others in Bangladesh (Bates and others 2004). When the research began in 1991, there were few opportunities for women's employment or social participation outside the home. A vigorous family planning program was underway and reproductive norms were starting to change, but contraceptives were delivered door to door by female workers, so that family planning could be promoted without confronting the norm of female claustration. Microcredit programs had been established in two of the villages (and, within a few years, all three), and rice-processing centers near two of the villages employed a few women.

Since that time the villages have been exposed to many additional influences that appear to be reshaping ideas about gender as well as perceptions and behavior related to female education. These influences include direct promotion of girls' education, voter participation campaigns, promotion of health and family planning services outside the home, and mass communications aimed at reducing son preference and gender-based discrimination. Employment opportunities have also expanded somewhat. Although gender inequality still prevails in almost all spheres of life, change is apparent in these villages, especially in terms of women's physical mobility, concepts of women's roles and potential, and the perceived value of female education.

### **Evolving gender norms**

The data reveal the widespread perception that women are changing—that they are better educated, better informed, more daring, and more resourceful than they used to be. Study participants described some of the women in the three villages as well

informed about the world and able to move about with confidence in public space, contribute to household income, secure employment, or prosper economically through self-employment. They described certain women as articulate, confident, logical, and persuasive in speaking with their families and with strangers. While some study participants, especially men, showed ambivalence about this new “smarter” type of woman, their remarks were mainly positive.

The descriptions of women’s changing nature and the positive valuation of women who were able to talk persuasively, work outside the home, and interact in the public sphere are striking in light of traditional gender norms. Even a generation ago, men in Bangladesh were responsible for virtually all dealings with the world outside the family, as they still are in many families. Submissiveness and modesty were highly valued in women and still are in most contexts; men’s use of violence against their wives continues to be widely condoned in cases where women are viewed as disobedient. Traditionally, Bangladeshi women did not conduct business transactions or interact with formal institutions, and this is still the case in many families. More traditional and hierarchical gender roles persist in some families and, even in families where women have become more dominant and influential, this is typically not the case in all spheres of their lives. Nonetheless, an evolution in women’s roles and aspirations is very apparent.

Study participants explained the changes they had observed in women’s nature and behavior both in terms of adaptation to economic, environmental, and social stress and as a response to new opportunities and resources, such as microcredit, health and family planning services, and education. Although a number of the individuals identified as “smart” women by study participants were illiterate women involved in NGO programs, many described the emergence of the “smart woman” and the advancement of women in general as a result of girls’ access to education. The “educated” type of smart woman was accorded higher status (Schuler and others 2006b).

### *Changing norms regarding girls’ education*

Many interviews from this research project illustrate how changing ideas about women’s roles and potential are increasing demand for female education and educated women. A retired illiterate rickshaw driver spoke about how his illiterate wife had to work to obtain his release when he was imprisoned on a false murder charge. He said that various people had cheated his wife without her realizing it. This experience had made him realize the importance of educating his children “so that no one could outwit them.” The man said that it was impossible to secure employment in the public sector without paying a bribe and that he intended to arrange a job for his daughter once she completed her education, even if he had to pay, just as he intended to do for his sons.

His daughter was asked if she had a specific objective in attending school or did so only because everyone else did. Smiling, she replied “Apa [sister], when you are

educated you become *koto boro* [such a big shot]. I want to travel around the whole country once I have an education. . . . I'm on track. I hope to pass the SSC [secondary school certificate exam], then get myself admitted to college and then university."

The girl's adult brothers were now supporting their father at a higher standard of living than the family had had when the children were growing up. The father's interest in educating his daughter seemed to arise primarily out of concern for her own future. A substantial minority of parents interviewed also expressed the hope of receiving support from their daughters if the daughters could be educated enough to become employable. This is especially noteworthy given the persistence of son preference and the traditions of patrilineal inheritance and exogamy. In most but not all cases, the parents who invested in their daughters' education in the hope of receiving financial support from them lacked sons or had sons who were doing poorly in school or had left school after completing only a few years.

