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# PROFILE OF WOMEN IN BANGLADESH

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## FOREWORD

This paper was written under contract to the USAID mission in Bangladesh. It represents a brief summary of research done by others on women in Bangladesh. I have relied on a wealth of sources—studies published elsewhere, papers presented at meetings and seminars in Dhaka, and the experience of many observers of the Bangladesh scene working in different fields in Bangladesh. I have not carried out original field-level research in this study; rather, I have tried to learn from some of the many people who have done so, and to distill some lessons from their hard work.

I am grateful to USAID, first for giving me the opportunity to carry out a study which I found fascinating, and second for the steady support they gave me in my work. Turra Bethune and the AID librarian especially deserve my thanks.

Many other friends, colleagues, and students of Bangladesh have given me their wisdom and helped me form my own ideas. It is hard to single out a few, but I must especially mention Jahanara Haq, Rowshan Jahan, and other members of Women for Women, whose written work and conversation were of inestimable value; Hamida Hussain, Salma Sobhan, Therese Blanchet, Alauddin Chaudhury and Catherine Lovell.

These and many others have produced the information in this report; the opinions, and any errors of judgement, are mine alone.

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## SUMMARY

The conventional wisdom tells us that women are disadvantaged in Bangladesh. There are fewer of them than men - 48.5 percent of the population; more of them die in childhood, leading to a sharply lower life expectancy at birth; they are ill more often, and die in greater numbers, especially from intestinal diseases; the burden of frequent childbearing—nationwide, about 5.6 per woman—leaves them increasingly under-sized and malnourished as they grow older. Almost all marry, and marry young—though the age at marriage has been steadily rising, and now averages somewhat over 16, according to government figures.

Legally women have many of the same rights in Bangladesh that they have come to take for granted in the West: the right not to be discriminated against, for example, to hold property, and to seek gainful employment. However, in vital areas of personal status—marriage, divorce, child custody - religious law treats them as subordinate to men. Social custom generally accords them less than the legal rights to which they are entitled.

Between forty and fifty percent of primary school-age girls go to school—a share that has probably risen over the past decade or two, but not as fast as the apparent demand for education would suggest. Many drop out after only a year or two—perhaps as many as three-fourths—owing to their heavy workload at home, discouragement in school, and possibly a nagging feeling on their families part that, beyond a token year or two, school as presently constituted does not impart enough useful skills to be worth the sacrifice.

The percentage of girls going to secondary school has fallen in the past decade, however. Women still constitute a tiny percentage of students above that level.

The religious education system probably reaches more women than the regular school system. Nonformal education efforts have reached quite a number of women, with varying mixtures of functional education and literacy. They have had some success in reducing the dropout rate, but have had problems both in staff recruitment and in choosing marketable skills for the functional education program.

Women's contribution to the family and national economy is substantial—and largely unacknowledged. They are responsible for most of the post-agricultural work which takes place inside the family compound, and for livestock and poultry maintenance. One village estimate places their economic contribution roughly equal to the value of agricultural production of the village.

Women's outside employment in the rural areas includes both agricultural and non-agricultural employment: services, light manufacturing, and occasionally trade. They are paid little and less than men for the same work. In the cities, women are joining a growing number of

industries, especially the garment industry. Those with more education find jobs in teaching, medicine, and government service—but the numbers are still tiny.

Few women own land, and very few claim the inheritance rights to which Islamic law entitles them. Many, in the rural areas, have animals, usually, poultry, cattle or goats. Surprisingly many apparently save, typically either by keeping back food from the supply they have for the family or by complicated trade transactions. These savings, and the transactions on which they depend, are usually kept secret from their husbands, and sometimes rely on outright deception. There is a women's financial network, which provides loans to other women, and which again is secret from men. Access to credit from the regular institutions is rare, except for the group-type programs such as the Grameen Bank and Swanirbhor, both of which have emphasized loans to women.

Credit in rural Bangladesh depends, almost universally, on personal relationships. Loans may be used to finance current consumption in the lean season, for emergencies, for investment (in an animal or some form of business), more rarely for land. Loans, sale of assets, or savings are used to pay for weddings.

Women live in a different social world from men—and rural women in a different social world from urban ones. There is a world of multiple dependencies—above all on the family support network, with their fathers, husbands, and sons its most important members; but also on the more powerful families in the area, on the weather, and on the crops.

They bear heavy responsibilities, but in their world view these are not acknowledged in any positive sense, but only as sources of potential guilt. They are expected to keep the household going in good times and bad, and their behavior and moral character are held responsible if anything happens to their children. They expect to progress through well-defined roles as their life goes on—daughter, wife, daughter-in-law, mother-in-law, finally widow—but as most families are now apparently nuclear, at least after the first few years of marriage, the support implicit in this structure has weakened perceptibly.

Sickness and health exist on the borderline between the physical and the supernatural or moral. Women are believed to be especially vulnerable to the evil actions of various malevolent spirits. The purdah system is designed in part to reduce the risks they believe they face from those mysterious beings. Sickness is in any case thought of, not as an organic ailment, but as something which prevents a woman from fulfilling her expected role—sterility, for example, or stillbirth, rather than chronic and debilitating ailments like diarrhea.

In women's world, change is probably slower than many development scholars have given it credit for -- but it is coming nonetheless. The pressures of poverty on the family and traditional values are an important source of change.

Another is education. Indeed, I believe that this is the area in which women's development can have the greatest impact on the country's future. Education, formal and informal, is the vehicle for conveying the productive skills which people in Bangladesh—men as

well as women—need to increase their income. Since women bear the greatest responsibility for keeping the household going and for preparing the next generation of adults, exposing them to the idea that they can learn, change, and be productive is likely to have an impact on their children as well. In spite of the skimpy and ambiguous information we now have on the relationship between education and other development variables, it is hard to imagine major social development in a setting in which so few of the girls have been educated. Finally, one observer after another—those optimistic about Bangladeshi development and those pessimistic about it—cites the strong desire among villagers for education, of girls as well as boys. Whoever makes education more accessible and relevant for girls will be providing a service people know that they want.

Several areas seem to me to deserve further study :

- Techniques for nonformal education, especially for imparting literacy skills to rural girls.
- The school curriculum.
- The tradeoffs, in both education and employment, between finding opportunities which fit into women's current roles and creating deliberate competition for a woman's role as mother.
- The relationship between primary or nonformal education and subsequent income earning potential.
- Techniques for better resource mobilization for and from rural women.
- Different approaches to recruitment of field personnel, including especially different proportions and roles of urban, educated workers and rural, less educated ones. (This issue is common to many aspects of development work.)
- The impact of male migration to the cities and to the Middle East on women's roles and on fertility.

Because a major study on industrial employment for women is due out shortly, I have not listed topics in this area, but the new study may give rise to further questions.

## I. DEMOGRAPHIC INFORMATION

Several successive censuses confirm the "conventional wisdom" one hears about the female population Bangladesh: women form a minority of the population, are less well nourished and more likely to be ill, marry young, and bear large numbers of children. Most live in rural areas, a trend even more striking for women than for men.

### Population figures :

Table 1 gives the figures for the population of Bangladesh, male and female, urban and rural, as they appear in the 1981 Census. In the country as a whole, they number 43.6 million, or 48.5 percent of the country's population of 89.9 million. They form a minority of the population at every age group, and in every religious group. They are young: the percent under age 14 is 46.8 percent---virtually the same as for men (46.5 percent).

Data from the area not covered by the MCH/Family Planning program in Matlab Thana note a sharply higher infant death rate for girls than for boys (120.3 and 105 respectively in 1983). This translates into a life expectancy at birth that is sharply higher for men (52.8 years) than for women (48.1 years). The impact on both sexes of infant mortality is stark: children who have reached the age of 4 can expect to live on average until age 64, and at that point there is essentially no difference between the life expectancy of men and women. It is noteworthy that 29 percent of all recorded deaths are of children under one year old, and over half were children four or under.<sup>4</sup>

### Marriage :

Marriage is virtually universal (see Table 2): according to the census, less than 1 percent of women aged 40-44 have never married. The corresponding figure for men is just under 2 Percent. The median age at marriage has risen steadily over the past 50 years: for women, it has gone from 12.6 years in the 1931 census to 16.8 years in the 1981 census, and for men from 19.0 to 23.9 years over the same period.<sup>2</sup> The trend is encouraging---but sobering when one considers that the legal minimum age for women was raised to 18 from 16 in 1983.

Marriage terminates relatively early, however, especially for women. The 1981 census shows 17.4 percent of women aged 40-44 as widowed, divorced or separated, with the percentage rising to 66.6 percent of women aged 60 and above. These shares have fallen over the past twenty years, as life expectancy has risen. The corresponding figures in 1961 were 28.3 and 82.5 percent respectively.<sup>3</sup>

Other tables in the census report that the overwhelming majority of these cases are widows, with divorced or separated women accounting for only 0.2-2.4 percent of the female population, depending on the age group. However, other evidence suggests that the real rate of divorce

or abandonment by husbands is much higher. At least two village-specific studies give substantially higher averages—4-16 percent.<sup>4</sup> This fits in with the sharp contrast between the census figures on divorce for men and for women. At age 40-44, only 1 percent of men are listed as widowed, divorced or separated; among men aged 60 and over, the figure is only 8.6 percent.<sup>5</sup> As will be discussed in the section on the social setting, women face a far more traumatic change in their lives from divorce or widowhood, so the social difference buried in these statistics is immense.

### **Fertility :**

Warren Robinson in a 1982 study concluded that natural factors alone could probably account for the difference between a total fertility rate of about 7 and the biological limit. He calculated that the impact of Bangladeshi rates of widowhood and divorce, male migration both within and outside the country, sterility due to other factors post-partum amenorrhoea and lengthy lactation, the tendency for men to have less frequent sexual relations after age 55, abortion, and relatively high rates of pregnancy wastage could bring the total fertility rate down to 7 children per woman, without attributing any impact to contraceptive usage. If this is true, the impact of family planning and other development programs would only be observable in reductions in the fertility rate below 7.<sup>6</sup>

Until about 1980, most observers agree that the total fertility rate in Bangladesh remained close to 7. However, there has been noticeable drop since then. The 1983 Contraceptive prevalence survey calculates a total fertility rate of 5.6, with a rate of 5.0 in cities.<sup>7</sup> 1983 ICDDR, B data from the parts of Matlab data not covered by their family planning project show a total fertility rate of 6.4 percent—higher, but still well below earlier levels.<sup>8</sup> This provides encouraging evidence that family planning programs are starting to have an impact on national fertility rates.

Perhaps more significant is the evidence that there are now noticeable differences in fertility rates observed in micro-studies at the upazilla level and below. ICDDR/B is planning to study these more systematically, but their initial impression is that the low fertility districts have more intensive MCH and family planning programs, and are also more urbanized.<sup>9</sup> Their own data show a total fertility rate of 4.5 for the MCH/Family Planning project area in Matlab district,<sup>10</sup> and Mabud calculates a significant drop in the total fertility rate among the population directly targetted by government-run women's vocational training programs.<sup>11</sup>

National estimates show that 23.8% of women under 50 have used a modern contraceptive, and another 11 percent have used a traditional method. Current use is estimated at 16 and 5 percent respectively.<sup>12</sup> There is considerable divergence between one area and another, however, with the ICDDR/B project area in Matlab reaching 48 percent, and various levels in between cited by individual project studies.<sup>13</sup>

Estimates of population growth also vary widely. In the Matlab project area, the rate is just over 2 percent; in the non-project area—probably a fairly good proxy for the national rate

—it is estimated at 2.5-2.6 percent. National estimates based on the sample registration system and on the intercensal population increase are not considered reliable.<sup>14</sup>

### **Mortality and morbidity :**

Figures from the ICDDR,B comparison area in Matlab from 1974-77 show female mortality higher than male until age 25 and during parts of the childbearing age groups, but male mortality higher after age 40.<sup>15</sup> Maternal mortality is high, estimated at 4.8 to 7.7 per thousand live births in various area-specific studies. The biggest pregnancy-related causes of death are eclampsia, hemorrhage, and induced abortion.<sup>16</sup> One study concluded that maternal mortality accounted for 27 percent of all deaths of adult women, with percentages as high as 42-44 percent in the 15-29 year age bracket. Without maternal mortality, the female death rate during the childbearing years would have been roughly equal to the male rate.<sup>17</sup>

Matlab data show clear differences in the patterns of morbidity between men and women. In the comparison area, women were more likely to die of diarrheal and other gastro-intestinal illnesses (30 percent of deaths, compared with 19 percent for men). Men were more likely to die of respiratory ailments (11 percent, compared with 6 percent for women).<sup>18</sup> These data must be interpreted with great caution, given the generally low access to medical diagnosis and care in Bangladesh.

Female visits to health facilities included in one survey are well below their share of the population.<sup>19</sup> This reduced access of women to modern health facilities is corroborated in any number of village specific studies.

There is ample evidence that women are less well nourished than men. Any number of village studies describe the pattern in which women eat after men, and girls after boys, and in which less food is available for females. A study on calorie intake in Matlab in June-August 1978 concludes that boys under 14 receive 11-16 percent more calories, and 14-22 percent more protein. The differential rises to 61 percent in calories and 53 percent in protein after age 15.<sup>20</sup>

This is especially significant in a society where, as will be discussed elsewhere, women spend much of their days in hard physical labor. One study attempted to calculate the caloric expenditure of a rural women's normal labor, and came up with a figure of 2131 calories per day, with an added requirement of 285-500 calories during pregnancy or lactation. This compares with an average intake ranging from 1072 to 1433 calories depending on income.<sup>21</sup> Another, more conservative, study estimated the average calorie deficit among pregnant and lactating women at 32 percent.<sup>22</sup> Both anecdotal and statistical evidence indicates that the differential between the food available to males and to females is more acute in conditions of greater food shortage—whether from famine or from greater poverty.<sup>23</sup>

Examination of height and weight gives another view of the problem of female nutrition. A WHO study including measurements of the height and weight of pregnant women<sup>24</sup> and Alauddin Chowdhury's analysis of data from Matlab district<sup>25</sup> both confirm that

pregnant and lactating women in Bangladesh have very low average weights. All pregnant rural women sampled by the WHO study were below 50 Kg. and Dr. Chowdhury found average weight gain levels of about 5 Kg. during pregnancy, and average weight of lactating women ranging from 39-41 Kg. Fully half of pregnant women were anemic. Dr. Chowdhury observed that this pattern was aggravated by the seasonality of births: Women who conceive during the "peak season" face the months of greatest food shortage—August to October—during the second half of their pregnancy or early lactation. A month-by-month chart shows that, while all women observed lost weight during the lean months, the weight loss was more severe for these women, and peak levels were lower, than for those who faced the "lean months" earlier in their pregnancy.

Dr. Chowdhury also argues that the pattern of early and frequent pregnancy has long-term health consequences for Bangladeshi women. The average age at which they reach puberty is 15.8 years, and the average age at first conception only three years later. Pregnancy so soon after menarche, he argues, may stop a girl's growth before that would otherwise have happened. The result is an even higher percentage of low birth weight babies, as well as an increase in complicated deliveries owing to incomplete growth of the pelvic bones. The impact of repeated childbearing in conditions of poor nutrition shows up graphically in the average weight: the study found that among women who had had no children, average weight was 43 Kg., whereas among mothers of seven children, average weight was only 34 Kg. (about 75 pounds).<sup>26</sup>

#### **Urbanization :**

The urban population has grown far faster in Bangladesh than the population of the country as a whole. One crude measure of this is the census figures, which show the urban population as 15 percent of the total in 1981, compared with 8.8 percent in 1974 and 5.2 percent in 1961. This works out to an intercensal urban growth rate of over 10 percent in the 1974-81 period, compared with 6.5 percent in 1961-74.<sup>27</sup> This growth rate is almost certainly overstated, since the figures for later years include as "urban areas" some towns which had been considered "rural" in previous censuses. However, there is little doubt that the cities and towns are growing rapidly.

It is also clear that men move to the cities more readily than women. The 1981 census shows 16.9 percent of men, but only 14 percent of women, in urban areas. Men move to the cities and leave their families behind for a period of time. The social implications of this are probably not as great as one might suspect, as will be discussed in the section on social issues. However, it is one more indication that men have opportunities to seek out more lucrative employment which are not as readily open to women.

