The World Bank promotes women's education because it is an input into human capital. In the capabilities approach, education is a force that enables women to have expanded choices. Using data from in-depth interviews conducted in two villages in 1996 and 2000, we examine how rural Bangladeshis perceive women's education and to what extent those perceptions concur with the World Bank's instrumentalist view and with the capabilities approach. Parents educate their daughters because women's education is valued in the marriage market, and marriage is the best way to secure their daughters' well-being. Schooling has also enhanced women's capabilities by increasing their earning potential.

KEY WORDS: women's education; marriage in developing countries; capabilities; human capital in developing countries.

1. INTRODUCTION

The current consensus in development economics gives priority to women's education as an investment with a high payoff (Summers 1994, Schultz 1993). Empirical work shows that women's schooling lowers fertility, increases children's schooling and increases children's health. Prominent
development economists such as Lawrence Summers (former Secretary of the Treasury and World Bank official) and T. Paul Schultz have used the empirical findings to argue that developing countries should invest heavily in women's schooling. This argument proved to be persuasive, and as a result, the World Bank and other development organizations, together with national governments, are providing funding for programs that pay parents to send girls to school. Bangladesh currently has two programs that provide financial incentives for girls to attend school. The Food for Education Program is available to girls and boys, who receive wheat if they attend primary school regularly. The Secondary School Scholarship Program is available only to girls, who are paid a small monthly stipend for attending secondary school regularly.

In this article, we contrast the human capital approach with the capabilities approach to women's education in the Bangladesh context. The human capital approach is essentially instrumentalist, and focuses on women's education as an input into economic production. The capabilities approach focuses on how education enhances the well-being, agency, and empowerment of women. Using qualitative data from two villages in Bangladesh collected in 1996 and 2000, we examine how Bangladeshi adolescent daughters, their parents, and their husbands and in-laws perceive women's education. We analyze how well these perceptions fit in with the human capital approach and with the capabilities approach. Section 2 defines the approaches and presents the methodology. Section 3 discusses the role of education as a form of marriage capital, using data from in-depth interviews. Section 4 examines the effect of education on women's well-being and agency. Section 5 discusses the impact of education on women's bargaining power, related to Sen's concept of cooperative conflict within the household. Section 6 analyzes to what extent women's education challenges or reinforces traditional social structures. Section 7 concludes.

2. APPROACH AND METHODOLOGY

A large and growing literature provides evidence that women's schooling is one of the main ways of acquiring human capital. Women's education has emerged as an important determinant of child mortality, having a stronger impact in many cases than income (Mensch, Lentschner and Preston 1986, Schultz 1993). Many studies also find that women's education has a strong impact on children's health and nutrition (Behrman and Deolalikar 1988, Behrman and Wolfe 1984, Strauss and Thomas 1995). Finally, current research shows that mothers' education is an important determinant of children's schooling, usually having a stronger impact than fathers' schooling
In the human capital approach, women’s education is valued because it is an effective instrument to achieve other outcomes, such as fertility decline. By arguing that women’s education is a good investment because educated mothers are more effective in reaching goals that society holds valuable than uneducated mothers, traditional roles are strengthened. Norms and practices that are harmful to women, such as dowry, are not questioned. Educational programs that do not seek to change norms might discriminate against girls and women. Education might increase women’s abilities to make choices, but the choices are often constrained by norms and conditions that favor men over women.

World Bank policies take a human capital approach to women’s education. This approach is essentially instrumentalist, viewing human capital as an input to production. Growth-oriented development economists advocate investments in women’s education because it adds to human capital. Human capital is an input into a productive process, and enhancing human capital increases the commodities that a society is able to produce (Todaro 1997, pp. 105-6). Increasing a society’s educational level leads to higher levels of economic growth because educated people are more productive than uneducated people. For example, the World Bank published a book in 1993, *The East Asian Miracle*, which attributed much of Southeast Asia’s unprecedented growth rates from the 1970s to the 1990s to the region’s emphasis on education.

In contrast, the capabilities approach of Amartya Sen and Martha Nussbaum centers on the well-being and agency of people. Sen and Nussbaum advocate women’s education because it enhances women’s capabilities. The capabilities approach “focuses on the ability of human beings to lead lives they have reason to value and to enhance the substantive choices they have.” (Sen 1997, p. 1959).