Discussions about desirable qualities in a wife or daughter-in-law and accounts of marriage decisionmaking showed a growing demand for educated brides. Many parents felt that educating their daughters would improve their chances of marrying well and being treated well in their marital homes, as well as making it possible for them to work and support themselves if something went wrong in their marriages. A young married woman explained, "Nowadays illiterate girls who have not gone to school have no value. When they visit a girl's house to see the [prospective] bride, the bridegroom's side first asks her parents about her educational level. If a girl is not educated, even an illiterate man would not want to marry her."

Many study participants also said that educated mothers could help their children with their studies, in some cases obviating the need for private tutors. Many parents believed that their children had little chance of passing exams for secondary school or attaining good scores without private tutoring.

### ***Spread of the female education norm***

With the cost of girls' education offset by government stipends, there were many cases in which younger daughters were permitted to stay in school past the age at which their older sisters had been married off. Many parents had begun sending their daughters to school mainly because other parents were doing so, implying that a critical mass, or "tipping point," for normative change may have been reached in these communities. A young mother of a five-year-old girl said she planned to send her daughter to school soon and would keep her there at least through the fifth grade. Even after the interviewer probed for further information, the woman said nothing about the potential benefits of education. She said only that all of the parents in the community were sending their children to school, so she would do the same.

A recently married 18-year-old talked about changing norms when asked why her parents had delayed her marriage while her older sisters had been married at ages 12–15. "My father thought it was unnecessary for girls to read and write, but in my

case he did not object. . . . None of my peers were sitting idle at home, so I also went to school. Now it is better for girls. They don't have to pay fees—the government finances it. . . . Everyone has had some schooling, at least up to the eighth or ninth grade. No one would want to marry an illiterate girl, so they are sent to school.”

Although some questioned the quality of the education their children were receiving or wondered whether education really would lead to employment, virtually no one in the study questioned the value of education for girls. Their main reservations had to do with the costs of schooling and the potential dangers of mixing with boys.

### ***Importance of role models***

The influence of role models was apparent in many parental decisions regarding children's education. Study participants talked about the attributes and lifestyles of people who were better off, characterizing wealthy women as gentler and more refined and wealthy families as less violent and more harmonious. They hoped that education would enable their daughters to attain these qualities and lifestyles, as well as find employment and support their parents.

One example was a rickshaw puller who worked in the district town. “I was poor, and [in those days] nobody like me could even think of educating his children,” he explained, “but I dreamt I would educate mine when I saw the students in front of their schools. I used to carry the daughter of a *daktar apa* [female doctor] to and from her school. That *daktar apa* had such a nice manner! Educated people are usually well behaved, and they talk differently. We illiterates do not even know how to talk. So I dreamt of getting my children educated.” His wife added in a separate interview, “One of my brothers-in-law is an educated person. He has a job in a government [grain storage facility] and is very well off. His example, too, made me want to get my children educated.” One son had completed high school and the other had completed college. Both had found low-level but (in the eyes of this family) reasonably well-paid jobs in Dhaka. One daughter was in the 10th grade; the other had recently failed her high school matriculation exam and was therefore about to be married. “I do not feel sorry that she failed to pass the exam. I think it was a great accomplishment for us that she could study as far as she did,” the girl's mother said with a happy expression.

One woman interviewed had a niece who had completed secondary school and then trained as a nurse. The niece had used her earnings to rebuild her parents' house and help her father buy land and her two brothers get jobs. No dowry was demanded when she married. Concerned about her own family's future, the aunt encouraged her own daughter to study in the hope that she too could become a nurse. Her two sons were indifferent students. She hoped her daughter could eventually help the family financially and also believed that education would enable her daughter to find an educated husband who would treat her well.

A woman with no sons told the interviewers, “A girl in that village [across the road] has a job with BRAC [a prominent NGO]. I’ve heard that many girls nowadays are getting jobs. Seeing and hearing this, we are educating our daughters.”

Asked what had inspired her to send her daughters to school and support the continuation of their education, the mother of a recently married 20-year-old woman explained that her neighbor’s daughter had gotten a job as a supervisor in a textile mill in a nearby town after passing her secondary school examination. The girl had then arranged jobs for her brother and sister in the same mill. She later married a fellow mill employee, and her parents were not obliged to provide a dowry.