The statistics would suggest that the move to the cities is beneficial to women. Most of the readily measurable indices of development for women are higher in the urban areas—education (both percent and level), employment, access to medical care, age of marriage, and parity, for example.

The reality may be more complex, however. The price of more ready access to the modernizing world may be greater vulnerability, especially for women, to food shortages and violence, as well as alienation from a network of social relationships which provides them with an understood role as well as some companionship and support. Urban families are more likely to be nuclear families, leaving the life even more vulnerable to isolation and economic hardship if anything happens to her husband or to her marriage. Especially for those who have access to land in the rural areas but stand to lose that in the cities, a move to town brings with it that must be a terrifying new element of uncertainty.

Little work has been done on migration of either men or women. Logically, one would expect that the world of migrants would be undergoing rapid transition, so it may not be easy to get a good snapshot of the impact of rapid urban growth.

**For further information :**

Among those works listed in the bibliography, the most useful sources of further information on these topics are :

Chaudhury and Ahmed, Female Status in Bangladesh, BIDS, Dhaka 1980

Situation of Women in Bangladesh, Women for Women, Dhaka, 1979

Recent Trends in Fertility and Mortality in Bangladesh, Proceedings of a National Seminar, Dhaka, 29-31 January 1984

Bangladesh 1981 Census

ICDDR, B, Demographic Surveillance System—Matlab

All are available in the AID Library.

**TABLE D-1**  
**CENSUS POPULATION ADJUSTED FOR UNDER COUNT BY AGE AND SEX, 1981.**

Age Group	Bangladesh			Urban			Rural		
	Both Sex	Male	Female	Both Sex	Male	Female	Both Sex	Male	Female
	Number (000)								
All Ages	89912	46295	43617	14089	7862	6227	75823	38433	37390
0-4	15333	7718	7615	2025	1015	1000	13308	6703	6605
5-9	14544	7363	7181	1930	981	949	12614	6382	6232
10-14	12037	6442	5595	1902	1005	897	10135	5437	4698
15-19	8513	4290	4223	1470	803	667	7043	3487	3556
20-24	6994	3359	3635	1395	802	593	5599	2557	3042
25-29	6630	3369	3261	1271	769	502	5359	2600	2759
30-34	5071	2551	2520	919	561	358	4152	1990	2162
35-39	4554	2426	2128	767	485	282	3787	1941	1846
40-44	3793	1982	1811	626	387	239	3167	1595	1572
45-49	2917	1613	1304	442	276	166	2475	1337	1138
50-54	2761	1440	1321	428	244	184	2333	1196	1137
55-59	1653	932	721	221	136	85	1432	796	636
60-64	2030	1074	956	283	160	123	1747	914	833
65+	3082	1736	1346	410	238	172	2672	1498	1174
	Percent								
All Ages	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
0-4	17.1	16.7	17.5	14.4	12.9	16.1	17.6	17.4	17.7
5-9	16.2	15.9	16.5	13.7	12.5	15.2	16.6	16.6	16.7
10-14	13.4	13.9	13.8	13.5	12.8	14.4	13.4	14.1	12.6
0-14	46.7	46.5	46.8	41.6	38.2	45.7	47.6	48.1	47.0
15-19	9.5	9.3	9.7	10.4	10.2	10.7	9.3	9.1	9.5
20-24	7.8	7.3	8.3	9.9	10.2	9.5	7.4	6.6	8.1
25-29	7.4	7.3	7.5	9.1	9.8	8.1	7.1	6.8	7.4
30-34	5.6	5.5	5.7	6.5	7.1	5.7	5.5	5.2	5.8
35-39	5.1	5.2	4.9	5.4	6.2	4.5	5.0	5.0	4.9
40-44	4.2	4.3	4.2	4.4	4.9	3.8	4.2	4.2	4.2
45-49	3.2	3.5	2.9	3.1	3.5	2.7	3.3	3.5	3.0
50-54	3.1	3.1	3.0	3.1	3.1	3.0	3.1	3.1	3.0
55-59	1.8	2.0	1.7	1.6	1.7	1.4	1.7	2.1	1.7
60-64	2.2	2.3	2.2	2.0	2.0	2.0	2.3	2.4	2.2
65+	3.4	3.7	3.1	2.9	3.0	2.8	3.5	3.9	3.1

Source : Bangladesh 1981 Census

TABLE D-2

PERCENTAGE DISTRIBUTION OF POPULATION AGED 10 YEARS AND ABOVE  
BY MARITAL STATUS, AGE AND SEX; 1961, 1974 AND 1981.

Age Groups	1961			1974			1981		
	Never Married	Currently Married	Widowed/ Divorced	Never Married	Currently Married	Widowed/ Divorced	Never Married	Currently Married	Widowed/ Divorced
Males									
Total	33.5	63.0	3.5	43.3	53.9	2.8	42.8	55.9	1.3
10-14	97.8	2.2	0.1	99.3	0.7	—	9.9	1.0	—
15-19	87.7	12.0	0.3	92.3	7.5	0.2	93.3	6.6	0.1
20-24	49.7	48.8	1.5	60.1	39.1	0.8	59.7	39.9	0.4
25-29	17.3	80.4	2.3	22.4	76.3	1.2	21.2	78.3	0.5
30-34	5.3	92.1	2.6	5.7	93.0	1.3	6.3	93.1	0.6
35-39	2.6	94.7	2.7	2.2	96.6	1.2	2.3	97.0	0.7
40-44	1.1	95.1	3.8	1.5	96.8	1.7	1.9	97.1	1.0
45-49	0.8	94.3	4.9	1.1	96.8	2.1	1.2	97.5	1.3
50-54	0.7	92.9	6.4	1.0	95.8	3.2	1.7	96.3	2.0
55-59	0.6	91.9	7.5	0.8	95.4	3.8	1.2	96.2	2.6
60+	0.4	84.5	15.1	0.8	90.2	9.0	0.7	90.7	8.6
Females									
Total	10.5	70.7	18.8	24.4	61.2	14.4	23.7	63.4	12.9
10-14	67.4	31.8	0.8	90.5	8.8	0.7	98.0	7.0	—
15-19	8.3	89.4	2.3	24.5	71.8	3.7	31.3	65.4	3.3
20-24	1.3	95.6	3.1	3.2	92.9	3.9	5.1	90.9	4.0
25-29	0.5	94.7	4.8	0.9	95.2	3.9	—	94.4	4.3
30-34	0.4	91.0	8.6	0.6	93.4	6.0	1.0	92.9	6.1
35-39	0.2	84.7	15.1	0.4	89.8	9.8	0.4	89.8	9.6
40-44	0.2	71.5	28.3	0.5	81.4	18.1	0.7	81.9	17.4
45-49	0.1	16.3	38.6	0.3	75.1	24.6	0.3	74.5	25.2
50-54	0.1	45.2	54.7	0.3	60.3	39.4	1.4	62.3	36.3
55-59	0.1	37.5	62.4	0.4	52.9	46.7	0.7	54.4	44.9
60+	0.1	17.4	82.5	0.4	27.3	72.3	0.5	32.9	66.6

Note : Figures in this and subsequent tables may not add to total and sub-totals because of rounding

Source : Bangladesh 1981 Census

### Legal Situation

In the areas governed by civil and criminal law, Bangladeshi women are, with some exceptions, treated the same way as men. However, several important areas of their lives—marriage, divorce, inheritance, and guardianship or custody of their children—are governed by religious law or, in the case of Christians, by 19th Century British legislation enacted specifically for the Christian community. These laws treat women quite differently from men, and generally as subordinates.

Perhaps more significant than the finer points of women's legal status is the fact that both tradition and the distribution of power in Bangladesh tend to circumscribe women's rights more than the law does. This makes it difficult to look to legal measures as a vehicle for change unless strong parallel efforts are under taken to deal with the social issues involved.

### Secular Law

Bangladesh's constitutions have included language barring discrimination "on the grounds only of...sex." They also, however, include language permitting "special provision in favour of women and children." This has been interpreted to permit a broad range of measures, ranging from different conditions of employment, to different interpretations of contract sanctity, to different procedures in criminal cases. For example, women may automatically be granted bail in criminal cases; they may be exempt from arrest for debt or, if they keep purdah, from appearance in court. Women may enter into contracts, but in case of dispute over a contract, they may argue that they did not understand its provisions.<sup>1</sup>

Women can own property in Bangladesh, under both secular and religious law. However, the tradition of "benami"—"nameless"—transactions can make this right a tenuous one. It is possible to register a piece of property in someone else's name in Bangladesh without their knowledge or consent, as a "benami" transaction, and then to rescind the arrangement later without any further notice to them. Women are often the named owners in these transactions. If their genuine title is challenged, their only defense is to prove that they would have been able to purchase the asset in question, or, if it was a gift, to produce documentation saying that it was genuinely intended for them.<sup>2</sup>

The constitution entitles women to seek and hold employment. Jobs are routinely offered either as "women's" or as "men's". In recent years, the Bangladesh government has put into place a program reserving ten percent of new entry-level government jobs for women, and in the Family Planning Division recruitment of women has gone well beyond that. Bangladesh has also enacted labor legislation with special provisions for women, including required maternity leave of at least six weeks after childbirth and a requirement that day care facilities be established at any enterprise which employs at least fifty women.<sup>3</sup> These laws are widely ignored, however. One not-yet-completed study on industrial employment suggests that they are not the highest priorities for the women in the industrial work force.<sup>4</sup>

Women are eligible for public office in Bangladesh, including elective office. However, none

have been directly elected at the national level, and only a handful at the local level. Women's representation in parliament has been in the form of "reserved seats"—a quota of 15 percent of the seats in the former National Assembly reserved for women. However, the women in these seats are selected by the directly elected members—in effect, by the majority party. As a result, they have not necessarily attracted women with proven ability to perform in the political arena.<sup>5</sup>

Other Bangladeshi civil laws more directly treat women as subordinates. Citizenship by birth can be transmitted through the father, but not through the mother. A wife's nationality is assumed to follow her husband's, as is her domicile. Adultery is a crime for a man, but the woman is looked on only as an "abettor." On the other hand, in rape cases, the victim's testimony can be accepted only if corroborated by an independent witness.<sup>6</sup> This last provision appears in the country's secular law, but seems to borrow from the corresponding provisions in the Quran.

Although marriage law is in general based on religious law, the government has enacted various laws setting a minimum age of marriage. Until 1984, the minimum age for girls was 16, and for boys 18. It has now been raised to 18 for girls. However, this is an excellent example of the limitations of legislative changes. While the age of marriage has risen over the years, the national average is still below the legal minimum. In any case, a marriage contracted before the minimum age is still valid, unless the wife repudiates it at the age of 18. By that time, most village brides are either pregnant or mothers, and in no position to abandon the relative security of marriage.

### Religious law

Because 85 percent of the population of Bangladesh is Muslim, this discussion will confine itself to Muslim laws as they are followed in Bangladesh. Marriage, inheritance and guardianship practices are different among Hindus and Christians, but all of them in various ways treat women as subordinate to men.

Muslim marriage is a contract for which the consent of both parties is necessary. By custom, however, most marriages are arranged, and guardians of the couple—especially of the bride—make the basic decisions. Fixing of a dowry, or "meher", is another requirement for marriage. This is an amount which the husband is obliged to give to the wife if the marriage is terminated—or during the marriage if she requests it. The original intent of the meher was to provide security for the wife. Few wives ever benefit from it, however. It is quite common for the meher to be renounced, and in poor families especially in case of divorce the wife is even less able to command any resources than she is during a marriage that continues.

Dowry is neither required nor sanctioned by law, but it is extremely common. Disagreements over dowry are a significant source of violence against women, and can have a powerful influence on a woman's relationship with her original family and her new one. Some women lawyers are interested in proposing a law to abolish dowry. As they themselves recognize,

however, such measures have not been effective in other countries in the region, and would depend on a groundswell of support from young couples in the elite classes. So far, there is no sign of young couples in this group "bucking the system."<sup>7</sup>

Muslim men may marry up to four wives. Under the Muslim family laws ordinance, however, a second marriage in Bangladesh requires permission from an Arbitration Council, which is supposed to investigate whether prior wives have given their consent, and whether the proposed marriage is "necessary and just." Because of the general laxity in the rural areas regarding civil requirements for marriage—few marriages are registered, for example—this provision seems to be honored mainly in the breach.<sup>8</sup>

Men may divorce their wives by simply uttering "Talak"—"I divorce you"—three times. No consent or judicial procedure is required, and no alimony or other payment provided for apart from the "meher." The Muslim Family laws ordinance provides for a thirty-days notice period and review by the Arbitration Council, but, whether or not this procedure is followed, the divorce becomes final ninety days after the husband has pronounced it, or following childbirth if the wife is pregnant at the time of divorce.<sup>9</sup>

Legislation inherited from British times has amplified somewhat the grounds permissible to women under Muslim law in seeking divorce. Under the Dissolution of Muslim Marriages Act, various combinations of abandonment, failure to support the family, impotence, virulent disease, and moral depravity may be grounds for a woman to divorce. The grounds are more limited than they are for men, and the procedures more complicated.<sup>10</sup>

Islamic law regulates inheritance in great detail. Women do inherit—a provision which in the early days of Islam was quite a departure from earlier norms. The precise rules surrounding their inheritance are extremely complex, but in general they inherit one-half of the share that a corresponding male relative would inherit. Thus, a daughter inherits half of what a son would inherit, and so on. A person may not increase the share of heirs covered by the Quranic inheritance rules through his will.<sup>11</sup> It is quite common, however, for girls to let their brothers have their share in an inheritance in exchange for retaining the right to visit their parental homes once or twice a year ("nair"). Because they become members of their husband's family on marriage, and cease to be part of their parent's, this right cannot necessarily be taken for granted.

Under Islamic law, a woman is never the guardian of her children. This responsibility always rests with a male relative—the father in case of divorce, and another male relative in case of his death. However, both Islamic law and custom give the mother physical custody of her children up to a certain age—usually longer for girls than for boys. By the same token, a father always has the obligation to support his children. The courts can expand on a mother's custodial rights, and mothers can apply to be made guardians under the Guardian and Wards Act.<sup>12</sup> However, these refinements are available only to those with the resources to use formal legal channels.

In practice, arrangements for children in case of death or divorce vary, reflecting in part

the economic circumstances of the family. A woman abandoned by her husband may be left with full responsibility for her children, especially for daughters. She is then faced with the responsibility of finding support, not just for herself, but for them, from her parents and brothers—a task which is more difficult in proportion to the numbers involved.

#### **Access to Legal Services :**

Few Bangladeshis—and even fewer women—have the resources or the knowledge to use formal legal services. The Women Lawyer's Association, however, has set up a legal aid operation for women. The Women's Health Coalition tries to refer clients with legal problems to this or another source of legal aid. The cases with which they provide assistance cover a wide range of subjects, but the most prevalent area is family law: divorce settlements, child support, dowry disputes, problematic second marriages, and so on. Another frequent theme is violence, both within and outside of families. Women involved in this legal aid effort have become increasingly concerned about violence against women, and they are convinced that it is on the increase.<sup>13</sup>

At the village level, disputes are often settled in a "shalish" run by local notables. The interested parties arrange to be represented by "matbors," local influential people who have sufficient standing to be taken seriously as arbiters and mediators. The "shalish" will typically be called on to decide property or marriage disputes—deciding on the justification for second marriages, divorce settlements, child support, and questions of family honor. Women are almost universally represented by men in this setting—by a husband, a father, a brother, or an adult son. In rare cases, an older widow may herself seek out a matbor in a case of this sort. Proceedings are based on the matbor's understanding of law and custom, but an effective decision requires eventually reaching a consensus among the parties involved. In some cases, the prestige and wisdom of the matbor makes this an effective procedure; in others, deep-seated social divisions within the village or other aspects of the disputes may prevent the formation of the necessary consensus. In any case, while these procedures may have a profound impact on women's lives—probably more so than many provisions of the formal legal code—women almost never have direct access to the system.<sup>(T4)</sup>

#### **For further information :**

The three best sources for further information on the legal situation are :

1. Salma Sobhan, *Legal Status of Women in Bangladesh*, Bangladesh Institute of Law and International Affairs, Dhaka, 1978.
2. Susan Fuller Alamgir, *Profile of Bangladesh Women*, Dhaka, 1977.
3. Sufia Ahmad and Jahanara Choudhury, article in *Situation of Women in Bangladesh 1979*, Women for Women, Dhaka, 1979.