One example of how the approaches differ is in their views about why fertility rates should be lowered in developing countries. Growth-oriented development economists, who apply the human capital approach, discuss how lower fertility allows for higher investment in children’s human capital (Becker 1981) and for higher amounts of capital per worker. Sen (1997) notes that lower fertility rates are measures of social change. Lower fertility rates enhance women’s well-being because women are freed from persistent childbearing and child rearing (Sen 1999). Women then have more time available to participate in political, social, and economic roles besides their roles as mothers.

Both the human capital approach and the capabilities approach view investment in women’s education as an effective way to lower fertility rates.
(Sen 1999). In fact, the secondary school scholarship program in Bangladesh, which pays girls a stipend when they attend secondary school, began as a pilot demonstration project of the Ministry of Health and Family Welfare and was later scaled up to a national program and taken over by the Ministry of Education. The intent of the program is to encourage late marriage and thereby lower fertility. Parents are required to sign a pledge stating that they will not marry their daughters before the age of 18—a pledge that is probably broken more often than not. Amin (1996) finds in Bangladesh that women's education is associated with lower fertility, but only at the secondary level and higher.

In the capabilities approach, women's education has a value beyond acquisition of human capital. Encouraging women's education is good policy because it enhances women's capabilities. Capabilities imply that women are aware of choices and are free to act upon them and lead us to ask the question, "What is a woman able to do and be?" (Nussbaum 2000; Sen, 1999). The capabilities most directly linked to education are the capabilities to live a long life, to enjoy bodily health, to develop one's senses, imagination and thought, to develop one's practical reason, to enjoy affiliation with others, and to have control over one's environment. Educated women tend to live longer and to enjoy better health than uneducated women. Nussbaum includes basic literacy and numeracy under the capability of senses, imagination and thought. Women obtain increased control over their environments when they have the ability to earn income and increased bargaining power, both of which are enhanced by education. She goes on to argue that in order to fully develop the capabilities of girls, schooling should include information about options for women and resistance to women's inequality.

Strategically, however, approaches such as Nussbaum's might be less effective than approaches that emphasize the value of women's education as an instrument of objectives such as children's schooling and lower population growth. Human capital arguments have been so persuasive because the outcomes, such as mortality rates, are easy to quantify, and also because research findings are consistent across many countries and settings. In addition, these arguments do not usually challenge the status quo. In Bangladesh, schooling incentive programs have especially impacted adolescent girls, whose school attendance rapidly increased between 1992 and 1996. We will argue here that schooling incentive programs have been readily accepted in Bangladesh because parents are persuaded that there are benefits to them in educating their daughters. These perceived benefits might include enhanced well-being and even agency for their daughters. However, if schooling emphasized their daughters' empowerment, parents may not have been as willing to send their daughters to school.
We use in-depth interviews conducted in 1996 and 2000 in two villages located in the Rajshahi district of Bangladesh to explore how parents and children think about the costs and benefits of education. The interviews were part of an ongoing research project that started in 1991; the most recent round of data was collected in May and June 2000. The in-depth interviews from 1996 focused on children’s and their parents’ attitudes towards schooling in response to school incentive programs instituted in the villages in 1994. The interviews were conducted in three out of eight neighborhoods included in a schooling study. The schooling study sample included a 25-percent random sample of male-headed households and all female-headed households in the two villages. Interviewers spoke to children aged 6 to 19 and their parents. The sampling procedure resulted in interviews from approximately 25 adolescents in each of the three neighborhoods. The in-depth interviews conducted in 2000 focused on marriage decisions. Fifteen respondents were randomly chosen from two separate lists of married and unmarried adolescent girls in the villages, resulting in 30 interviews. The sampling procedure resulted in an oversampling of married adolescent girls and single adolescent girls enrolled in primary and secondary school. The adolescent girls’ parents, husbands, and husbands’ families were also interviewed. The interviews quoted in this paper are from the 1996 study, unless otherwise noted.

We examine to what extent the views of education expressed in the interviews concur with the ideas and theories of economists who take a human capital approach and to the more recent capabilities approach of Sen and Nussbaum. In some cases, people in the two villages believe that education increases women’s capabilities. For the most part, however, people do not see women’s education as a threat to the status quo. For example, cultural beliefs about marriage have not changed much. Despite the increase in girls’ schooling, very few people question the view that daughters should not have much voice in when they are married or the marriage partner. In addition, a daughter’s marriage should take priority over her schooling, and wives should ideally have less schooling than husbands. One area of social change that is evident in our transcripts from the more recent interviews is the belief that women should be prepared to earn an income outside the home in case some negative situation arises—in cases of extreme hardship or when no suitable marriage partner can be found.