Another mother, determined to educate her daughter, said, “As my younger sister is a school teacher, the marriage proposals that are coming for her are not tied to demands for dowry.” Kabeer (2001) quotes a young garment worker in Dhaka as saying, “How can they ask for dowry to marry us? We are the dowry.”

### ***Re-evaluation of life choices***

Many study participants reinterpreted past decisions or said their lives might have been better if they or their children had continued in school (Schuler and others 2006a). Many parents and siblings, including women who themselves had been married at a young age, had resolved to delay marriages of daughters or sisters and to encourage them to continue their studies. In several cases siblings lobbied on behalf of their younger sisters, and a few had provided economic assistance to help them stay in school. A 17-year-old who had been married at 15 said, “I couldn’t get an education and had to work as a maid in another’s home, so I was made to marry, but I’ve told my sister to get an education. My mother got her admitted to the BRAC school.”

### **Local perspectives on policy and program interventions**

The nature of study participants’ exposure to interventions promoting gender equity and girls’ education and discouraging early marriage and childbearing was explored directly and indirectly. Villagers were asked how they knew about the minimum legal age for marriage and the disadvantages and risks associated with early marriage and childbearing when they mentioned them in explaining their own strategies and decisions. The most frequent sources of information mentioned after “others in the village” and “own experience” were radio and television programs. One such program, called “Happy Family,” (originally developed to promote family planning) was, according to one high school girl, “broadcast so often that people listened to it whether they wanted to or not.” Study participants also mentioned their health and family planning workers, who reinforced the messages broadcast through mass media and encouraged parents to educate their daughters. In some cases health workers held discussions with groups of women about the disadvantages of early marriage, stressing family strife as

well as health risks. A woman whose daughter had been married at the age of 19, after completing the 10th grade, recounted, "That health worker-apa showed us a picture one day and said that when a girl is married at an early age, then she becomes sick (as in the picture) during her birth delivery, and the baby as well as the mother may die during the delivery. Besides that, the family is submerged in unrest and the husband-wife relationship deteriorates. They always quarrel and argue with each other. And the wife does not recover easily from illnesses. If she recovers from one illness, she becomes sick with another. I can still remember her words clearly."

The influence of the government secondary school scholarship program on parents' decisions to keep daughters in school beyond the primary level was obvious; many girls in the three villages would not have been able to continue in school without this financial support. One of many examples of this influence was an account by an impoverished father who said he felt humiliated because of his own illiteracy and poverty. "I can't meet my children's desires. I can't give them three meals a day, let alone give them anything beyond the bare necessities. I can't even buy a sari for my wife," he told the interviewer. "But without spending much money, I can at least fulfill their desire to learn [because of the secondary school stipends]."

The government actively promoted the stipend program in the three villages and encouraged girls to remain in school, drawing on familiar negative scenarios from rural life to make the point. A 17-year-old girl in the 10th grade said that "government people" often came to her school in connection with the stipend program. "Sometimes a woman officer comes too. She talks neatly, [pointing to the interviewer] like you. She asks us to get educated. She tells us that if a girl is educated, her husband cannot torture her." Asked to clarify what she meant by "torture," the student continued, "Husbands often beat and scold their wives for nothing. To get dowry, they beat their wives and force them back to their fathers' homes, but if wives are educated, husbands are usually afraid to do such things."

Local officials appeared to exercise some discretion in setting out the parameters of the stipend program. According to two female students in one village, if a student's attendance fell below 75 percent, he or she had to provide a letter stating the reason for the absence, pay a fine of five taka a day, and receive five strokes of the cane. In addition, to receive the stipend female students had to remain unmarried. These girls believed that early marriage was a punishable offense and that a girl could file a civil suit against her parents if they tried to get her married before she completed the 12th grade.