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## EDUCATION

Any attempt to understand the status of women's education is complicated by both information gaps and inconsistencies in the information that is available. However, it appears—despite these problems—that there has been a noticeable increase in the educational level of Bangladeshi women over the past twenty years, slightly outpacing the increase in men's education over the same period. The overall level of education remains low, especially in the rural areas. Beyond the basic levels of literacy or education, the studies that have been done thus far raise searching questions about the content of female education, the uses to which it is put, the constraints on increasing it, and the relationship between education and other aspects of the status of women in Bangladesh.

### Literacy and Formal Education

The census data on literacy and on completion of at least one grade in primary school are Table E-1. The figures cited there, however, reflect three different definitions of literacy. In 1961, literacy was defined as "the ability to read with understanding in any language." In 1974, literacy meant "the ability to read **and write** in any language." Finally, in 1981, the Bureau of statistics adopted the international definition—"the ability to **write a letter** in any language." Thus, the criterion has become more rigorous over the years, and the apparently declining literacy rates must be interpreted in light of this fact.

The latest Bangladesh government figures on the numbers of school, students and teachers are at table E—2.

Government figures show 47 percent of primary school-aged girls attending school and in girls' share of the primary school population, and show girls as 41 percent of the primary school population in 1985. (see Table E—3).<sup>5</sup> Both these figures represent a steady increase over the past two decades.

However, there is a disturbingly strong tendency for girls to drop out of school after only a year or two. The ratio of girls in class 5 to girls in class 1 is 16—25 percent—indicating that upwards of 75 percent of girls who enter school at Class 1 drop out before class 5.<sup>2</sup> This figure may be overstated: Shamima Islam's 1982 study of female education suggests that some Class 1 enrolment figures may be inflated to justify hiring more teachers—but even she cites dropout rates ranging from 60—73 percent. One 1977 study she cites indicates that dropouts are sharply lower in the urban areas—48 percent by class 3, about the same rate as for boys, compared with 70 percent in the rural areas.<sup>3</sup> Even making some allowance for over-counting, these figures imply that a substantial majority of girls do go to school for a year or two.

A 1983 Assessment of the female education<sup>4</sup> finds tremendous regional variations in the

percentages of girls of the 5–9 age group enrolled in school, ranging from 32.5 percent in Tangail to 61.7 percent in Patuakhali. In general, far higher percentages of children—both male and female—attend schools in urban than in rural areas.

Secondary education, on the otherhand, has deteriorated over the past ten years (see table E—3). Both the number and the percentage of boys attending secondary school has fallen, and the percentage of girls is unchanged at 10%. The contrast between rural and urban areas also sharpens: according to the census, 20.8 percent of urban girls aged 15–19 are in secondary school, compared with 6 percent of rural girls. Similar differential exist for boys.

Dropouts are some what less of a problem at the secondary and higher secondary level. Girls continue to leave school at a higher rate than boys, but the overall retention percentages for children who get as far as grade 6—boys as well as girls—seem to be higher. Enrollment ratios of class 10 to class 6 are on the order of 3:1, compared with ratios closer to 4 or 5 to 1 in grades 5 and 1. AID's experience with the BACE project indicates that girls who get scholarships for Secondary school do continue. Interestingly, the 1983 Assessment indicates that girls seem to pass their Secondary School and Higher Secondary examinations at the same rate as boys—in stark contrast to the experience at the primary level, in which a number of observers report that girls repeat grades 1 and 2 in far greater numbers than boys.

Looking at university education, the trends observed above continue: the higher one goes in the educational system, the lower the percentage of women, but because of the tiny number of women receiving any education until the past few decades, the percentage increases over time are enormous. Women accounted for some 18 percent of all students in universities in Bangladesh in 1974.<sup>5</sup> The overwhelming majority of these women were enrolled in general liberal arts courses. There are indications that those women who get to the universities have started to branch out more: the Dhaka school of Public Administration has a high percentage of women enrolled, and Holy Cross College, probably the premier “establishment” college, for women in Dhaka, also has its best students concentrated in the sciences. Those who graduate first in their classes tend to go on to engineering, science or medicine.<sup>6</sup>

Among the professional schools, the field with the highest enrollment of women is medicine. Women accounted for roughly 20 percent of medical students during the late 1970s, with no clear trend over time.<sup>7</sup> Women's enrollment in teacher training institutes, especially those geared toward primary instruction, went up sharply during the late 1970s, although overall enrolment in the Primary Training Institutes—and, possibly, their role in recruiting teachers—had declined during that period.<sup>8</sup>

### **What Keeps women out of the educational system ?**

The conventional wisdom is that the low status of women in Bangladesh and the social requirements of a purdah system which dictates that women live separately from men are the principal reasons for this low rate of female participation. While both these factors undoubtedly play a role, several studies suggest that there are more compelling ones.

In general, female education has risen most in areas where male education has also risen. By the same logic, those things which keep boys out of school will also—perhaps even more strongly—keep girls away. Economic barriers are clearly important. While school is free, textbooks are not, and schoolchildren need clothes which meet village standards of respectability. Both these requirements keep children from the poorer families out of school. One survey cited in Shamima Islam's 1982 study found that only 17 percent of the children from families with less than 5 bighas of land attended school, compared with 62 percent of children from families with more than 5 bighas.<sup>9</sup> Any number of micro-studies confirm that the better off families in a village are more likely to educate their children.

By the same token, children have important jobs to do around the house. Girls tend to be put to work earlier than boys, and by age 8 or 10 are working fairly long hours.<sup>10</sup> One question which does not seem to have been systematically explored is whether the length and timing of the school day operates to keep some children out of school.

Purdah and availability of a school within a short distance are probably not very important deterrents to primary schooling. The age of primary students is really pre-purdah, and in any case the most observant families are, usually the better-off ones—who are, as we have seen, more likely to educate their daughters than the poorer ones. Studies attempting to relate distance from school to primary education have not shown much of a correlation.

Both of these factors, however, become more important at the secondary school level, especially as the girls get to be 13 or 14. There is a clear link between the availability of a secondary school close by and the percentage of girls enrolled.<sup>11</sup> Moreover, evidence from various micro-studies indicates that villagers fear the consequences of girls being kept out of their traditional role past the age of about 14.<sup>12</sup>

Availability of female teachers is probably more important. Most primary schools are coeducational, but anecdotal evidence suggests that parents in the rural setting are more receptive to putting their young girls into the charge of a woman teacher.

Perhaps the most disturbing observation—found in several studies—is that girls and their families find little practical benefit to the education they get there. Anecdotal evidence and any number of micro-studies show strong demand for education in the rural areas. One observer commented that parents want education for their children, both sons and daughters, even when they cannot really articulate why.<sup>13</sup> However, the curriculum of the normal schools seems to have little relevance to skills a girl will need in later life. The tension between the requirements of school and the requirements of a village girl's future life as a wife and mother is more often than not resolved in favor of her spending more time at home learning how to run a household. This could be a significant factor in the high dropout rate of girls after one or two grades.

The conflict between the desire for education and the limited practical usefulness of what the schools teach is also reflected in the conflicting reports one gets about how education affects a girl's value in the marriage market. In some cases, some education

apparently improves her prospects, especially when she marries an upwardly mobile man. In others, her family finds it difficult to marry her off within their ability to provide a dowry, since she will have to have an educated husband.<sup>14</sup>

The problem of curriculum relevance persists in the secondary schools. Shamima Islam's 1982 study finds few girl's schools offering instruction in agriculture and related topics, or preparing students for nursing, paramedical work or nutrition-related work.<sup>15</sup>

#### **Other forms of education :**

If the formal system has caught relatively few women beyond a token year or so and risks being irrelevant to their needs, have other systems performed better? Little systematic information is available on other educational systems, all though a good deal of experimentation seems to have taken place.

The term "nonformal education" seems to be used in Bangladesh to mean everything outside the conventional school system, whether it be vocational training or unconventional means of teaching basic literacy or numberacy. For purposes of this discussion, it is useful to distinguish several main types :

—Religious education : Both the the Assessment and Shamima Islam's 1982 paper indicate that many girls receive at least some religious education in a Madrasha or Maktab. The formal, or registered, Madrasha system operates in phases which correspond roughly to the formal school system.<sup>16</sup> The unregistered Madrashas or Maktabs are undoubtedly more numerous. Figures from Matlab District from 1974 showed well over one-third of the adult female population as having received Maktab education—including 39 percent of women over age 50.<sup>17</sup> The Maktabs teach children to read Islamic prayers in Arabic, a skill which is clearly prized in their later lives (and in the marriage market). Little information is available on what other subjects, if any, they teach, nor have I been able to find any evidence of NGO's active in the development field trying to work with this type of school for broader educational purposes.

—“Nonformal primary education” for children : At least two groups have tried to develop unconventional curricula for children of approximately the normal primary school age : the Underprivileged Children's Education Program (UCEP), which has been functioning for several years, and the Bangladesh Rural Advancement Committee (BRAC), whose children's program is a year old. Both have geared their program to working children—i. e. to those who have an income-earning job which requires their presence for a certain number of hours a day. Both take children slightly older than the standard entry-level age—10 years for UCEP, 8 years for BRAC. Both operate with a short school day (perhaps 2 or 2 1/2 hours) but a long school year (6 days a week, without vacations except for major festivals); both compress the standard school curriculum into a shorter period of time. They have eliminated from the curriculum subjects they did not believe were useful in the village setting. BRAC's curriculum stresses reading, basic arithmetic skills, some account-keeping, and in lieu of the standard social studies curriculum teaches some health, hygiene, nutrition and soil and water management.

BRAC's program has made a special effort to attract girls, and claims very strong parent support in this initial year, so much so that they plan to expand next year to 180 new centers from the present 23. BRAC also claims a very high attendance rate for both students and teachers—upwards of 90 percent, in contrast to rates of between 50 and 75 percent in the regular schools. UCEP claims an extremely low dropout rate—10 percent. While both programs are relatively recent, but the techniques they have used for curriculum design, study scheduling, and teacher training are worth closer examination.<sup>18</sup>

—Nonformal education for adults: Many organizations have run programs of this sort, with widely differing content. Virtually all include at least some aspects of vocational training, recognizing that higher incomes are the magnet that will attract adult students. Some include basic literacy, while other separate that from functional training; several include aspects of "consciousness-raising."

Numerically, the government's universal literacy drive has produced most of the adult education effort that has been carried out in Bangladesh. Table E-4 gives the total numbers, as cited in an FREPD survey.<sup>19</sup> Their success in attracting women has been poor, however, and they have experienced an extremely high female dropout rate. I have seen no assessment of the effectiveness of this program in imparting literacy skills which stay with the graduates after they leave the program.

Probably the biggest non governmental entity working in nonformal education is BRAC. They estimate that their programs and those of other NGO's have trained some 325,000 people, of whom about 40 percent are women. In recent years, more men than women have started BRAC courses, but a higher percentage of women than men have completed them. BRAC's approach relies heavily on consciousness-raising and social organization. BRAC comes into an area and starts by forming a group, trying to work with a reasonably homogeneous group of the poorest people in an area. This group also forms the target group for its functional education program. The literacy program is built around concepts that BRAC wants to teach for purposes of community organization, in an attempt to make literacy attractive and clearly relevant to the rest of the program. Functional training is then provided along with workshops in various industries—weaving, block-printing, sericulture, and others.<sup>20</sup>

Other organizations involved in non-formal education over the years include the All-Pakistan women's Association and its successor organization, Comilla cooperatives under the Bangladesh Academy of Rural Development, Gono shyastha Kendro (with a strong health and family planning emphasis), and the Bangladesh Handicraft Cooperative Federation. Good summaries of the different nonformal education programs are in Shamima Islam's 1982 study and in an article by Parveen Ahmad in *Women in Education* 1978.<sup>21</sup>

Several problems crop up again and again in these programs. Personnel is perhaps the most important, as it is for other types of field work. Some programs, notably the Ministry of Social Welfare's efforts, work with highly educated staff—but these almost always have recruitment difficulties. BRAC and another organization oriented more toward health and family planning-related work, Gono Shasto Kendro, have worked with village women with a

Secondary school education. In some areas, this formula has been successful; in others, such as Sylhet, they have had difficulty finding people who meet that description. In any case, the successful teacher in a nonformal education program is typically quite different from the traditional, rather authoritarian the teacher. Adult education programs are usually looking for a change agent—someone who can inspire change as well as impart specific skills.<sup>22</sup>

Another recurrent problem is poor market analysis for the functional education component. The most popular areas for training continue to be handicrafts and needlework. These accounted for half the vocational training programs in a UNICEF survey cited in the Assessment. However, what little information there is on the marketability of the products from this type of training suggests that they are not good income-earners.<sup>23</sup>

Finally, there are two schools of thought on how the vocational training—and, for that matter, the literacy training provided to adult women—should fit in with their current role in village life. One approach is to make them as compatible as possible: to schedule classes when it is convenient for the women; to try to build in class content which fits in relatively well with the jobs these women are now expected to do, trying principally to give them a chance to improve their income somewhat. The other approach is to make a conscious effort to change the role the product of these classes will play. This involves not only “consciousness-raising”—which has a role in all types of adult education—but also emphasizing vocational training centered on work outside the home, in workshops or other central workplaces. To the extent that this approach has a philosophical underpinning, it is that working outside the home has a better chance to widen a woman’s horizons. Especially for programs which seek a family planning “spin-off,” this is considered an important element.

There is a tradeoff here which I believe has not been well explored. The first approach is likely to attract more clients, especially among those who are not sure they can manage to start school in adult life. The second may attract fewer people—but those few may be more committed. It could be that both have their role, or that they are suited to different types of training. This is an area I believe deserves fuller analysis.

Another problem, as in other aspects of education, is dropouts. The dropout rate from the government programs, as we have seen, is high; the NGO’s claim greater success, though comprehensive figures are unavailable. The one study I have seen on this subject, an article by Shamima Islam,<sup>24</sup> is ten years old. It suffers from having looked only at those who dropped-out of a particular program, without any comparable examination of the women who completed their training or of a sample of the overall population served by the project. She does find that 50 percent of the original participants drop out of the program; that of the dropouts, 45 percent cited difficulties in meeting their family responsibilities, 17 percent insufficient earnings from the project skills, and 11 percent lack of aptitude or interest. Some 28 percent of the dropouts later sought another job. About half of the dropouts left within the first three months, and the rest after 10-12 months. This article once again leaves the impression that sewing training is poor risk economically.

**Relationship with other Factors :**

**Fertility :** There are indications that primary education is associated with higher fertility, and secondary or higher education with lower fertility. The connection is poorly understood, however, and especially for primary education it is not clear that this relationship would hold over a longer period of time. It is worth noting that use of contraceptives goes up substantially with each level of education, including a substantial increase from women with no education to women with "less than primary" education.<sup>25</sup> The draft report on female education prepared for USAID by Anna Klenicki et al. relates all education to later marriage and greater acceptance of contraception—both of which should contribute to lower fertility—but also to shorter breastfeeding, which would tend to raise fertility.<sup>26</sup>

**Health :** One study based on Matlab data indicates a strong association between education and a lower death rate. In families in which the mother has no schooling or only religious education, the observed death rate per thousand was 5.29 times as large as in families where the mother had 7 or more years of schooling and 1.5 times as large as in families where the mother had 1—6 years of conventional schooling. Similar association exist with the education of men in the family, as well as with various indices of wealth (landholding, size of home, numbers of cows owned, etc.). However, the association with education of the mother was the strongest one.<sup>27</sup>

**Employment and Income :** Various sources indicate a high unemployment rate for women with secondary or higher education. Census unemployment figures are essentially worthless, however, so one is left with only impressionistic information. Articles discussing this type of female employment indicate that those who do work generally find their work reasonably satisfying, and make a meaningful contribution to the family budget—albeit less than the husband's.

I found surprisingly little information about the relationship between primary or nonformal education and income. The data from the Grameen Bank study (see chapter on Access to Resources) indicate that the beneficiaries of that program are able to increase the family income, and similar information exists about other training and credit schemes. However, we do not know what percentage of women with a primary education are employed, nor what income advantage they receive—if any—from their education.