3. WOMEN’S SCHOOLING AND MARRIAGE CAPITAL

In the Bangladeshi villages we studied, families express the benefits of education in instrumentalist terms familiar to the growth-oriented
development economist, but this does not mean that they are not concerned about their daughters' well-being. Families emphasize the value of education as a desirable attribute in the marriage market, or, in other words, as a form of marriage capital. When talking to parents, the research team was struck by the constant preoccupation with daughters' marriages and dowry. Parents invest in their daughters' marriage capital rather than in their human capital. Because education is perceived as an input into children's schooling, one aspect of marriage capital is a girls' education. As Rashida, a twenty-five-year-old woman with a class V education states: “If you are educated, then you can educate your child.” Jomiron is fifteen years old and is part of a poor family. She is enrolled in Class VI and said this about education: “If you are educated, then you can teach your children. You can get jobs. I will be able to teach my children.” If the groom’s family wants the groom’s children to be well educated, and realizes that educated mothers are better at producing educated children than uneducated mothers, then the groom’s family will seek an educated bride. For example, Molly’s husband was asked whether he considered Molly’s education in his marriage decision. He responded, “Yes. For example, she will be able to teach the children.” (2000).

Young men in the in-depth interviews expressed their preferences for wives who were educated, well mannered, and physically attractive. As the mother of a young man who would be considered a desirable match because of his family’s wealth expressed it: “Education is associated with good manners. Your mentality improves. Your manners improve. The quality of being educated is different. You learn to distinguish right from wrong.” Grooms from good families value educated brides, although the ideal is that husbands should have more schooling than wives.

Girls’ families strategize about the marriage market, and schooling is an important part of that strategy. For example, Aklima, who completed Class VIII, is generally regarded to have made a good marriage because her marital family is wealthier and more prominent than her natal family. She says she was able to make such a good marriage because of her education. Aklima’s marriage is unusual because her husband has no education. A poor and landless mother, who perceives that her daughter’s education might relieve the family from pressures to pay a high dowry, provides another example: “You can’t have a marriage without dowry. If I educate her, then she can earn on her own. Then maybe we won’t need to give dowry.” This could occur either because the groom would accept the daughter with no dowry, or because the daughter would be able to save for her own dowry out of her earnings.

However, when a daughter is educated, parents have to seek a groom who is more educated because of cultural norms that wives should be submissive to husbands. Nearly every respondent in the 1996 in-depth study
thought that boys should be more educated than girls. Brides should have less education than grooms; otherwise the household’s stability will be threatened as the groom’s authority is questioned. In 2000, the study team found that while this ideal was still held, marriages occur between educated women and less educated men, because dowry demands are lower (Huq and Amin 2001). Some parents intend to limit their daughters’ education before they complete secondary school because they are concerned that they will not be able to pay dowry for an educated groom. For example, Rojufa’s mother notes, “If my daughter had passed her Metric, I wouldn’t have married her off to a boy who has passed his Class V. Then I would need an educated boy. That’s why I married her off quickly. Less money was needed.” (2000).

At this time, parents hold a range of views about the relationship between daughters’ education and dowry. Further research is necessary to examine this relationship.

There is also tension between the perceived benefits of having an educated bride and the cultural preference for brides to be young and free from the slightest hint of scandal. In a discussion of her thirteen-year-old daughter Pearly and her future, a mother describes the risks of waiting too long to marry a daughter when discussing Pearly’s future:

> We’ll get her married after she is old enough. The girl’s health will suffer if we marry her young. We won’t marry her off even if she gets good proposals, or even bad ones. When she is old enough, then. Say, at fifteen or sixteen. If the girl is too old, then it becomes a problem in trying to get her married. Haven’t I told you about the Ali family’s daughter? She’s now too old. Not many proposals come for her.

Older women are perceived to be less physically attractive and less adaptable and compliant to their husbands’ households than younger women.

Once a girl is physically mature, neighbors and family members will start gossiping about how the girl should be married quickly before she is corrupted by contact with men. For example, Jostna’s mother married her daughter because of social pressure:

> A proposal came. Five people said five things about it. I softened up. You know, the village talks. I got her married. I had wanted to educate her further. Her father had wanted the same. I had wanted to admit her. But the polli [village] talks too much. Everybody told me to get her married. So I got her married. Then there was no more [of studying].

Attending school involves leaving the para, or neighborhood, and passing by markets, tea stalls, and other public areas. From the parents’ perspective, girls are also at risk of being approached by a man unknown to the family who might not be a suitable groom.