In one village, school children were lectured on the legal and human rights and the health aspects of early marriage and childbearing, and girls were given posters to place on the walls of their homes. One girl proudly showed the interviewer two posters on the wall of her family's house. One poster read, "One is not old at 20, so do not marry before that age," the other read "Do not delay—send your daughters to school today." Asked whether everyone was able to read these posters, the girl explained that all children studied at least up to the fifth grade and could therefore read the posters out loud to



adults. (As if to illustrate the point, several children who stopped by the house while the interviewer was there proceeded unprompted to read out the words on the posters.)<sup>3</sup>

The stipend program and related efforts to encourage girls to enroll and stay in school (as well as to discourage early marriage and childbearing and reduce gender inequality) have influenced parents' aspirations for their daughters. These policies have also influenced girls' own aspirations and, in some cases, their sense of their rights and entitlement. One mother was interviewed while tending goats. Two of the goats belonged to her sons and were purchased with the sons' own earnings; the third was purchased by her daughter, using the funds from her educational stipend. The daughter then prevailed upon her parents to buy her books and school supplies with their own money, arguing, according to her mother, "As parents, it was your responsibility to incur my educational expenses. Why should I spend my money? You should buy me a goat in exchange for the money I have spent from my stipend to buy the books and notebooks." "Look, Apa," her mother told the interviewer, smiling, "It is dangerous to get my daughter educated, because she has learned well how to safeguard her own interests!"

Villagers thought about policies and programs and developed their own ideas about both the government's motivation and the programs' impact (Schuler, Bates, and Islam 2001, 2002). Asked his opinion about the government's rationale for promoting delayed marriage of girls, one father replied, "The government has established so many schools and colleges for the girls and provides them education free of cost. If the girls are married early, then who would study in all these schools and colleges?" He later added, "You [the female interviewer] are now doing a job because you have educated yourself well. . . . Many girls from our village are going to Dhaka to get jobs in garment factories. All of this has been possible because of education."

The illiterate mother of two sons and five daughters whose daughter used her stipend to buy a goat speculated that the scholarship program was related to population and environmental concerns. "Were it not for the government's girls' stipend program," she told us, "girls might all have had to sit idle at home. Their parents might have bought some goats for them to rear so they could be married with the sale proceeds. Think about it, Apa, how many goats would there have been in our village in that case! The goats might have spoiled all the farms, and then what would all the Bangladeshi people have eaten?"

### **Family strategies regarding female education, employment, and marriage**

The three villages have undergone changes in social norms and norms concerning women's employment and marriage over the past decade or so. These changes can be

<sup>3</sup> The young woman added that some students used the posters to make book covers rather than putting them up on their walls, because their families felt the display of photographs or drawings of human beings was un-Islamic.



seen in study participants' explanations of their strategies and decisions regarding the education of daughters.

### ***Women's income and power within the family***

When we began our research in the three villages in 1991, there were few opportunities for women to earn incomes in or near their rural communities. Modest but important changes evolved as microcredit organizations for women expanded and men allowed their wives and daughters-in-law to leave the home to gain access to the financial resources these organizations offered.

About 22 million rural women in Bangladesh are involved in microcredit organizations (World Bank 2004). In the three research villages, 20 percent of married women under the age of 50 belonged to such organizations in 1994; by 2002 the figure had risen to 38 percent (another 11 percent were former members). Microcredit helped draw women out of their homes and into the public sphere, as members are typically required to meet weekly and interact with mostly male program officials. It also increased their ability to generate cash incomes. Even when loans were handed over to husbands for investment, there was usually some recognition that the money was available to the family because the woman had officially taken the loan (Hashemi, Schuler, and Riley 1996; Kabeer 1998).

During the 1990s many of the women who belonged to microcredit organizations, as well as some who had been left out or had excluded themselves because their poverty made them appear as likely defaulters, took up various types of income-generating work. Using data from a 1992 national survey of women in villages with and without microcredit programs, we constructed an index of eight indicators of women's empowerment, measuring such dimensions as economic security, involvement in household decisionmaking, and freedom of movement. We found that women who said they made substantial contributions to their family's support were more than seven times as likely to be empowered as those who did not and that women who both contributed and belonged to microcredit organizations were more than twice as likely to be empowered as those who merely contributed (Hashemi, Schuler, and Riley 1996).

Qualitative data also show that earning an income can bring about positive changes in women's lives. In the very poorest families, men sometimes deserted their wives and small children for long periods, and the women's impoverished relatives were often disinclined or unable to take them in. When these desperate women began earning, husbands returned (for better or worse), and the women also had greater options for living with natal relatives. Many women in more stable situations also achieved recognition for their contributions to family well-being, in a setting in which noncash domestic contributions are typically undervalued, as well as a greater sense of self-worth. As women helped one another gain access to employment or health and other services, the role as intermediaries became another source of social recognition and personal fulfillment (Schuler, Bates, and Islam 2002).