**For further information :**

The best sources are :

1. Bangladesh Bureau of Statistics, *Bangladesh Education in Statistics*, Dhaka, 1985.
2. Prof. K. A. Ousem, Coordinator, *Assessment of Female Education in Bangladesh*, Foundation for Research on Educational Planning and Development, Dhaka University, Dhaka. March 1983.

3. Shamima Islam, Women's Education in Bangladesh : Needs and Issues, Foundation for Research on Educational Planning and Development, Dhaka, 1982.

4. Shamima Islam, "Women's Education in Bangladesh and the Women's Decade : Dream and the Reality," Paper presented at a seminar on Integration of Women in Development, Dhaka, 1984.

TABLE E-1  
LITERATE PERSONS AND PERSONS COMPLETING AT LEAST FIRST GRADE OF  
EDUCATION AND PERCENT OF PERSONS COMPLETING FIRST GRADE IN  
DIFFERENT CENSUS YEARS, 1961-81

Census Years	Literate Persons	Literacy rate		Persons completing at least first grade of education	Percent of persons completing at least first grade of education	
		Popln. all ages	Popln. 5 years and above		Population all ages	Population 5 years and above
Both Sex						
1961	8955501	17.0	21.5	7504586	14.8	18.1
1974	14420368	20.2	24.3	12268769	17.2	20.7
1981	17186442	19.7	23.8	23671051	27.2	32.7
Male						
1961	6846060	26.0	31.4	5760862	21.9	26.5
1974	10222473	27.6	32.9	8747094	23.6	28.2
1981	11608975	25.8	31.0	15399776	34.3	41.1
Female						
1961	2109441	8.6	10.7	1743724	7.1	8.8
1974	4197895	12.2	14.8	3521675	10.2	12.4
1981	5577467	13.2	16.0	8271275	19.6	23.7

Source : Bangladesh 1981 Census

TABLE E-2  
NUMBERS OF SCHOOL STUDENTS AND TEACHERS

Type of school	Schools	Teachers		Students	
		(000)		(000)	
		#	% F	#	% F
Primary (1984)	43,162	184	12.6	9551	40.5
Secondary (1984)	8551	95	10.8	260	28.9
University (1983)		2	8.5	35	17.7

Source : Bangladesh Bureau of Statistics, Bangladesh Education in Statistics, Dhaka, 1985

TABLE E-3  
PERCENTAGE OF AGE GROUP IN SCHOOL

Year	Primary		Secondary	
	Boys	Girls	Boys	Girls
1875	66	40	30	10
1980	68	47	23	10

Source : Bangladesh 1981 Census, adapted by Shamima Islam (1984)

TABLE E-4  
OUTCOME OF LITERACY EFFORT UNDERTAKEN BY MAJOR NGOs &  
QUASI-GOVERNMENT ORGANISATIONS

Year	Number of neo-Literates		
	Total	Female	% of females to total literates
1980-81	1,06,436	11,890	11.17
1981-82	1,17,723	14,642	12.44
1982-83	1,73,543	31,906	18.39
1983-84	3,97,710	58,438	14.69
Total	7,95,412	1,16,876	14.69

Source : Based on FREPD—Survey, 1983.

Source ; Shamima Islam 1984.

### Women's Work

Bangladeshi official statistics use the conventional approach to measuring labor force participation, excluding income-producing or expenditure-saving activities within the home. Not surprisingly they find a very small percentage of women in the labor force. The 1981 census reports 4.26 percent of women over ten in the economically active population nationwide, with a slightly higher percentage (5.45 percent) in urban areas. (Table W-1) The authors of one study not yet completed as of this writing, however, believe that even retaining the narrow census definition of the labor force, the actual participation of women is really closer to 8-11 percent.<sup>1</sup> Evidence from micro-studies suggests that female labor force participation as conventionally measured goes up in areas where there are rural infrastructure or industrial projects.<sup>2</sup>

A more valid definition of labor force participation would include some or all of the work women do within the household. A 1984 study by Rushidan Islam, which attempts to measure women's contribution to income-earning activities, places 18-32 percent of women in the economically active population—about half the participation rate for men in the areas studied. The number of hours the women spent on their income-earning activities was essentially the same as for men.<sup>3</sup> A 1979 study, using the even broader definition of all "directly productive activities," found female labor force participation rates of 45-49 percent, very close to the male rate of 54 percent.<sup>4</sup>

According to the census, women are employed in a far broader range of sectors than men. (Tables W-2 and 3) This finding is clearly the result of the restrictive definition of labor used in the census. The percentage of women employed in agricultural cultivation thus represents wage labor outside their own households. This figure has declined sharply over the past twenty years, from 92 percent of women in the census' labor force in 1961 to 22 percent in 1981. Rushidan Islam argues that the drop is in fact far less precipitous, but that it nonetheless represents a significant broadening of the sectors in which women find employment. She also cites Manpower Survey figures which give greater weight to agriculture, but tend to confirm that at least for urban women the range of possible occupations has broadened.<sup>5</sup>

This section will first discuss the work of rural women, both within and outside the home. It will then cover employment in the urban and modern sector, and finally the relationships—insofar as we know them—between employment and other aspects of women's status.

### Household Labor

All studies on the Bangladeshi rural woman's contribution to her household show very clearly that her work makes a major contribution to the family and village economy, and that she works extremely long hours with little leisure time. As in other countries, most of this contribution does not show up in national income statistics, and much of it seems not to be recognized in male villager's perceptions of how their economic lives run. This

section will discuss the work rural women do inside the house: paid labor outside the home is covered in the section on employment.

**Types of Work:** Studies on rural Bangladesh all mention the same general areas for women's household work. While any generalization risks oversimplifying, men tend to work in the fields, sow the major crops, care for the fields; harvest the crops, and deal in the marketplace. Women do whatever agricultural work can be done within the compound. This includes much of the post-harvest processing of major crops, although some techniques for threshing and husking being done outside the compound, involve some male labor.

Women are also generally responsible for the kitchen or vegetable gardening, storage of food crops, and preparation of meals. They also care for the livestock and poultry. When dairy or poultry products are marketed, these are by and large the product of female labor, although the sale will often be handled by a husband, brother or son. They also make handicraft articles—baskets, quilts, jute products, etc.—for home use or for sale. Many also take in agricultural products to be processed for other families either against payment in kind or for a fee. The most common form of this sort of work is rice husking. In addition, the women do other household chores which are not as directly expenditure-saving or income producing: caring for children, fetching water, gathering fuel for the cooking fire, washing clothes, and keeping the house clean.

One time study drawn from a study of women in a village near Comilla is at Table W-4.<sup>6</sup> Other studies in other parts of Bangladesh show very similar patterns. In this example as in others, 4-6 hours a day, and sometimes more, are spent on work which is directly expenditure-saving or income-producing. If one includes as "work" both this type of activity and other household chores, there is broad agreement that women in the villages usually work longer hours than men. Table W-5 summarizes the results of several studies on different regions of Bangladesh, and the pattern of longer work hours for women is almost universal.<sup>7</sup>

One study describes women's work in households of different income groups in two Bangladesh villages.<sup>8</sup> This analysis suggests that as landholding rises, women tend to have some what more potential leisure time, but also that the amount of time they spend on what the author calls "indirect agricultural activity" goes up. More affluent households have larger crops, necessitating more processing time. They are also more likely to live in joint families, in which there is a larger number of women to share the household chores. Furthermore, it is only the poorest women in this study—the landless women—who hire out their labor to do types of activities listed here in other people's homes.

There are seasonal highs and lows to this pattern of work. In the Comilla area studied by Ellen Sattar, the slow seasons were September-November and January-March.<sup>9</sup> The precise months will vary depending on the crops grown in a particular village, but in general the immediate post-harvest season is the busiest, both for work in the home and for hired agricultural labor.

Preparation of food goes well beyond the immediate task of preparing daily meals for the family. Women make various types of pickles, dried fruits, sugar products, rice products and herbal medicines. These may be preserved for long periods of time. While most are consumed within the household, some are sold.

In households where the husband is a traditional craftsman of some sort—oil presser, weaver, etc.—the wife and other women of the household frequently help out in his business. I found only anecdotal evidence of this, and nothing which would permit one to make a comparative study of the time spent on these activities or the income contributed. Given the family structure in rural Bangladesh, however, it seems safe to assume that both are substantial, especially if the craft can be done within the compound.

**Economic Contribution to the Household:** One study written in 1979 on a village near Manikganj, in Dhaka district, attempts to sort out the income contributed to the village, and to different types of households, by the various phases of the agricultural cycle and the nonagricultural occupations represented there.<sup>10</sup> Table W-6 estimates the percentage of the net value of the crop contributed by unpaid family labor processing rice at 31-47 percent, with the higher percentages found in the smaller landholding categories which do not use paid labor. If one assumes that a substantial percentage of the paid labor for processing rice in the larger landholders' households is provided by women from the poorer households, their contribution to the family income would of course go up. The total amounts imputed to paid labor for the crops of the three top landholding categories comes to Tk. 8000, or nearly as much as is attributed to all unpaid labor in the bottom two categories. Storage of rice—a responsibility shared by men and women—contributes further to value added, but only in the highest two landholding categories, as only they can afford to hold rice beyond the harvest time. In any case, storage adds much less to value added than processing.

The same study includes a table showing amounts of horticultural, poultry and dairy production consumed at home, sold in the village, and sold outside the village. (Table W-7) The percentage of the crop sold, and the percentage of sales outside the village, are both sharply higher for the smaller landholding categories. In measuring the contribution these activities make to family income, some percentage of the goods sold should be attributed to men, since they do the actual marketing, but the greater part of the value of these goods comes from women's labor.

Information on the amount of income women contribute from non-agricultural activities within the household is harder to come by. The BRAC study cited above includes tables on income from services and trade, but does not break these down by sex.<sup>11</sup> Especially in the lower landholding categories, it is clear that a good percentage of the amounts earned are from women's labor. Similarly, as will be discussed in the section on access to resources money lending by women is an important activity, especially among the more affluent families—although income earned in this way may be kept secret from the husband.

All these figures should, of course, be used with caution. They represent estimates based on market prices of paddy and rice, the "going rate" for agricultural processing labor, and average

amounts of time spent to husk a given quantity of rice. All of these can and do vary. Moreover, given social patterns in the village, the amounts earned by women paid for agricultural processing may vary considerably depending on a woman's relationship with the household employing her. Frequent payment in kind or with daily meals makes it difficult to be very precise about this type of earnings. However, even after making substantial allowances for this type of factor, it is clear that the rural woman's contribution to the value of what her family has to live on is substantial—even without counting her paid employment outside the home or the value of the work she puts into household chores.

**Impact of new technologies :** A few examples of the impact of new technologies on women's household work crop up in the literature, but in general this is not an area which has been studied in any depth. **High yielding varieties** tend to increase both women's work within the home and their potential for agricultural processing employment in other people's homes, simply by increasing the amount of grain to be processed.<sup>12</sup> **Automatic ricemills**, on the other hand, have the opposite effect—and frequently come in on the heels of high yielding varieties. One study also argues that the amount of grain wasted is greater with mills, which recover 20–25 seers of rice per maund (82 pounds) of paddy, than with the traditional Dhenki, which recovers 20–39 seers.<sup>13</sup>

#### **Rural Employment :**

As the above discussion makes clear, the line between household work and rural employment for women is to some extent artificial. Rural employment for women consists chiefly of agricultural wage labor, agricultural processing, household service, traditional medicine and midwifery, small manufacturing (pottery, some sewing, etc.), and physical labor of the sort used in Food for Work projects. Among rural industries, those which employ an especially high percentage of women are ginger preserving, manufacture of coir mats and similar articles, manufacture of fishing nets, and embroidery.<sup>14</sup>

In agriculture and related activities, available studies all confirm that women are paid very little, and substantially less than men for the same work. Jahanara Haq cites wage rates one-third to one-half those of men, or 3–6 taka per day compared with 10 for men.<sup>15</sup> 1982 BBS data on agricultural laborers' weekly income show 65 percent of women earning less than 50 taka per week, compared with 48 percent of men. No women earned more than 100 taka compared with about 10 percent of men.<sup>16</sup>

Other forms of rural employment for women also provide a very marginal income. A woman in household service in many cases simply earns a meal.<sup>17</sup> Traditional healers and midwives (dais or dhorunis) earn very little. A BRAC study cites a dai earning Taka 150 per year.<sup>18</sup>

Rushidan Islam's study includes a detailed table on rural wage rates, not limited to Agricultural occupations. (Table W–8) She finds, as expected, that male wage rates exceed female wage rates by 50 percent or more. She also finds that women tend to work fewer full days per month. Moreover, men's and women's wages do not vary together across the year, which

she takes to mean that the market for female labor operates differently from that for male labor. One possible explanation is the tendency of women to try to find employment with people they know; other studies suggest that where a woman has a personal relationship with the employer, her overall conditions of work are likely to be better. The price for this may be a lower money wage.<sup>19</sup>

Elizabeth Marum's study "Women at work in Bangladesh" provides a wealth of information on the women who work in Food for Work projects. Ninety percent are landless. The largest number are in their 20s and 30s; 37 percent have had some religious education, 12 percent some schooling, and 7.6 percent state that they can read. They include a relatively low percentage of married women—40 percent—and a strikingly high share of widows (33.5 percent), divorced, separated or abandoned women (14.6 percent) and unmarried girls (11.8 percent). By the same token, they include a much larger than average number of female heads of household. Their completed family size, for those who are over 40, is similar to the national average—7-8 live births, and somewhat over 4 surviving children. Eighty percent of them report that they are doing this work out of desperation—"because there is no food at home." Overwhelming majorities believe they are working with the support or at least without the criticism of their families and neighbors. Most of them work 7 days a week—and most of them do other work as well, typically rice processing or household service.<sup>20</sup>

Clearly, this work is matter of survival for most of the Food for Work women—53 percent of them are the principal income earner for the family. A BRAC study indicates that in hard times, this type of project is better received in the villages than pure relief, because it is believed to be less susceptible to manipulation by the local power structure.<sup>21</sup> That such projects are important for the local economy is suggested by the previously cited rise in female labor force participation in areas where they exist.

#### **Urban and Modern Employments :**

Overall, the greatest number of jobs for women in the urban areas are still in household service—74 percent, according to one study.<sup>22</sup> They differ little from the corresponding jobs in rural areas and tend to attract the poorest and least skilled women, with compensation often in the form of a meal. Quite young girls frequently take up this type of employment, until their families marry them off at a young age.

Industrial employment in and near the cities has burgeoned in the last few years, especially with the growth of the textile industry. A study now being carried out by three women under the auspices of the Bangladesh Institute for Law and International Affairs (BILIA) on gender differentials in urban employment is expected to provide data on many aspects of industrial employment. As this study will not be ready for some months, the discussion which follows will be based on older and to an important extent more impressionistic data.

The 1982 Establishment Survey surveyed the percentage of women employees of establishments with ten or more employees. While the percentages they published seem unrealistic, the industries they cite as smaller and larger employers of women fit in with more impressionistic

data. Manufacturing, administrative and educational services, and agricultural research are near the top of the list, whereas construction is at the bottom.

An older study on secondary school graduates working in the Dhaka metropolitan area finds that nearly half are employed in office work. Another 35 percent are teaching, and 15 in medicine or nursing. Those with the most prosperous father or husband tend to have the most prestigious jobs.<sup>23</sup>

Looking specifically at the industrial area, the authors of the BILIA study confirm that the garment industry is the largest employer of women. Figures vary widely, but with the recent shakeout in the industry something in the neighborhood of about 80,000 is probably the right order of magnitude.<sup>24</sup> Other sectors which employ women include electronics, electrical works, tanneries, pharmaceuticals, shoe factories, and tobacco. The tea industry employs women both as pickers and as packers. The BILIA researchers expect growth in female employment to be especially important in electronics and pharmaceuticals following the shakeout in the garment industry.