Education is desirable to the extent that it helps daughters to compete in the marriage market. Education does not take priority over contracting a good marriage, which parents still perceive as the best way to enhance
a daughter's well-being. The preferred marriages for daughters are ones in which husbands are good providers and daughters-in-law are not overworked or treated poorly. Thus, the goal of arranging a good marriage could be viewed as the enhancement of daughters’ well-being and agency, and therefore, their capabilities. For parents with the perception that daughters’ well-being is best secured through marriage, the demand for daughters’ education depends on how education is valued in the marriage market.

The interviewers noticed a change between 1996 and 2000 in parents’ views towards the value of education in marriage negotiations. With the rise of mass education due to the schooling incentive programs, a girl’s education has become less of a signal of her good manners and the quality of her family. Having little education has become more of a disadvantage in the marriage market, and as mass education proceeds, higher and higher levels of education are required for girls to have an advantage in the marriage market (Huq and Amin 2001).

4. THE EFFECT OF WOMEN'S EDUCATION ON WOMEN’S WELL-BEING AND AGENCY

In this section, we look at how education directly enhances women’s capabilities in Bangladesh, beyond education’s indirect impact on the quality of marriages. For girls, being able to form attachments and friendships with other girls is an important benefit of attending school. Girls meet other girls and women who do not live in their immediate neighborhood and who are not part of their families. In a culture like Bangladesh’s, where women’s mobility is constrained, these opportunities to connect with other women and girls might be very important, although the effects on women’s subsequent well-being are difficult to pin down. The capability of developing affiliations also includes self-esteem, which can result from completing school successfully. Respondents in the villages speak of educated people as being “a class apart” from uneducated people. However, having the opportunity to attend school does not determine what the actual outcome will be; some children may not be able to obtain the academic and interpersonal skills that enhance their well-being and agency. For example, schooling might lower self-esteem for children who are labeled as having “a bad brain.” According to the in-depth interviews, children who do not learn their lessons are often beaten, and sometimes the children then refuse to return to school.

Women’s education in the villages has not had much impact on the capability to have control over one’s environment. In Nussbaum’s conception, this capability includes political rights, access to resources, the ability to own
one's own land, and the right to secure employment. In Bangladesh, education does not seem to have changed the cultural norm that girls should have little say in the most important decision of their lives—when and to whom they will be married. Women still have little ability to own land. Although women can inherit land, their share is only half of their brothers' share, and women usually relinquish their share to their brothers so that their brothers will feel obligated to provide insurance and help them if necessary. In Bangladesh, women do not have the right to secure employment. Few women work for pay, although women's employment is increasing slowly.

The increase in women's employment has made a strong impact on the two villages, and families perceive that education opens doors to female employment. People speak of the income-generating potential of education. In the past twenty years, people who live in rural Bangladesh have been increasingly exposed to women who work outside their homes and travel about the villages talking to non-relatives. In Bangladesh's family planning program, female workers are assigned to visit all women in their assigned area every two months. These workers were initially viewed with suspicion, but they have become role models and trusted family friends (Simmons 1992). At the same time, non-governmental organizations like Grameen Bank and Bangladesh Rural Advancement Committee (BRAC) have also hired women whose jobs include visiting people throughout the village. Village schools hire female teachers. The presence of these employed women in the villages shows girls that they have choices about employment. As expressed by a 23-year-old married woman in 1996: "It's [i.e. education] advantageous in every way. In terms of jobs, is it only men who can have jobs? Women will also do it."

Education is viewed as the way to obtain good, prestigious jobs. A middle-aged woman from a middle-ranking family, Samena's mother, expressed this idea colorfully:

 Aren't there advantages in being educated? There are lots of advantages. It is because you [the interviewer] are educated that you are sitting in a chair and writing and earning money while we are messing with mud, and working under the burning sun, but neither do we have money like you, nor do we have any respect. There are no negative aspects of education.

People's experiences with mass education are new. Their perceptions that education will lead to prestigious jobs are likely to prove false. The highest prestige accrues to government jobs, because they are lucrative and permanent. These jobs require a completed secondary school education, which might be a daunting prospect to a poor family. Often, they require the payment of bribes. This skepticism about the value of education is expressed by Rima's mother: "There are children who are sitting after studying, where are the jobs? My brother-in-law [husband's younger brother] is sitting after
failing his exam. You need to pay 100,000 taka for a job, where is the job?” (2000). Also, the government is under pressure from the World Bank and IMF to reduce spending. The work opportunities for educated women in the villages will be reduced as Bangladesh moves from a doorstep-delivery based family planning program, which requires many female workers, to a fixed-site delivery program. Although reductions in government employment might dampen people’s enthusiasm for education, people also perceive the value of education in other types of work that are more readily available to poor families.