Thus it appears that women's social capital increased during the 1990s, despite only modest economic improvements in most rural communities and the persistence of extreme gender inequality in almost all aspects of life. A similar phenomenon has been documented among young women working in the garment industry in urban areas (Kabeer 1991, 2001; Amin and others 1998). Unlike garment workers, who are usually required to have at least a few years of education, the majority of the women in credit programs and those earning cash income in our research villages had no education. In our 1994 survey 83 percent of women in microcredit programs and 73 percent of those earning cash income had no education.

When we compared data on women's engagement in income-generating work in 1994 and 2002 in the three villages, we were surprised to find that only 40 percent were earning in 2002, compared with 65 percent in 1994. In qualitative interviews many women who had previously worked outside the home (in rice-processing centers, on road maintenance crews, or as vendors) said that the unskilled work was extremely physically taxing and that they had lost their strength and health as they aged. Others had stopped working because they were no longer desperate for the income or willing to compromise family prestige and undermine the chances of arranging desirable marriages for their children, many of whom had by then reached marriageable age.

Growing aspirations of and for young women may explain why few younger women have stepped in to take the place of the older women who left their jobs. Whereas microcredit and unskilled labor used to be seen as virtually the only options for women to increase their perceived value and influence within their marital families, education potentially provides a more attractive way for young women to enhance and secure their positions. Many of the mothers who were involved in microcredit programs or unskilled wage employment initially began to work out of desperation. They found the work both exhausting and socially demeaning, even though it gave them personal satisfaction, social skills, and networks. Many later came to believe that the options available to their daughters through education would be better. In a number of cases, husbands and mothers-in-law had forbidden young married women to follow in their mothers' footsteps by working outside the home out of concern for family prestige.

### *Marriage strategies*

The marriage of daughters tends to be a matter of extreme, even obsessive, pre-occupation in rural Bangladeshi families, especially among the poor, as Arends-Kuening and Amin (2001) observe. In our study sites, several women with daughters of marriageable age stopped working in rice-processing centers out of concern that the stigma associated with that type of work would diminish their chances of negotiating favorable marriage alliances for their children. One such woman said she had done this work for more than seven years and that her son, then in his late teens, had begun

working as a bicycle “van” driver. He convinced her that the family would be better off subsisting on his income alone because marriage proposals were starting to come in for his 15-year-old sister.

In another case a mother gave up her work in a rice-processing center for fear of creating complications for her recently married daughters. “I do not do work in the *chatal* [rice-processing center] now because I’ve gotten both my daughters married into good families,” she told the interviewer. “I do not do work in the *chatal* because my daughters might lose their prestige. People will taunt them, saying, ‘Your mother is working in a *chatal* and good women do not work in *chatal*s.’” Although these examples all involve work in rice-processing centers, women who performed other types of unskilled labor outside the home, such as road maintenance, were subject to similar disapproval because of the contact with men that such work entails.

The following case also illustrates how decisions regarding the education of daughters are often linked with economic strategies and social aspirations. In a society in which cousin marriages are viewed as normal, a 17-year-old girl was very upset because her aunt (the wife of her mother’s brother) saw her family as socially inferior and forbade her male cousin to marry her. According to the young woman, “When that boy told his mother that he wanted to marry me, she replied, ‘I would never bring a rickshaw driver’s daughter as my daughter-in-law.’ I was deeply hurt by that comment of my aunt. My father may be a rickshaw driver, but does that mean he is not a human being?” The girl’s mother was also offended. “We do not know how to read and write,” she told the interviewer. “We are illiterate, and nobody values us. Only educated people have value in society. And nowadays illiterate girls cannot get married to a good boy. . . . My husband is a rickshaw driver, and many people say to us, ‘How good a boy will you get for a girl who is a rickshaw driver’s daughter?’ But I am sure that when she passes the IA [intermediate exam], nobody will brand her as a rickshaw driver’s daughter. . . . If I can manage to get her through the matric [matriculation exam] and if she can manage a job in a garments [garment factory] in Dhaka and earn 2,500 to 3,000 takas [about \$40–\$50] a month, people will take her as their daughter-in-law seeing her monthly salary. I will not have to pay any dowry.”