A survey of female industrial workers in and around Dhaka conducted in 1980 by the Bangladesh Unnayan Parishad found that 83 percent of these workers continued to live in the rural areas, and that almost all of them were relatively young—59 percent under age 24, and another 32 percent between 25 and 34. The percentage of married women was well below the population average for that age group but still fairly high. Median monthly earnings came to between 200 and 300 taka, with about 13 percent earning below 100 taka or above 500 taka. 71 percent of the workers were listed as having menial or unskilled jobs, and another 22 percent skilled jobs. Their educational level was surprisingly high: the median level was about 7 grades, and 10 percent had gone as far as Higher Secondary. About eighty percent worked with the support, or at least without the objection, of their families.<sup>25</sup>

Relatively little upward job mobility is built into this type of employment. The authors of the study on gender differentials said that employers found it more cost-effective to have women specialize in particular detailed tasks, rather than take the time and trouble to develop their skills so they could move up. Unionization in industries employing women is sketchy; in some areas, unions have done well, while in others they are vehemently opposed. Amenities in the workplace are a problem; many lack ladies' rooms and drinking water, and few have the legally required day care facilities. However, women workers interviewed for the study indicated that their top priority was wages rather than working conditions. Both wages and working conditions tend to be more favorable in industries with some form of international collaboration than in purely domestic ones. Tenure, on the other hand, is most secure in government or Quasi-government enterprises.<sup>26</sup>

Medicine has always been one of the acceptable professions for girls from "nice families." The Assessment of Female Education estimates that Bangladeshi medical colleges produce 75–150 female graduates a year, or about 10–14 percent of the total. Nursing, on the other hand, has traditionally been a low status occupation, and international efforts to build up the profession

have had only limited success in changing this image. There are far fewer nurses than doctors country-wide—according to a 1975 study, 700 compared with 7000.<sup>27</sup>

Teaching is another profession which has traditionally been socially acceptable for women. According to Government Statistics, there were 23,000 female primary school teachers in 1984, or about 12 percent of the total. As one goes up the education scale both the number and the percentage fall. In secondary schools, 10,000 of the teachers are women, or about 11 percent, and at the university level, 201, or about 8 percent. The arts departments at the universities have much higher percentages of women faculty, and the sciences much less.<sup>28</sup> Women hold very few jobs in academic administration.<sup>29</sup>

The Bangladesh Government has had an "affirmative action" program for women since 1976. Ten percent of new entrants into the government are supposed to be women. This is also supposed to apply to the nationalized industries. There are apparently no government-wide data on women in government service. Some ministries have percentages of women far exceeding this level, notably health and population control and social welfare (currently about 60 percent). The officials in the Department of Women's Affairs responsible for administering the government's program have also emphasized recruitment of women into primary education, with a goal of 50 percent now and a gradual increase to 100 percent. However, this has been less successful. No systematic study of the reasons for this has been carried out, but one official involved believes that the lack of adequate teacher, housing in rural areas, and the fact that most educated young women do not come from the areas most in need of additional teachers, are important factors.<sup>30</sup>

Information on the new government employees going through basic training ("Foundation Training") at the Public Affairs Training Center in Savar suggests that the government is probably meeting its ten percent target overall. Over the first four courses, women averaged about ten percent of the trainees. They seem to do about as well as their male counterparts in class. Apart from one group of "lateral entrants" in their fifties, most are in their twenties, like their male counterparts.<sup>31</sup> The new recruits include both married and unmarried women—percentages are unavailable. While statistics on the retention rate are unavailable, it appears that few women quit government service once they have been hired.<sup>32</sup>

In the nationalized industries, 2.28 percent of the work force is women. While the government at one point opened the police and ansar corps to women, this may later have been changed.<sup>33</sup>

Few women have been involved in political life. Today's two most famous examples, Khaleda Zia and Sheikh Hasina Wazed, both were catapulted into politics following the death of a husband or father. Once there, however, they have exerted strong, often decisive influence over their respective groups. While 17 women ran for election in the 1979 parliamentary elections, none were elected, and four ran second in their districts. The Constitution and local election procedures provide for selection of a certain number of women to fill "reserved seats" at both the national and local level. These women are basically selected by the majority

party, and tend not to function as the full equal of their male colleagues. Their legislative behavior, during the period of the last parliament, tended to be more reticent, and their role as brokers for their constituencies was handicapped by the fact that their constituencies were much larger, and their male colleagues were looked on as the "real" representatives.

The women selected for these "reserved seats" at both the national and local level tend to be fairly well educated—26 out of 31 at the national level had obtained at least a Higher Secondary certificate, and the largest group at the local level had 6 or more years of schooling. Most were new to politics, and most had good personal connections with whoever controlled the seats.<sup>34</sup>

#### **How does employment affect women's lives ?**

**Fertility :** The connection between employment and fertility is poorly understood. Among women with more education and higher status jobs, there seems to be a strong tendency for smaller actual and desired family size.<sup>35</sup> Among women with lower status jobs, I found few data, and at least one study argues that changing to a smaller desired family size may lag urbanization and employment by a generation.<sup>36</sup> Ever use and, especially, current use of contraceptives rise with employment.<sup>37</sup>

**Education :** The impact to education on employment prospects is discussed above ; this is an area I do not believe we know enough about, especially as regards primary education. There is also a linkage the other way. The BILIA study scholars found a high percentage of women industrial workers interested in educating their children. The full study may shed more light on this.

**Income :** Information on the percentage increase and ordinary family receives from a women's employment in the urban or modern sector is sketchy. One study on squatter areas in three cities, in which the bulk of the women involved had menial jobs, suggest that the women's income came to perhaps one-third or one-half of her husband's.<sup>38</sup> In non-menial jobs such as the garment industry, the percentage might be toward the higher end of this spectrum, but if many of these jobs involve extra expenses for transport and maintenance in the cities, as data from the Unnayan Parishad survey and from the interview with the BILIA team suggests, the incremental income would of course be less.

**Women's overall workload and family responsibilities :** Information on this subjects is perforce elusive and some what impressionistic. There is strong evidence that a women with a job outside the home—or paid work within it is still expected to carry a full load of household chores. Where she works outside, daughters, sisters, and other women in the house will fill in on duties that have to be performed during working hours—feeding children, for example, or preparing meals. In elite families, this means that women with outside jobs often come to rely heavily on the support network created by a joint family. I have not found any data indicating whether working woman were more or less likely to live in joint families, but it is worth noting that in general the better off families are more likely to maintain the joint household, while the desperately poor from whom Food for Work laborers are recruited are quite likely to live separately.

Similarly elusive is any judgment on whether a woman who brings in a salary is more likely to be consulted on family decisions. As will be discussed in greater depth in the section on the social setting, women tend to camouflage their role in decision-making from interviewers—and even, one suspects, from themselves. The BILIA team believed that the salaried women they spoke with were more likely to regard themselves as partial decision-makers in the family than were women not earning an obvious income. If this is true, it could have important consequences for family size, education, and other aspects of their families' welfare, consequences which might not be apparent for a generation.

For most Bangladeshi women, however, their work, however important it is economically, takes place within the household, where even those most dependent on it—and almost certainly the women themselves—underrate its importance. A salaried woman may not in fact make a greater contribution to her family's budget than one who spends her time at home processing rice, selling eggs and vegetables, and pursuing other traditional occupations, but she is likely to be more conscious of it—and so is her family.

**For further information :**

The most useful sources of information are :

1. Rushidan Islam, *The Situation of Employment and Labor Market for Women in Bangladesh : Indicators of Integration of Women in Development*, unpublished paper presented at the seminar in Dhaka, 1984.
2. K. Maudood Elahi, "Demographic Levels, Trends and Women's Economic Activities in Bangladesh," from background paper prepared for informal workshop on concepts and methods for the study of women's roles and demographic issues, ILO, Geneva, March, 1980.
3. *Situation of Women in Bangladesh*, Ministry of Social Welfare and Women's Affairs Dhaka, May 1985.
4. Ben J. Wallace, *The Invisible Resource : Women's Work in Rural Bangladesh*, preliminary draft prepared for AID, Dhaka, 1985.
5. BRAC, *Who Gets What and Why : Resource Allocation in a Bangladesh Village*, Rural Studies Series, Dhaka, 1983 (mimeograph published in 1979).

TABLE W-1  
LABOR FORCE PARTICIPATION

Age Groups	Bangladesh			Urban			Rural		
	Both sex	Male	Female	Both sex	Male	Female	Both sex	Male	Female
Total	40.6	74.1	4.26	42.7	70.1	5.45	40.2	74.9	4.1
10-14	20.4	35.2	3.38	13.5	21.8	4.27	21.6	37.6	3.2
15-19	35.3	65.6	4.12	31.7	54.3	4.59	36.0	68.1	4.0
20-24	41.0	80.1	4.45	44.2	73.4	5.78	40.3	83.4	4.2
25-29	48.2	90.9	4.65	56.6	89.8	6.77	46.3	91.3	4.3
30-34	48.7	92.4	4.66	58.4	92.2	6.70	46.6	92.5	4.3
35-39	52.2	94.1	4.62	62.1	95.2	6.61	50.2	93.8	4.3
40-44	50.4	92.5	4.86	58.8	91.4	6.75	48.8	92.7	4.6
45-49	53.8	93.5	4.57	61.1	94.1	6.06	52.6	93.4	4.4
50-54	49.9	90.5	4.80	52.1	86.9	5.35	49.6	91.2	4.7
55-59	53.6	90.7	4.44	56.9	88.4	5.02	53.1	91.1	4.4
60-64	47.6	84.7	4.57	46.5	89.8	4.97	47.7	86.1	4.5
65+	41.2	70.9	3.63	34.9	56.7	3.50	42.2	70.6	3.7

Source : Bangladesh 1981 Census

TABLE W-2  
FEMALE EMPLOYED POPULATION AGED 10 YEARS AND ABOVE BY  
MAJOR OCCUPATION GROUPS, 1981

Age Groups	Total	Agriculture					Business	Others
		Total	Cultivation	Agri Non crop	Manufac- turing			
Number ( in thousand )								
Total	1188	333	293	40	61	58	737	
10-14	183	54	45	9	6	4	119	
15-19	167	54	48	6	8	7	98	
20-24	158	45	40	5	9	8	96	
25-29	148	40	36	4	9	8	91	
30-34	114	30	27	3	8	6	70	
35-39	97	26	23	3	7	6	58	
40-44	86	23	20	3	5	5	53	
45-49	59	16	14	2	3	4	36	
50-54	62	16	14	2	3	4	39	
55-59	31	8	7	1	1	2	20	
60-64	40	9	8	1	1	2	28	
65+	44	10	9	1	1	2	31	
Percent								
Total	100.0	28.03	24.67	3.36	5.13	4.80	62.04	
10-14	100.0	29.51	24.59	4.92	3.27	2.19	56.03	
15-19	100.0	32.33	28.74	3.59	4.79	4.19	58.69	
20-24	100.0	28.48	25.32	3.16	5.70	5.06	60.76	
25-29	100.0	27.02	24.32	2.70	6.08	5.41	61.49	
30-34	100.0	26.31	23.68	2.63	7.02	5.26	61.40	
35-39	100.0	26.80	23.71	3.09	7.22	6.19	59.79	
40-44	100.0	26.75	23.26	3.49	5.81	5.81	61.63	
45-49	100.0	27.12	23.73	3.39	5.08	6.78	61.02	
50-54	100.0	25.81	22.58	3.23	4.84	6.45	62.90	
55-59	100.0	25.81	22.58	3.23	3.23	6.45	64.51	
60-64	100.0	22.50	20.00	2.50	2.50	5.00	70.00	
65+	100.0	22.72	20.45	2.27	2.27	4.56	70.45	

Source : Bangladesh 1981 Census

**TABLE W-3**  
**MALE EMPLOYED POPULATION AGED 10 YEARS AND ABOVE BY MAJOR**  
**OCCUPATION GROUPS, 1981**

Age Groups	Total	Agriculture					Business	Others
		Total	Cultivation	Agri Non crop	Manufac- turing			
Number (in thousand)								
Total	22430	14139	13719	420	944	2564	4783	
10-14	2190	1692	1626	66	43	98	357	
15-19	2708	1848	1797	51	104	247	509	
20-24	2626	1540	1497	43	149	347	590	
25-29	2948	1628	1578	50	168	407	745	
30-34	2302	1259	1216	43	130	314	599	
35-39	2219	1266	1224	42	119	292	542	
40-44	1777	1054	1021	33	83	228	412	
45-49	1483	928	902	26	57	187	311	
50-54	1284	835	812	23	40	151	258	
55-59	838	576	563	13	20	94	148	
60-64	886	628	614	14	17	93	148	
65+	1172	886	870	16	14	107	165	
Percent								
Total	100.0	63.0	61.2	1.9	4.2	11.4	21.3	
10-14	100.0	77.3	74.3	3.0	2.0	4.5	16.3	
15-19	100.0	68.3	66.4	1.9	3.8	9.1	18.8	
20-24	100.0	58.6	57.0	1.6	5.7	13.2	22.5	
25-29	100.0	55.2	53.5	1.7	5.7	13.8	25.3	
30-34	100.0	54.7	52.8	1.9	5.7	13.6	26.0	
35-39	100.0	57.0	55.1	1.9	5.4	13.2	24.4	
40-44	100.0	59.4	57.5	1.9	4.7	12.8	23.2	
45-49	100.0	62.6	60.8	1.8	3.8	12.6	21.0	
50-54	100.0	63.7	63.3	1.8	3.1	11.5	20.2	
55-59	100.0	68.7	67.1	1.6	2.4	11.2	17.7	
60-64	100.0	70.9	69.3	1.6	1.9	10.5	16.7	
65+	100.0	75.6	74.2	1.4	1.2	9.1	14.1	

Source : Bangladesh 1981 Census

**TABLE W-4**  
**WORK SCHEDULE OF RURAL WOMEN IN BANGLADESH.**

<b>Time</b>	<b>Activities in a day</b>
5 am	Rising, washing and cleaning the house and compound, releasing the poultry, collecting eggs, cleaning utensils.
6-7 am	Preparing the morning meals for the working members of the family/household, followed by feeding the children.
7-8 am	Milking, collection of fuel, making cow dung cakes, tending kitchen garden, collecting vegetables, cleaning cowshed, drying straw for cooking.
8-9 am	Preparing for mid-day meal, grinding spices, peeling vegetables.
9-11 am	Husking paddy, winnowing, sifting and preparing rice products.
11-12 am	Cooking.
12-1 pm	Washing clothes, bathing, fetching water, feeding the animal and the poultry.
1-2 pm	Drying paddy/jute or other crops and putting other stores out for drying.
2-3 pm	Feeding the family members (and then having meal herself).
3-4 pm	Making household goods (baskets, quilts, jute products etc.).
4-5 pm	Preparing and cooking of evening meal.
5-6 pm	Bringing children home, putting in poultry and cattles.
6-7 pm	Feeding the family members and cleaning etc.
7-8 pm	Rest period before retiring for the night.

(The time schedule is interrupted by 5-time prayers a day which is not noted here).

**Source :** The reconnaissance survey in Comilla villages.

Cited in Elahi, **Demographic Levels.**

TABLE W-5  
NUMBER OF HOURS OF WORK PUT IN BY ADULT MEN AND WOMEN

Survey year	Survey location	Average daily number of hours put in	
		by adult males	by adult females
1974	Azimpur (Dhaka)	9.78	9.89
	Godnail (Narayanganj)	9.74	11.54
	Jamalpur (Thakurgaon)	9.33	10.20
	Belkuchi (Pabna)	10.71	10.62
	Amadi (Khulna)	10.20	12.48
	Baruvakoir (Sylhet)	10.60	10.04
	Maichechar (Ctg. Hill Tracts)	10.22	11.21
1976	Char Gopalpur (Mymensingh)	9.2	9.3
1977	Barkait (Comilla)	6.5	8.4
1979	All four RSP areas (Bogra, Dhaka, Jessore, Noakhali)	8.3	8.4
1981	Sreebolloppur (Comilla)	8.7	9.1

Source : For 1974 figures : A. Farouk and M. Ali. *The Hard Working Poor ; A Survey of How People Use Their Time*, Bureau of Economic Research, Dhaka University, 1975 ; For 1976 figures : M Cain, 'Class Patriarchy and Women's work in Bangladesh Population and Development Review, Vol. 5, No. 3; for 1977 figures Barket-e-Khuda, "The Use of Time and Under-employment in Rural Bangladesh," University of Dhaka, 1982 ; For 1979 figures, R. I. Rahman, "Work Employment and Labour Market --The Situation of Rural Women in Bangladesh" (Typescript) BIDS, Dhaka, September 1984 ; and for 1981 figures : Barket-e-Khuda, "Division of Labour and Use of Time ; Evidence from a Relatively Developed Rural Area of Bangladesh" Department of Demography, ANU, Canberra, November 1983. Table reproduced from N. Chowdhury, "Revaluation of Women's Work in Bangladesh" (mimeo), BIDS, Dhaka, September 1984.