Education is of value for starting up and operating micro-enterprises. Between 1992 and 1996, micro-credit organizations like the Grameen Bank and the Bangladesh Rural Advancement Committee (BRAC) have expanded, and many village women have obtained loans. With the loans, they can engage in micro-enterprises or open shops. This experience with business has certainly increased women’s appreciation of literacy and numeracy. Respondents commonly stated that a benefit of education is that “nobody can cheat you.” Lutfor’s [a male’s] mother claims: “There are a lot of advantages to being educated. You can get into any line. Even if you don’t study too much, you can do some kind of a business, if you study even more than you can get a job like yours [the interviewer’s].” As Jognu, a fourteen-year-old boy from a middle-ranking trading family puts it, “Nobody can snatch away another’s education. Even if one can’t get a job, one can still do business. The illiterate have no other option but to work as a pait [agricultural day laborer].”

Some respondents specify the importance to women of having a source of income in case of hardship. In the case of Naila’s [a female’s] mother Joitun, a job provides a means to survival if a good marriage is not arranged for her daughter: “If I educate my son, then he will be able to get a job and survive. If I educate my daughter, I will be able to get her married well. Or she can get a job and survive.”

In the 2000 study, a theme emerged about education as a means to provide a safety net for girls who are considered physically unattractive. As stated by Hasina’s mother:

Parents of beautiful girls have nothing to worry about. They get married well. And if somehow the girl is dark then there’s trouble. It’s difficult to marry the girl off. A lot of demands are asked for. I’m really worried about Hasina. They’re asking for Tk. 30,000 for her. How will we live if we pay so much? Let her study. If she can pass her Metric and get a job somewhere, then she can get married herself. (2000).

Jamila’s mother states a similar idea:

I’ll put her in Metro [police academy] or nursing. Because my father married me off, I didn’t get peace; neither did they. Let’s see if I can do something for them. My
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daughter is dark. If she’s educated it’ll come in handy. Or someone may be interested
in marrying her. (2000).

Access to jobs through education can help women secure resources that
are not forthcoming from their marital families. Nasreen, a twenty-year-old
woman who is not educated, wishes she were educated so that she could
secure resources for herself, rather than relying on her father-in-law:

Are there not advantages to being educated? Even if you don’t have anything, you
can get a job, earn and live on it. Despite the fact that my father-in-law has so much,
he doesn’t give me anything. If I knew how to read and write, I would have been able
to get a job. It’s because I don’t know how to that I have to struggle so much.

Jhuma’s [a woman’s] mother credits her education for her self-reliance:

There is a lot of benefit in education. Consider my case—it’s only because I studied
up to class V that I can fend for myself even when her father does not feed me.

These women recognize that education plays an important role in reducing
women’s vulnerability and lack of agency. A person needs to have other
means to get access to resources if her family fails her. Kabeer (2001) notes
similar attitudes expressed by mothers about the importance of education
for their daughters. Education helps daughters “stand on their own two
feet” within marriage and when marriages fail. Education also reduces the
incidence of domestic violence (Kabeer 2001, p. 78).

When people discuss the benefits of education, the most common ben-
etit discussed is the access to jobs and to income. It is also common to speak
of self-esteem and prestige. Educated people are admired and looked up to.
Uneducated people often describe themselves as being “blind” and knowing
nothing.

People do not talk about how education empowers women or changes
the balance of power within the household. When Nasreen and Jhuma’s
mother discuss the importance of education as a means to access resources
independently of the actions of other family members, they come the closest
to touching on this issue. However, education might have a more slow-acting
and subtle impact on gender relations, encouraging women to ask questions
and to perceive other options, which might lead to shifts in power within the
household.

5. EDUCATION AND BARGAINING POWER

Education might encourage women’s empowerment by increasing
women’s bargaining position within the household. According to Sen,
women’s empowerment, the ability to make choices and act on them, can be
understood within the cooperative conflict that exists in a household. The sum of production of the household is greater than the sum of the production of each individual because of household specialization and economies of scale. However, households have conflicts over how the surplus created by cooperating will be distributed, which are resolved through bargaining among members. Bargaining is affected by what Sen calls a person’s breakdown position, perceived interest response, and perceived contribution (Sen 1990). Education affects all three of these determinants of bargaining power.