“I have a piece of land,” she continued, “but if I sell that for her dowry, then what will happen to my son? I would not be able to bring him up well. He is illiterate. I have to do something for him, so, I am educating my daughter. Then she can get a job, and we can marry her without paying dowry. . . . I am seeing everywhere in the neighborhood that sons do not look after their parents but the daughters do. My husband still drives rickshaw because he has the capacity to do that. But what will happen when he loses his ability to work? If we can manage to do something now that would provide for our future, then we will not need to worry.”

Another mother explained, “If my daughters did not have any education, then I would have had to marry them to van pullers or cobblers. . . . If I married my daughter to a van puller or a cobbler, she would have to begin each day being tortured physically

by her husband and go to sleep at night again being physically tortured. These people do not have any sense of gentleness. But if a girl gets a husband with an educational background, there will be no quarrels or physical torture, and the girl will be happy in her married life.”

Another mother was frustrated because her daughter had failed the secondary school certificate exam. She was trying to persuade the daughter to resume her studies so that she could eventually pass. She hoped that her cousin, who worked in the government nutrition department, could arrange for her daughter to get a job providing nutritional supplements to pregnant women in her village. The daughter could then marry well without a dowry, which the family could not afford. The mother explained with tears in her eyes, “My own home is like a hell on earth. . . . If I had been educated, I would have been able to feed myself by getting a job, and I would not have had to tolerate this oppression. I would have left this place and returned to my father’s house with my daughter and my son. . . . The smallest thing out of place and [my husband] begins scolding and beating me. I have learned from my own life!”

A father trying to educate his three daughters and five sons shared several stories of female education resulting in desirable marriage alliances. “One of my cousins who has a B.A. married a college professor. One of my nieces, who was studying for her B.A., was married to a *madrasa* [Islamic school] teacher. Another niece was married to a boy who works for a company in Dhaka. With education, girls can easily be married off to educated boys with jobs, and they can have happy lives.”

A 17-year-old girl told us with enthusiasm, “If I can get a proper education, I can get a good, educated boy as my husband. He will be able to get a job, and I can live in a good environment. . . . What I mean is an educated environment. I can live in a town.” She cited the example of her cousin, who had passed her intermediate exams, married a man with a bachelor’s degree, and moved to the district town.

The increasing value given to female education is also becoming evident in women’s strategies regarding their sons’ marriages. One study participant said she and her husband had not been able to educate their children because of their extreme poverty—and, by implication, because they did not recognize earlier the potential value of education. Although illiterate, she was intelligent and determined and managed to improve the family’s economic condition through her own efforts. She had taken up a variety of income-generating activities and persuaded her husband and her sons, when they got older, to take on various jobs and make a series of small investments, which later paid off. “Everything you see in this house was created by me,” she said with great pride. “My husband is not so intelligent, so I have had to look after everything, and my sons are like their father, so I have to look after their interests too.” She explained sadly that her educated daughter-in-law had left her illiterate eldest son. “I chose her and took her into my home, because I thought my family would prosper if my daughter-in-law was an educated girl. She was very intelligent. I behaved very well with her and arranged things to accommodate her likes and dislikes. . . . I had thought

that if we had an educated girl as a daughter-in-law we would get good counsel from her. . . . but she did not want to live with us.” Appeals to a local official and the girl’s father to persuade her to return failed. Despite the humiliation her family suffered as a result, the mother was more wistful than bitter. “Every household needs such a girl as their daughter-in-law. . . . If she came back even now, I would welcome her into my home.”

While most study participants maintained that they would have to provide a larger dowry if they educated a daughter beyond a certain point because she would have to marry a young man with equal or higher education, virtually every respondent said that education had become a valuable asset in a girl and the lack of education a disadvantage for employable girls (see Arends-Kuenning and Amin 2001; Kabere 2001). Although relatively few girls in the three villages had jobs that required education, as many of the previous examples illustrate, a few successful role models can have a powerful influence on aspirations and decisionmaking.