Cited in *Situation of Women 1985*.

TABLE W-6  
NET RETURN AND PROCESSING VALUE-ADDED

L-H Category	Net Return	Processing Value-Added	Percentage Added
Surplus	44,824	13,872	31%
Medium	32,530	10,431	32%
Small	66,953	28,934	43%
Marginal	9,850	4,591	47%
Landless	12,718	5,763	45%
Total	166,875	63,591	—

TABLE W-7  
SUBSIDIARY AGRICULTURAL PRODUCTION

L-H Category	Type of production	Annual total Production (Taka)	Consumption (Taka)	Sale (Taka)	% of sale within the Village	% of sale outside the Village
Surplus	Horticulture	7,470	4,320	3,150	70	30
	Poultry	1,440	1,440	—	—	—
	Dairy	8,640	8,640	—	—	—
Medium	Horticulture	11,530	3,780	7,750	70	30
	Poultry	2,880	1,680	1,200	30	70
	Dairy	13,380	10,080	3,300	10	90
Small	Horticulture	31,320	16,040	15,280	10	90
	Poultry	8,040	2,280	5,760	20	80
	Dairy	8,000	2,400	5,600	10	90
Marginal	Horticulture	11,984	7,560	4,424	10	90
	Poultry	7,051	630	6,421	20	80
	Dairy	2,800	700	2,100	10	90
Landless	Horticulture	16,984	8,706	7,513	10	90
	Poultry	2,442	771	1,671	10	90
	Dairy	700	700	—	—	—

Source : BRAC, Who Gets What and Why

TABLE W-8  
SEX DIFFERENTIAL IN EMPLOYMENT AND WAGES IN RURAL BANGLADESH

Month	Average standard days worked by		Daily wage rate (taka for)	
	A male head	A female head	Male	Female
Baishakh	29.6	24.1	6.30	4.17
Jaishtha	30.8	22.6	6.00	4.00
Asharh	26.6	18.0	6.80	4.24
Sravan	24.5	19.0	6.50	4.33
Bhadra	26.8	21.2	6.60	4.00
Aswin	26.6	20.6	6.34	3.90
Kartik	27.9	20.6	6.52	4.02
Agrahyan	28.0	21.0	6.86	4.62
Poush	28.0	21.0	7.05	4.62
Magh	26.4	18.9	6.60	4.66
Falgun	28.1	19.3	6.77	4.20
Chaitra	27.2	16.4	6.74	4.65
Average for all months	27.6	20.5	6.63	4.27

Source : Islam, Rizwanul : Some Aspects of female Employment in Rural Bangladesh. Farm Economy, Vol. Number 1, 1978 (p. 135-136), cited in Rushidan Islam 1984.

### Access to Resources

Information on ownership and control of assets by women is extraordinarily difficult to obtain on any kind of national scale. It is clear that most assets are owned and/or controlled by men, and that families headed by women tend to be at the lowest economic level in any given area. However, the raw numbers, such as they are, both overstate and understate women's access to resources. On the one hand, in families not headed by women, which are still by far the majority, husbands, fathers, brothers, and older sons still tend to have the major power to decide how resources are to be used, and ultimately to dispose of them, regardless of who technically owns them. On the other hand, there is a shadowy area of female-controlled resources—mainly financial—which is kept largely hidden from men, but can apparently be quite important in the family or village economy during difficult times. Moreover, because the Bangladeshi culture expects men to make most decisions, women tend to camouflage their influence over the ways resources are used so as not to violate cultural norms.

This section attempts to present a picture of women's access, first to land and other physical resources, and then to financial resources. It should be read in conjunction with the discussion of the social system, which will amplify some of the means women use to exert influence over the resources to which their families have access.

#### Land and Physical Resources :

Land is the most basic resource in rural Bangladesh. Various micro-studies give varying percentages of landless and landholding households in a village population. A range of 13-40 percent of landless households seems quite common, and percentages of 50 percent upwards have less than 1/2 acre.<sup>1</sup> In the village near Manikgonj studied by BRAC, ownership and utilization of land accounted for about half village income, and land ownership was clearly both the safety net for poor families and the route to status for better-off ones.<sup>2</sup>

Most land is owned and controlled by men. Kirsten Westergaard's study of pauperization, based on detailed study of two villages near Comilla, finds that all female-headed families in the area are landless. She also documents the observation made in any number of micro-studies, that women seldom claim their share of their land inheritance. Under ten percent of the women she surveyed had claimed their share of their inheritance, and only about three percent still owned it. Of those who said, they planned to claim their share—another ten percent—several said they would do so only if the rest of their family agreed (Table R-1).

Women in South Asia have traditionally had jewelry as an important form of property, typically in the form of wedding gifts. This tradition is strong in Bangladesh, as is indicated by the high percentage of women in Westergaard's study who received jewelry. (Table R-2) However, large majorities of women in all the categories, especially in the landless and marginal landowner categories, do not retain the jewelry they receive. In some cases, it is given to a daughter or to a daughter-in-law upon her marriage, but in many, especially in the lower landowning groups, it is sold off to meet family expenses.

The other traditional form of female property is animals. A study on the Grameen Bank's operations<sup>8</sup> shows over half of all female loanees owning some form of livestock, especially chickens (Table R-3). Interestingly, loanees from the lower income groups are somewhat more likely to own livestock (Table R-4). Overall, the study estimates that 50 percent of the Grameen Bank loanees in the area surveyed earned less than Tk. 1000 per year, and average household landholdings are comparable to those elsewhere in the district, so that pattern of asset ownership in this group may not be too different from that obtaining in other relatively poor groups of the Bangladesh population. As is indicated elsewhere, the income from livestock and poultry can make a big difference to a household. How much it reduces women's vulnerability to the disasters which can befall them through the death of a husband or reversals of family fortune, however, depends less on the quantity of assets they possess than on the social setting in which they operate.

### Money :

Women have access to financial resources from various different sources, and on widely differing terms. In general, non-institutional sources are responsible for much more of money available to Bangladeshi women than are the financial intermediaries. Several impressionistic studies confirm this.<sup>4</sup> A recent study on the Grameen Bank details the sources of finance used by male and female loanees of that bank (Table R-5). Because it reports on Grameen Bank borrowers, the 32.5 percent dependence on institutional credit which it reports is undoubtedly high by national standards. Interestingly, among Grameen Bank borrowers, it reports a higher use of institutional credit in households of female than male borrowers. The author's explanation of this phenomenon is that men have come in to the Grameen Bank after they see the success of women in their family in borrowing from it.

**Non-Institutional Sources :** Because the figures in Table R-5 list the sources of credit to the household rather than to the borrower, they may not be a good guide to the relative importance of different sources of financing to women as borrowers. The importance of land mortgage, in particular, is probably overstated if one is considering the access of women borrowers to financing. Other sources do not cite this as an important resource for women.

**Women's Own Savings :** Women in Bangladesh do save. While I found no figures on the amounts involved, descriptions in more than one source indicate that this is a resource which can be important to them and to their families. They save rice from the amounts given to them for household meals ("mushti rice"); they may hold back some of their vegetable production as savings, and may later "sell" some of this to their husbands; they save all or part of the proceeds from the sale of poultry or dairy products, especially where they are able to sell it directly to dealers who come to the house rather than marketing it through their husbands; in similar fashion, they save all or part of the proceeds of the sale of household industry products (baskets, jute articles, etc.). One study reports that salaried women keep about half of their pay, spending the other half for the family. These proportions are almost certainly subject to considerable variation, depending among

other things on the overall economic situation of the family and whether the wife's job involves a long commute or other job-related expenses.<sup>5</sup>

Women keep their savings in hiding places within the home, or occasionally with their own relatives or with the trusted wife of someone in their community. A few deposit their savings with savings groups which have been started by organizations such as BRAC or the Grameen Bank, but apart from this type of group there is little intermediation of women's savings. A few, especially in the higher income groups of a village, use their savings to fund moneylending activities of their own which will be discussed below.<sup>6</sup>

**Relatives and Friends :** Loans from better off relatives, friends or patrons is an important source of finance. There exists a women's network of loan relationships, parallel to the men's network but largely hidden from the men. Various interest rates are reported : Maloney and Sharfuddin cite a range of 5–12 percent per month, whereas a BRAC study finds 10 percent per month normal for emergency loans from friends or relatives, with monthly rates going up to 20 or even 25 percent for loans which are more business related or in which the borrower does not know the lender as well. Both these studies, as well as others, stress the importance of the personal relationship between borrower and lender in noninstitutional village credit. This also has an impact on the repayment prospects : the biggest incentive to borrowers to repay this type of loan is the prospect of a future need for credit from the same source.

**Moneylenders ('mahajans') :** Women are less likely than men to deal with village moneylenders, because this involves going into the bazaar. Maloney and Sharfuddin do, however, cite a few instances of women making their savings available for shopkeepers or traders to loan out – a form of village-level intermediation.

**Amounts of credit involved :** The BRAC credit study, which makes the greatest effort to find out how much each credit transaction involves, does not sort most of its data out by the borrower's sex. If one assumes that most non-institutional borrowing by women is from relatives or from other women, as the information above suggests, then the amounts for each transaction are probably relatively small, probably not exceeding 50–100 taka. Loans for purely economic purposes, as reported in the BRAC credit study, can involve larger amounts, as high as several hundred taka for trading or horticulture, or even several thousand for purchase of livestock or agricultural implements. However, these larger loans appear to be for things which women are unlikely to finance through the women's network.

**Institutional Sources : Commercial Banks :** Anecdotal evidence suggests that the regular commercial banks are a very limited source of funding for women. Normal Banking practice requires a male signature on loans contracted by women—possibly due in part to local legal traditions which make it difficult to hold a woman to her signature on a contract (see section on legal status). Thus the figure in table R-5, that Commercial Banks supply 12 percent of the Grameen Bank's female loanee's household's credit requirements, is probably far higher than a corresponding figure for credit extended to women. Purdah requirements

further inhibit women's access to banks, the more so since the rural families most likely to have money and hence to be "bankable" are also the families in which purdah observance is usually strictest.

**Group Programs :** By the same token, where there are groups such as the Grameen Bank, BRAC, Swanirbhor, and similar ones operating, their importance as a source of money for women is probably greater than is indicated in the table. All these programs have made a special effort to attract women. All have set up separate groups for women. Until 1983, 40.7 percent of the Grameen Bank's loan recipients were women (see Table R-6), and women accounted for 54 percent of the 1984 loanees were women. The Grameen Bank's women borrowers tend to be more literate than the local average, but land ownership and other income determinants do not differ markedly from the district average.<sup>7</sup>

The Grameen Bank, as well as the other best-known group credit programs, all take as their central unit the borrower's group. In the case of the Grameen Bank and Swanirbhor, the group consists of about five people of similar background, typically either five women or five men. BRAC uses a larger group, an outgrowth of its other village-level organizing and development activities, but takes great care to have an economically homogeneous population within the group, in order to avoid having the traditional village dependency structure recreated within its group. All encourage or require their participants to save. The group savings may be very small—a taka per week, or a handful of rice. They are deposited into a savings account, however, and are available to finance special needs or emergencies as agreed on by the group.

In the case of the Grameen Bank and Swanirbhor programs, the group stands as guarantor of credit extended to individual group members. Thus social pressure, rather than collateral, operates to ensure that repayment takes place on schedule. Both Grameen Bank and Swanirbhor have extraordinarily good repayment records: nearly 99 percent of their loans are paid off in a year, 88 percent of their loans are paid off according to the weekly schedule set at the time of borrowing. Interestingly, the female loanees have a slightly better record than the men for meeting the repayment schedule. The repayment record of Swanirbhor is similar. Similar programs set up by the Janata Bank and RFEP have apparently been less effective, perhaps because they have not placed as much emphasis on the group.<sup>8</sup>

The amounts of money borrowed from the Grameen Bank are considerably larger than those available to women from non-institutional sources. The bulk of loans to women—41.6 percent—were between 1000 and 5000 taka (see table R-7). The amounts of money loaned by the other group programs are in a similar range. It is quite common for a women borrower to start with a very small loan—perhaps a few hundred taka—and then work up to a larger one after she has gained confidence.<sup>9</sup>

#### **Uses of Credit :**

For practical purposes, all non-institutional credit available to women is based on a social relationship of trust and/or dependency between a women and her lender. This relationship

makes it possible to ask for the loan, makes it in some cases difficult to refuse a request, and makes it imperative to repay it. By the same token, the purpose of the loan becomes a much less important part of the credit transaction than in conventional banking.

Institutional credit seems to pay more heed to the intended purpose of the loan, but something of the same mentality also affects the loans made by banks to women. In the case of the group loan programs, the importance of the social relationship probably accounts for the success of the borrower's group in assuring repayment. It also means that the dynamics of the borrower's group will probably focus more on encouraging its members to save and repay than on the details of the particular activity being financed.

Having said that, various sources are quite consistent in listing the purposes for which women say they borrow. It is probably a reasonable assumption that, where a loan is not used for its stated purpose, it is used for another purpose on the list.

**Consumption loans :** The BRAC credit study indicates that the most important reason to borrow is for consumption, to tide a family over during the season when agricultural labor is not being hired. This study does not separate its data according to the sex of the borrower, but other evidence suggests that women too devote a significant part of their financial dealings to consumption. In particular, their own savings, especially of 'mushti' rice, often go to provide food for the family during hard times.

**Emergency loans :** Both men and women will borrow for emergencies ; where a woman who is not a household head does so, the expense will often be one she is interested in hiding from her husband—an expenditure for medical treatment which he may have been reluctant to pay for, for example.

**Investment loans :** Women from surplus households may borrow from the women's network or from a relative to purchase land or undertake some trade or business venture. In many cases, they will keep the transaction secret, or at least camouflaged, from their husbands, perhaps telling them they have received a gift of land from their relatives. In poorer households, it appears that financing for business or investment purposes is more likely to come from group loan programs, because the amounts they would be able to borrow through the women's network are so small. Maloney and Ahmed also cite some cases of women borrowing to finance a child's education or, usually secretly, to help their parents.

**One-Time Expenses :** Interestingly, the LRAC credit study reports that most of the people they spoke with claim they do not borrow for weddings. Instead, they say that they may sell off assets for this purpose. The authors are skeptical of this information, and Maloney and Ahmed, in surveying a better-off population, reach a different conclusion.

**Economic ventures :** Both Grameen Bank and Swanirbhor have compiled detailed statistics on the purposes to which their loans have been put. The Grameen Bank's figures are at table R-8 and R-9. The women borrower's activities are concentrated in a narrower range than men's, and focus heavily on cattle and rice husking. Interestingly, the bank itself recognizes that nearly half the loans go for "unproductive purposes."

Tables R-9-11 present Hossain's estimates of the rate of return on various activities, under different assumptions about the appropriate valuation of family labor. The male borrowers concentrate on the more profitable trading operations. For the female borrowers, the most profitable of their major activities is cattle and dairy production, but the overall profitability level is less, and their loans earn a positive rate of return only if family labor is valued at 80 percent of the market wage for agricultural labor. Swanirbhor's profit calculations are higher, but their data do not make it clear how they have valued labor, so they may not be comparable. In any case, this type of figure always needs to be interpreted with some caution, as the quality of the underlying data may be quite uneven.

**For further information :**

The major sources of information on this subject are :

1. Kirsten Westergaard, *Pauperization and Rural Women in Bangladesh : A Case Study*, Comilla, 1983.
2. BRAC, *Who Gets What and Why*, Dhaka, 1983.
3. Clarence T. Maloney and A. B. Sharfuddin Ahmed, *Rural Saving and Borrowing Behavior in Bangladesh (draft)* Dhaka, May 1985.
4. BRAC, *Peasant Perceptions : Credit Needs*, Dhaka, 1984.
5. Mahabub Hossain, *Credit for the Rural Poor : The Grameen Bank in Bangladesh*, Bangladesh Institute of Development Studies, Dhaka, 1985.
6. Martha Alter Chen, *A Quiet Revolution*, Cambridge, MA, 1983.

TABLE: R-1

FREQUENCY OF MUSLIM WOMEN TAKING THEIR DUE SHARE OF PARENTAL PROPERTY IN TWO VILLAGES IN COMILLA DISTRICT

Category of household	Female respondents	Women taken share <sup>x</sup>	Women who will take share	Reason for not taking share		
				Father has no land	"It is not good" <sup>y</sup>	Father/ brothers do not give
Acres	No.	No.	No.	No.	No.	No.
Landless	49	2 (0)	6	18	18	5
0-.5	37	1 (0)	3	6	20	7
.51-1	30	6 (3)	4	11	8	1
1.01-2.0	28	2 (1)	4	3	17	2
2.01-3.0	17	1 (0)	0	0	15	1
Above 3	18	2 (2)	2	0	14	0
<b>Total</b>	<b>179</b>	<b>14 (6)</b>	<b>19</b>	<b>38</b>	<b>92</b>	<b>16</b>

Notes : (x) Numbers in parentheses refer to number of Women who still possess the land they have received.

(y) "It is not good" was the most typical answer which also had the variants, 'it is shameful', 'it is not necessary', 'happy if brothers get'. etc.

TABLE R-2  
POSSESSION OF JEWELRY AMONG WOMEN IN TWO VILLAGES IN  
COMILLA DISTRICT

Category of household	Female respon- dents	Women ever received jewelry		Women possessing all jewelry received		Women having parted with jewelry	
	(1)	(2)		(3)		(4)	
	No.	No.	%	No.	%x	No.	%y
Landless	53	42	79	4	10	38	90
0-.5	37	23	62	1	4	22	96
.51-1.0	33	31	94	10	32	21	68
1.01-2.0	30	25	83	3	12	22	88
2.01-3.0	23	19	83	5	26	14	74
Above 3	21	21	100	8	38	13	62

Notes : (x) The percentage refers to the numbers in column (3) as a percent of column (2).

(y) The percentage refers to the numbers in column (4) as a percent of column (2).

Source : K. Westergaard, Pauperization

TABLE R-3  
OWNERSHIP OF NON-LAND ASSETS BY TYPE OF LOANEES

Assets	% of Loanees Owning Assets			Average Number Owned per 100 Households		
	Male	Female	All	Male	Female	All
Cattle	41.0	40.6	40.9	77.6	76.2	77.9
Goat	28.2	26.1	27.3	52.8	49.9	51.6
Lamb	6.7	6.2	6.5	13.3	10.3	12.1
Duck	21.9	21.2	21.6	85.9	84.8	85.5
Chicken	58.4	53.2	56.3	232.2	209.6	223.0
Bicycle	5.2	3.3	4.4	5.3	3.4	4.6
Boat	2.2	0.6	1.5	3.1	1.0	2.2
Radio	9.2	6.8	8.2	10.3	8.5	9.6
Cot	12.4	11.2	11.9	17.4	16.8	17.3
Chowki	15.5	6.9	12.0	23.1	10.2	17.9

Source : Mahabub Hossain, Grameen Bank

TABLE R-4  
RELATIONSHIP BETWEEN PER CAPITA INCOME AND OWNERSHIP  
OF CATTLE AND POULTRY

Income Group (per capita annual income)	% of House- holds Own- ing Cattle	No. of Cattles Owned per 100 House- holds	% of House- holds Own- ing Poultry	Number of Poultry Birds per 100 House- holds
Extremely Poor (Up to Tk. 750)	46.7	90	60.3	215
Poor (Tk. 750 to 1500)	41.1	78	56.7	228
Relatively Better off (Tk. 1500 & over)	30.7	58	48.5	219

TABLE R-5  
CONTRIBUTION OF DIFFERENT SOURCES TO CREDIT  
RECEIVED BY POOR HOUSEHOLDS

Source of Credit	Male Loanee			Female Loanee		
	% of Loan Cases	% of Credit Received	Average Size of Loan	% of Loan Cases	% of Credit Received	Average Size of Loan
Grameen Bank	4.8	8.9	2037	13.4	18.1	1913
Other Commercial Bank	4.7	2.9	675	12.9	12.0	1321
Cooperatives (IRDPA etc.)	6.9	5.1	809	3.2	2.4	1054
Friends	6.8	4.5	723	11.5	10.2	1249
Relatives	24.6	16.6	735	22.8	16.1	1006
Mohajons	27.0	20.5	828	19.4	16.2	1189
Shopkeepers	3.0	1.7	615	1.0	0.3	463
Against land mortgage	22.3	39.9	1959	15.8	24.5	2203
Total Institutional Sources	16.4	16.9	1120	29.5	32.5	1565
Non-Institutional Sources	83.6	83.1	1085	70.5	67.5	1356

Source : Mahabub Hossain, Grameen Bank

TABLE R-6  
AGE-SEX DISTRIBUTION OF GB MEMBERS (IN PERCENTAGES)

Age Group	GB Loanees			Bangladesh Labour Force (1974 census)	
	Male	Female	Total	Male	Female
Up to 15	0.5	1.1	0.7	10.6*	30.6*
16 to 24	16.5	26.9	20.7	20.4**	22.3**
25 to 39	55.2	55.5	55.3	31.3	21.0
40 to 59	25.8	15.9	21.8	27.5	18.9
60 & over	2.0	0.7	1.5	10.2	7.1
Total	100.0	100.0	100.0	100.0	100.0
(Percent)	(59.3)	(40.7)	(100.0)	(95.8)	(4.2)

\*UP to 14 years.

\*\*15 to 24 years.

Source : Mahabub Hossain, Grameen Bank

TABLE R-7  
DISTRIBUTION OF HOUSEHOLDS RECEIVING CREDIT BY SIZE OF LOAN

Size of Loan (Tk.)	Male Loanee	Female Loanee	All Loanees
Up to Tk. 100	10.2	8.3	9.5
101 to 500	36.3	28.5	33.2
501 to 1000	21.1	19.7	20.6
1001 to 5000	30.8	41.6	35.1
5001 & above	1.6	1.9	1.7
% of households received credit	18.4	17.5	18.1

Source : Mahabub Hossain, Grameen Bank

TABLE R-8

LIST OF MAJOR ACTIVITIES FINANCED BY GB FOR  
MALE LOANEES

Activities	Per cent of Total Loans Disbursed		
	1980-81	1982	1983
1. Paddy & rice trading	8.0	10.0	9.0
2. Cattle fattening	4.9	6.2	8.5
3. Grocery and stationery shops	5.8	6.1	5.7
4. Milch cow raising	8.4	6.0	6.4
5. Seasonal crops trading	2.4	5.1	5.1
6. Cattle and goat trading	4.7	4.8	3.2
7. Paddy and pulse husking	4.7	3.9	4.4
8. Cart transport	3.6	3.5	2.1
9. Rickshaw transport	9.6	3.4	5.8
10. Handloom weaving	2.6	3.3	3.2
11. Handloom products trading	4.1	3.3	2.6
12. Wood and timber trading	1.9	2.2	1.7
13. Cloth trading	1.6	2.0	1.7
14. Mustard seed trading	1.9	1.9	1.3
15. Peddling	2.0	1.8	2.1
16. Paddy cultivation	0.8	1.8	1.4
17. Gur trading	1.9	1.8	1.1
18. Fish trading	1.4	1.5	2.2
19. Vegetable trading	1.8	1.5	1.2
20. Flour trading	1.6	1.6	1.7
21. Oil processing	2.0	1.3	0.5
22. Betel leaf and nut trading	1.2	1.3	0.8
<b>Total</b>	<b>76.9</b>	<b>74.3</b>	<b>71.8</b>

LIST OF MAJOR ACTIVITIES FINANCED BY THE GB  
FOR FEMALE LOANEES

Activities	Per cent Share of Loans Disbursed to Female Member		
	1980-81	1982	1983
1. Milch cow raising	36.7	30.1	29.1
2. Paddy and pulse husking	24.9	25.2	23.3
3. Cattle fattening	11.3	11.9	11.0
4. Stationery and grocery shop	3.2	5.0	4.3
5. Paddy and rice trading	1.9	3.3	3.7
6. Handloom weaving	1.4	2.4	3.5
7. Cane & bamboo works	1.6	2.1	3.1
8. Flour trading	1.4	2.1	1.8
9. Rice products ( <i>cheera</i> etc.) making	1.2	1.9	2.3
10. Peddling	1.0	1.4	0.7
11. Tailoring	1.9	1.3	1.8
12. Mat making	1.3	1.3	1.4
13. Fish net making	1.5	1.1	0.8
14. Oil processing	1.7	1.0	0.5
15. Goat and poultry raising	1.3	1.4	2.9
<b>Total</b>	<b>92.3</b>	<b>91.5</b>	<b>89.9</b>

Profile of Women in Bangladesh

Source : Mahabub Hossain, Grameen Bank

### The Social Setting

Central to all aspects of a woman's life in Bangladesh is the social setting in which she operates. The pages that follow will discuss first, the family and other key relationships that shape her life; next, her role during different phases of her life; and finally, traditional attitudes toward sickness, pollution, and other key concepts.

#### Family and Village Structure :

**Families :** Most descriptions of Bangladeshi culture state that the joint family is the normal form of family organization, with sons remaining in their father's household and bringing their wives in with them when they marry. In fact, every micro study I found in which family structure was listed showed nuclear families—a couple and their unmarried children—as forming the majority in the area studied. Percentages vary from about 60 to about 75, but the consistency of this finding was striking. Moreover, in most cases, a high percentage—sometimes even a majority—of the joint families consisted of a nuclear family plus a widowed or abandoned adult woman—daughter, sister, etc.<sup>1</sup>

In those micro studies which disaggregated family structure by income level, the incidence of joint families was markedly higher at higher levels of income or landholding. This tends to corroborate the observation made by several social scientists that poverty, famine and financial reversal lead to the breakup of families, as members better able to cope struggle to free themselves from the burden of taking care of the more vulnerable members. The irony in this trend is that above the "survival line" the joint family structure provides added security, and permits a family to diversify its economic strategies and improve its chances for a better life.

Urbanization also encourages nuclear rather than joint families. Where a young man or a young couple moves into the city to seek greater opportunity, the split is fairly definitive. He is unlikely to return to the village unless his life in the city has brought him some measure of success.<sup>2</sup>

**Family life cycle :** The joint family lives on in Bangladeshi's cultural norms partly because it is the traditional form of family, to which the elite of the society subscribe, but also because, for many families, it is something they experience at least for a few years. Several sources point out that it is very common for a son to bring his wife to his parent's home for a few years—perhaps until after the birth of his first child—and to establish a separate kitchen, and hence a separate household, only after that. The degree of separateness this involves varies. In some cases, only the kitchen is split, and much of the family's economy (agricultural work, etc.) remains joint. In others, the split is more comprehensive, and grows with the years. Again, the more prosperous the family, the greater the likelihood of some joint operations remaining. The personality of the mother-in-law may also make a difference to the amount of joint activity remaining. Mead Cain's classic article on household life cycles is particularly interesting on this point.<sup>3</sup> His table of key events is at Table S—1.

**Social relationships beyond the family :** Families are part of a web of kinship and other relationships beyond the joint family as it is normally understood. Table S—2 gives one listing of the most important ones, with ever-widening groups based on the husband's kin at the center and then neighborhood or village groups based on common religion or local leadership. Other sources indicate that there are, in addition to the groups listed there, local "factions" ("dal"), smaller than the "samaj" and based on political and/or patronage relationships, which can be very important in obtaining work or credit.<sup>4</sup>

Relationships with the wife's family are not usually listed in any description of key family networks, because a woman is considered to leave her own family and join her husband's when she marries. She no longer identifies herself by her father's kinship group ("bongsho"), but by her husband's. And yet these ties can remain important. The bonds of affection remain strong. Although a married woman remains the responsibility of her husband's family even if he dies, there is evidence that she looks to her own birth family as a safety net. For a woman, the once—or twice—yearly visit to her parent's house is the closest thing to a vacation she ever receives, and many women are prepared to give up their inheritance to ensure that such visits remain possible. Studies on women's use of savings and credit report that women use their parent's home as a place to keep savings, and that they occasionally save or borrow in secret to help their parents. And when a couple is desperate for help, the wife's family is clearly one of the sources it tries to turn to in its quest for an emergency loan. This relationship is not acknowledged in Bangladeshi's image of how their society works, however, so it apparently forms part of the area which women tend to camouflage—somewhat in the manner of their credit and savings operations.

#### **A Woman's Place : Roles and Stages :**

**Daughter :** A daughter's birth, we often read, is the occasion for less rejoicing and more worry than the birth of a son. Case studies in which adult women recall their childhood and time-use studies of Bangali families present a much warmer picture, however. Women in later life recall with tenderness and nostalgia the affection of their mothers and grandparents. The emotional ties between daughters and parents is very important. In families where the daughter receives some education, the father's role in encouraging her studies seems to be especially important, whereas it falls to the mother to make sure she learns the behavior that will be appropriate when she marries and joins a new family.<sup>5</sup>

Daughters are also taught early on, however to value sacrifice, to eat less than they would like, and to work hard within the house. Cain<sup>6</sup> estimates that sons produce more than they consume by age twelve, and more than their cumulative consumption by age fifteen. Other estimates on the productivity of daughters come up with similar figures. Table S—3 gives figures on the median and youngest ages at which boys and girls undertake different chores, The number carried out by 5—and 6-year-olds is striking.

Once they reach puberty, daughters also have a responsibility to the family honor. This will follow them for their whole lives, but especially through their childbearing years, and will shape their roles and attitudes profoundly.

**Wife and Daughter in-law :** In the Bangladeshi value system, it is a parent's responsibility—especially a father's—to arrange his daughter's marriage and thus provide for her support during her adult life. Especially as income and education rises, the girl is able to influence the decision, though she will usually do so using the "camouflaged" techniques which women in Bangladeshi villages have perfected. Several sources agree that a boy's opportunities to veto a match arranged by his parents are broader than a girl's. A boy can, for example, reject a girl on the basis of her looks, whereas a girl is not expected to do so.

When a girl marries, she is not just marrying her husband: she is joining his family. This remains true in spite of the frequency with which young couples set up a separate household within a few years after marriage. Marriage is both an exciting and a traumatic time for a girl: exciting, in that she is the center of attention, for the first time in her life, and traumatic because of her separation from her parents.

Both case studies and more general descriptions report that women generally have a relatively thin relationship with their husbands during the early years of their marriage. It is considered bad form, in a joint family, for a young wife to spend time talking with her husband alone—and household chores give her relatively little time for that. Physical violence by husband against wife seems to be quite common. Women in later life speak of their husbands as someone to whom they feel a strong sense of duty. Affection seems to come in later, after there are several children and the wife is a bit older.

The more important relationships she develops in the early years are with her mother-in-law and with her sisters-in-law. They are the source of companionship and instruction in her new role. The case studies cited in Ben Wallace's draft all bring out the importance of a mother-in-law's affection: this can make or break a marriage.

**Mother :** A woman fulfills her most important responsibility, and acquires status, when she produces a son. In rural Bangladesh, she will thereafter be known, not by her own name, but as her son's mother. Cain argues that given the economic realities in the villages, a rational strategy of economic risk aversion dictates a large family, large enough to assure that a couple of sons survive to adulthood. Such a family provides a labor force when the children are small and a source of support when the sons are grown. While poverty and hard times have frayed the fabric of the family to the point where the sons of the poorest families may not honor their obligations to support their parents, the cultural norm persists.

Once she has a son, and especially once she and her husband have established a separate household, a woman takes on a role not so widely acknowledged—that of keeping the household going. This means more than just the long list of household tasks listed in the section on woman's work. A woman is, in addition, responsible for managing a household's resources so that, somehow, there is food for the family—all the while maintaining that it is her husband who supports the household. One long-time student of several remote villages in Bangladesh maintains that even among Muslim families, the concept of "Lokkhi" as the role model for the Bengali wife exerts a powerful influence. Lokkhi is the Bengali name for the goddess Lakshmi; in non-Hindu Bengali society, the concept connotes a

person who embodies and produces honor, purity and some degree of prosperity.<sup>7</sup> Other sources have not used the same term, but the values it represents certainly are widespread.