### **Limits and precariousness of changes underway**

In counterpoint to the optimism displayed in so many of the study participants’ statements, other themes in the interview transcripts highlight significant barriers that remain in the evolution toward greater gender and economic equity in educational participation and achievement in Bangladesh. For example, even with the secondary school stipends, many of the most economically stressed families found it difficult to bear the full costs of their daughters’ educations, especially as their daughters entered their middle and late adolescence. Many girls, as well as boys, drop out at the primary school level, despite the incentive for parents to keep daughters in school long enough to benefit from the secondary school stipends. As the CAMPE study documents, even “free” education costs money. The average parent in that study paid nearly as much annually per student as did the government. Their costs included textbooks and notebooks, private tutors, examinations, admission/readmission, and other fees (GroundWork Inc. 2002a). Lack of transparency has been identified as one important cause of this economic burden on parents, with 80 percent of respondents in the CAMPE study reporting that they paid fees for events such as examinations and games and nearly all reporting that they paid for textbooks (GroundWork Inc. 2002a). In our study, parents mentioned transportation costs, clothing (many felt that school demanded a higher standard of dress than their children would normally wear at home), tutors, and exam fees. Many parents felt that private tutoring was essential for their children to have a reasonable chance of passing their exams.

Indeed, poor-quality instruction and large class sizes have been found in a number of studies (GroundWork Inc. 2002a; World Bank 2003a; Ahmed and Nath 2005), including one by Education Watch that found private tutoring, often by primary

school teachers themselves, has become common practice. Forty-three percent of the students in the study areas employed private tutors, with proportions increasing with grade level, family economic status, and the presence of sons (Ahmed and Nath 2005). The same study finds that verbal and physical abuse of students is a common occurrence, in some cases causing students to leave school permanently (Ahmed and Nath 2005).

In addition to the monetary costs to parents and the physical and psychological costs to female students, the perceived risk associated with keeping adolescent daughters in school and unmarried was a recurrent theme in our interviews with parents. Sex outside marriage is considered immoral and shameful in Bangladeshi society, especially for girls. Once girls reach menarche, they are seen as dangerously seductive and vulnerable to men's predations. Even unsubstantiated gossip regarding a sexual liaison can harm a girl's marriage prospects and result in increased dowry demands (Schuler and others 2006a). Poor parents see themselves as less able than wealthier parents to protect their daughters from premarital sex and scandal. The scarcity of employment opportunities, especially in rural areas, reinforces the social dependence of women on marriage.

## Conclusions

Women in Bangladesh understand very well that their expanding roles and capabilities are developing in a context in which men still dominate in most spheres of life and that women generally lack property rights and control over income (Schuler and others 2006b). The absence of social and economic alternatives to marriage for women compound these perceived risks. As a result, many parents experience great anxiety when they postpone a daughter's marriage to enable her to stay in school (Schuler and others 2006a).

The hope and optimism about the future expressed by so many parents and daughters in speaking about their life strategies, and the roles of education and employment in these strategies, are particularly striking in light of the few women from the study villages who hold the types of jobs these families aspire to for their daughters and the scarcity of such jobs, especially in rural areas. The many statements that bribes must be made to obtain such jobs, especially in the government sector, reveal a related barrier that poor families must consider when weighing the costs and possible benefits of keeping a girl in school. These ongoing constraints notwithstanding, the case of Bangladesh offers important lessons regarding the potential to create synergies among policies and programs across sectors such as health, education, and civil society and governance.

The data suggest that a pattern of reverse causality (Lloyd 2005), or a "virtuous circle," is emerging between female education and increased gender equality and that

policies to promote gender equality and discourage early marriage can have an impact on education. Changing ideas about gender (what makes a good wife and daughter-in-law, how women can best contribute to their families, how important it is for married women to be able to support themselves if something goes wrong in their marriages) are increasing demand for female education, as scholarships bring girls' education within reach of lower economic groups and the marriage market shifts in favor of brides with more education. Increased education among young wives, in turn, is influencing how people think about gender and age at marriage. Because it is socially unacceptable in Bangladesh to keep unmarried adolescent girls home unless they are in school, interventions to keep girls in school can help delay marriage and childbearing. Policymakers and program designers have been able to build on this synergy. One hopes that additional employment opportunities for women can be created before the current optimism and willingness of economically deprived families to take chances and invest resources in female education begin to fade.

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