A mother is responsible for nurturing her children, and for bringing them up—especially the girls—in the traditions valued by their society. They use the indirect techniques at which they are so adept to make sure their children's interests are well protected—for example, in vetting prospective marriage prospects for their daughters.<sup>8</sup>

**Mother-in-law :** In traditional lore, the mother-in-law is a powerful figure, who rules the household, directs the labor of the other women in it, and exercises an almost mystical influence over her son, who in turn values her above his wife. The reality is more mixed. In more prosperous families, something of the traditional role persists. Such families are, as noted, more likely to remain joint. The mother-in-law, if she has accumulated some savings, may play an important role in the women's moneylending network. And the family's network of social and business relationships will be more complex, providing more avenues for her to exercise her influence—usually through indirect means. The relationship with her son, in such cases, may be like the one prescribed by tradition. All this is more likely to come about if the mother-in-law is herself a person of strong personality.

In a less prosperous family, sons are more likely to establish their own households after a few years of marriage. This shortens the reign of the mother-in-law and reduces the number of other women whom she directs. Her economic importance is also reduced. She becomes especially vulnerable if her husband dies. Her sons have an obligation to support her, but if they are in difficulties they may not honor it.

**Outside the System : Divorced or Abandoned :** The woman whose marriage ends while she is still young, or the widow with no son who can support her, is outside this network. Divorced men tend to remarry quickly, and their lives go on much as before. Divorced women face a traumatic situation: they must throw themselves on the mercy of their birth family—which will often to some degree hold them responsible for the unraveling of the support system their marriage should have provided. Most divorces take place early—according to data from the Matlab comparison area, after an average of 25 months of marriage, and usually before there are children.<sup>9</sup> Indeed, childlessness, or failure to produce sons, is a major reason for divorce.

If a woman's family takes her back, they will almost certainly try to arrange another marriage soon. The woman is at a disadvantage in this transaction, having been married once before. If she does not marry, she really does not fit in socially. If she has children, they would be expected to stay with the husband's family. It is not unusual, however, for him to leave the children with her—especially if they are girls—and for her to have to make her own way in supporting them and bringing them up. The case studies of the Grameen Bank's early loan operations are full of descriptions of desperate divorced or abandoned women who turned to the bank in their desperation to make a respectable living. In other cases, women have turned to prostitution or to begging. And here as elsewhere, a family's economic

margin of survival makes a critical difference in their ability to fulfill their family obligations. A family living close to the survival level may not take back an abandoned daughter.

#### **Attitudes and Beliefs :**

**Sacrifice :** A girl is taught from early childhood that virtue lies in sacrifice. She learns to value submission to the will of her seniors, and to hold back not just her desires but even her needs in favor of the men and elders in the family.

**Purdah and Pollution<sup>10</sup> :** The concept of pollution, of ritual uncleanness, is a quasi-religious one, with roots both in Islam and in pre-Islamic Bengal. Various substances and conditions make one unfit for religious activity or, in some cases, for social contact with others, especially with one's seniors, until one has ritually cleansed oneself. Pollution especially affects women. Various bodily secretions, menstrual blood, and childbirth all are highly polluting, and a woman must avoid contact with the men in her family, and in some cases even with other women, when she is in a polluted state. Moreover, women are considered to be especially vulnerable to "the evil eye" or to the evil attentions of various spirits, especially when she is pregnant, close to childbirth, or menstruating.

The strength of Bangladeshi beliefs about the pollution of childbirth is striking. One study<sup>11</sup> claims that a large number of births are completely unattended, and that those attended by traditional midwives ("dais" or "dhoronis") are a minority. This contradicts the conventional wisdom—but the low regard in which the midwives are held tends to confirm that even the women's support network operates less during childbirth than one might expect.

Purdah, or the isolation of women, is usually described as a response to the Koranic injunction to guard women's modesty and purity. It is in addition a system designed to ward off the harmful effects of pollution and to keep at bay the "evil eye" and other dangerous spirits. These spirits are believed to lurk outside the safety of the compound, especially in forests and in open spaces beyond the village. Keeping purdah is a sign of respectability. Several sources indicate that working class women would like to be able to keep purdah, or would like their daughters to do so.<sup>12</sup> Other point out that people tend to claim a higher degree of purdah observance than they actually maintain.<sup>13</sup> Certainly, the desperate economic situation of those women who come out to move earth for food for work projects suggests that it takes a real economic crisis to persuade women to throw over their customary separateness.

For women who can maintain some degree of purdah, some aspects of the system protect her against serious social risks. In a society which tends to blame the mother, and especially her behavior, for any ill which may befall her child, a mother will not want to risk being careless about traditional taboos and pollution. This will be discussed more fully below.

Once a woman has passed childbearing age, she is no longer as vulnerable to the actions of the evil spirits, and she can move more freely. She can also take part in various pollution-producing events without danger to herself or to her reputation. This is one reason one hears principally of older birth attendants.

**Illness and Health :**<sup>14</sup> The concept of disease in Bangladesh—especially for women—is social rather than biological. Whatever prevents a woman from performing her expected social role is disease ; an ailment which does not interfere with her role, however much discomfort it may cause, is not. Thus failure to conceive or to produce sons is an illness ; anemia or chronic diarrhea is not, provided that they remain at a level which does not incapacitate her. An infant's illness, a stillbirth, a miscarriage—all these are illnesses, not of the baby, but of the mother, and it is the mother and it is the mother who must be treated.

Mahmuda Islam distinguishes three types of disease causing agents : the supernatural—the malevolent action of or possession by various evil spirits, jinn, bhuts, all of which may be encouraged by violation of taboos ; the natural-pollution, physical impurity, or the wrong food ; and human—principally sorcery. The only one which overlaps at all with Western concepts of causes of disease is the second—and the overlap is very limited. Thus, the Bangladeshi village belief system regards sewage as a danger to health, albeit because of ritual pollution rather than because it attracts bacteria. It also recognizes the importance of eating the right food—although this means a complex division of foods into “hot”, “cold” and “juicy. Different” sources give a different picture of precisely which foods fit into which category, but the result of this system is to deny women certain types of high-protein foods precisely when they need them most, especially during pregnancy and lactation.

All three categories of disease agents are believed to be influenced by the patient's behavior. Traditional healers place much less stress than Western doctors on examining the victim's body—indeed, physical examination is relatively unusual. Instead, they spend a great deal of time evaluating the patient's social relationships and behavior. Treatment may consist of a medicine to be eaten or drunk, but is at least as likely to consist of an amulet, an incantation, a prescribed series of actions or prayers, or some other similar action. Modern medicines are believed to be too strong for women's “delicate” internal organs. The relationship with the healer is in any case a personal one, and quite unlike the one woman is likely to have at a government rural health clinic or similar facility.

**Education, Innovation, and Decision-Making :** Women value education highly, even when they are unable to articulate why. There is great prestige in being able to read or recite prayers in Arabic. Women also dream of their daughters being able to read and especially to write letters. Several studies make these same points, and the experience of BRAC and others involved in unconventional village education efforts confirms them.

Attitudes toward innovation seem to be more mixed. On the one hand, the traditional ways are valued ; on the other, especially among people who have little to lose, there is a willingness to try new techniques of survival ( e. g. Food for Work labor ).

One study suggests that women's view of their ability to influence their husbands may have a profound impact on receptivity to new ideas. Ben Wallace's draft,<sup>15</sup> traces the introduction of new agricultural technologies in two villages, one more isolated but where the women credit themselves with more influence over their husband's agricultural decisions, the

other closer to the main road but where the women believe they have little influence. New technologies were introduced earlier in the second village, but once introduced, they caught on much more quickly in the first.

While women work indirectly—as already noted—they probably are able to have a considerable influence on decisions formally the responsibility of their husbands or sons. These include marriage prospects for their children, major purchases, schooling of their children, and obtaining or granting a loan. There is little direct evidence on what influence a woman's income and education have on her role in family decision-making, but given the high value the society places on preserving the appearance of the husband's role, it would be extraordinarily difficult to pin this down in any case.

Some authors have argued that migration of men to the cities or to the Middle East has expanded the decision-making role of women.<sup>16</sup> Others claim that the pattern for men taking a job at a distance from their families is to leave a male relative in charge, with little attendant increase in the wife's role.<sup>17</sup> This latter view accords with the findings of those who have studied migration in Pakistan. This subject deserves further study, given the large numbers of Bangladeshis taking up work in the Middle East.

**Religion :** Also elusive is a woman's role in religious observances. Some of them—such as the naming ceremony for a daughter—are specifically women's rituals.<sup>18</sup> Others, such as preparation of the pre-dawn and post-sunset meals during Ramadan, are considered women's work. Still others, such as fasting and the five daily prayers, are areas where women practice their religion alongside men. A woman who prays with her husband is looked on as having an exceptionally good marriage. A couple of observers report that there are female religious leaders—pirs—who have a female following.<sup>19</sup>

**Violence :** Women are frequent victims of violence, though precise or comparative figures are unavailable. Attacks on women because of dowry disputes are frequently reported in the press, and unreported attacks are doubtless even more frequent. A couple of authors<sup>20</sup> report that most suicides are women, though once again statistics are unavailable. The authors of a recent study on violence against women<sup>21</sup> believe that the problem has gone up in recent years.

#### **Summing it up :**

A Bangladeshi woman lives in a world of multiple dependencies and vulnerabilities. She is dependent on her family, on various neighborhood and patronage groups, on her family's fortunes. They depend on her—but that link is not acknowledged. She is vulnerable to economic reversals, to a drastic change in her life should her husband die, to social and family opprobrium if she violates taboos, fail to produce sons, or have sickly children. She is, to her way of thinking, also vulnerable to the capricious and malevolent influence of the spirits which lurk outside the village or under the trees—perhaps symbolic of the capriciousness of her life in general.

Throughout her social world, there is a gap between theoretical norms and actual behavior. To some degree, this may simply reflect the hypocrisy to which all idealistic systems and people

are subject. It also, however, reflects the stress which economic hardship places on the Bangladeshi social system. Families break up and ignore their traditional responsibilities when times are hard. The ideal of purdah survives, but actual practice is different. Education is valued, but many village girls are unable to benefit from it.

Therese Blanchet, reflecting her decision to concentrate on some of the more remote villages in Bangladesh, commented that most observers see more change than she believes has actually occurred. The strength of these traditions bears out her observation. And yet—change is coming. Education is probably the most important potential vehicle, along with the creeping influence of the cities through migration. But economic hardship is also a powerful teacher. Bangladeshi women have adapted to changes in their circumstances—witness the willingness of women to work as earth movers if their situation is bad enough. The challenge of the development program is to encourage them to adapt to a positive force—to the potential for social growth and development which they are uniquely placed to bring about.

#### **For further information**

There are numerous books and papers which provide insights into Bangladeshi society and culture, so it is especially difficult to make a selection for this section. Those I found most useful are :

1. Mead Cain, *The Household Life Cycle and Economic Mobility in Rural Bangladesh*, *Population and Development Review*, vol. 4 (3,) 1978.
2. Betsy Hartmann and James R. Boyce, *A Quiet Violence : View from a Bangladesh Village*, Zed Press, London, 1983.
3. Mahmuda Islam, *Women, Health and Culture*, Dhaka, 1985.
4. Ben J. Wallace, *The Invisible Resource : Women's Work in Rural Bangladesh*, unpublished draft prepared for AID, Dhaka, 1985.
5. Therese Blanchet, *women and Marginality : Meanings and Rituals of Birth in Rural Bangladesh*, University Press Ltd, Dhaka, 1984.

TABLE S-1  
SEQUENCE AND TIMING OF FAMILY/HOUSEHOLD LIFE CYCLE  
EVENTS IN BANGLADESH.

Age of husband		Age of wife	
20	marriage	15	
22	First child born	17	
24	formation of separate household	19	
	reproduce and experience infant/child mortality		Sources of variation in household life cycle
40	first daughter marries.	33	-Marital factors : age at marriage, divorce, polygyny.
42	leaves household	35	-Family size factors :
44	birth of last child	37	fertility, sex order, sex composition, infant/child mortality.
			-Adult mortality.
51	first son marries	44	
53	first son has first child	46	
55	first son leaves family	48	
57			

Modified from : Cain, M. T., The household life cycle and economic mobility in rural Bangladesh. *Population and Development Review*, Vol. 4 (3), 1978. PP. 421-438.

TABLE S-2  
ECONOMIC ACTIVITIES OF UNMARRIED CHILDREN AGED 4 YEARS+) RESIDING, IN PARENTS HOUSEHOLD IN A VILLAGE IN BANGLADESH, 1976

Activities	%ever participated		Median starting age		Youngest age	
	Male	Female	Male	Female	Male	Female
Cultivation						
General	36.27	3.25	10.98	-	9.17	-
Paddy	45.42	7.16	11.08	-	9.80	8.00
Jute	43.90	4.25	11.26	-	5.00	-
Others	60.95	44.60	9.00	6.40	5.00	5.00
Animal husbandry :						
Cattle	56.90	10.77	8.43	-	6.66	9.00
Others	30.15	45.00	-	6.80	6.00	5.50
Fishing :	48.17	13.36	8.40	-	7.66	7.50
Home maintenance :	16.34	18.65	12.10	9.30	10.60	6.00
Marketing :	50.40	5.10	9.90	-	8.00	-
House work :						
Husking/food prep	7.30	48.18	-	9.42	8.25	7.11
Others	53.30	77.43	5.85	6.35	5.33	5.28

Consolidated from : Cain, (1977).

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**Demographic**

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2. Bangladesh 1981 census.
3. Ibid.
4. Articles by Rounaq Jahan (p.8) and Ellickson (p. 84) in Women for Women 1975, Dhaka, 1975.
5. Bangladesh 1981 census.
6. In "Historical Trends of Population Growth, Fertility and Mortality in Bangladesh," proceedings of seminar held in Dhaka 29-31 January 1984, Planning Commission, Dhaka, 1984.
7. Mitra and Associates, Bangladesh Contraceptive Prevalence Survey 1983—Final Report, Dhaka, 1958.
8. ICDDR, B, Demographic Surveillance System—Matlab, p. 36.
9. Conversation with Alauddin Choudhury, ICDDR, B.
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11. Mohammed A. Mabud, Women's Development, Income and Fertility in Bangladesh, Planning Commission and CIDA, Dhaka, 1985.
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14. Conversation with Alauddin Chowdury.
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17. From L. Chen et al., Maternal Mortality in a Rural Area of Bangladesh, cited in Rafiqul Huda Chaudhury and Nilufer Raihan Ahmed, Female Status in Bangladesh, Bangladesh Institute of Development Studies, Dhaka, 1980.
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19. Cited in Situation of Women in Bangladesh, Women for Women, 1979, p. 46-7.

20. Cited in Dr. Halida Hanum Akhter, 1985 op cit.
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22. Dr. Halida Hanum Akhter, Ibid.
23. See, for example, Chaudhury and Ahmed, Female Status in Bangladesh, pp. 105-6
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26. Ibid.
27. Rabbani and Hussain, "Population Growth, Redistribution and Urbanization in Bangladesh: Findings from 1981 and earlier censuses", in Recent Trends in Fertility and Mortality in Bangladesh, Dhaka, 1984.

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10. Sufia Ahmad and Jahanara Choudhury article in Situation of Women in Bangladesh 1979, Women for Women, Dhaka, 1979, pp. 313-315.
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14. Conversation with Therese Blanchet.

#### Education

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2. Prof. K. A. Quasem, Coordinator, Assessment of Female Education in Bangladesh, Foundation for Research on Educational Planning and Development, Dhaka University, Dhaka, March 1983.
3. Women's Education in Bangladesh: Needs and Issues, Foundation for Research on Educational Planning and Development, Dhaka, 1982, pp. 21—33, 52—53.
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6. Interviews with Catherine Lovell, adviser to BRAC and occasional lecturer at Dhaka University on Public Administration, and with Sister Rose Bernard and Sister Marian Theresa, Holy Cross College.
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10. Ibid., pp. 36-7.
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