A woman’s breakdown position is what her level of utility or well-being will be if she leaves the household. This position is strengthened if she is educated and can, therefore, obtain access to employment. Joitun’s comments presented above touch upon her break-down position. It would be a mistake to assume that educated women will not have a strengthened bargaining position in the household because they have less education than their husbands. Bargaining position is determined by a woman’s options outside the marriage, not by her education relative to her husband’s. Another source of strength is the support of family of origin, and dowry reflects this support. The higher the dowry a family is willing to pay, the stronger the signal to the groom’s family that her family will support a daughter if her marriage breaks down.

A woman’s perceived interest response is the extent to which she values her own well-being. If a person in a bargaining position does not put much weight on his or her well-being, the bargaining outcome will be less favorable to that person. To the extent that education builds up self-esteem, it also impacts perceived interest response.

Finally, a woman’s perceived contribution to the household impacts her bargaining power. Because women’s contributions are not marketed and therefore are not monetized, other family members perceive that women contribute less to the household than income-earning men do. Girls are perceived as costing the birth household more than they contribute to it, because married women live with and work for their husbands’ families. The custom of dowry increases the perceived costs of girls to parents beyond the costs of raising and educating girls to adulthood. There is some evidence that the secondary school scholarship program changed parents’ perceptions of the value of daughters, simply by providing daughters with cash. Selima, a grandmother in a wealthy family, claims: “I have heard that they give girls money. It’s good. Girls have become of value to their parents [authors’ emphasis]. Now they are going to be encouraged to educate her. They won’t get her married at a young age.”

An educated woman’s perceived contribution to the household might be high even if she is not working and earning income. She enjoys increased prestige in her husband’s family, and other family members might come to
her for advice. Her bargaining power might be especially enhanced with respect to her mother-in-law, who is likely to be uneducated (Amin 1996).

A few respondents are resentful of the secondary school scholarship program, because they feel that it favors girls over boys and is threatening to the status quo. They perceive that bargaining power has shifted from men to women. The father and son of a poor family are resentful because boys do not get scholarships and also have to pay fees: Abul, age eighteen, enrolled in class VII:

I don’t like this [the secondary school scholarship program]. All the girls get their fees waived. Plus they get money. On the other hand, they are not giving the boys anything. This is not right. They should have some kind of an arrangement especially for poor boys.

Kasem, father of Abul:

They are giving money to all the girls in high school, whether they are rich or poor. Yet a poor boy can’t study because he doesn’t have the money. I think they should judge properly whom they are giving it to. The law nowadays, is the women’s law. The women have 60% power and the men have 40% power. That day they gave money to 500 girls. Yet there are so many boys who can’t study because they can’t buy the books. That government should have absolutely looked into this.

Work by Arends-Kuenning and Amin (2000) shows that the father and son have some basis for saying that the program is unfair to boys. After the schooling incentive programs were put into place, the enrollment rates of adolescent boys fell, and adolescent boys spent more time in wage work. Higher opportunity costs of time for boys coupled with payments to girls encouraged parents to favor adolescent daughters over adolescent sons for schooling.

6. WOMEN’S EDUCATION AND TRADITIONAL SOCIAL STRUCTURES

Increasing the average level of women’s education does not necessarily improve women’s status or challenge the norms of patriarchy. Women who are educated might be more empowered than women who are uneducated, but their choices are still constrained and shaped by patriarchy. The choices that educated women then make as a result of their empowerment could make circumstances worse for women in general. For example, Das Gupta (1987) finds that in rural Punjab, educated women discriminate more against their higher birth-order daughters than uneducated women do. Educated women are better able to control their fertility and their children’s mortality than uneducated women are, and they use this control to achieve their desired sex composition of children.
Women are marginalized in rural Punjab because they move to their husband’s household when they are married and have little subsequent contact with their family of origin. They do not contribute to the support of their parents or siblings, and therefore are not valued as much as men. This situation is true of rural Bangladesh to some extent as well, although rural Punjabis show stronger indicators of son preference than rural Bangladeshis. In rural Punjab, the desired number of daughters was about one-half in 1984, which means that many women did not want to have any daughters (Das Gupta 1987). In Bangladesh, the desired number of daughters in 1996 was 1.1, and the total desired family size was 2.4, indicating that the vast majority of women want to have at least one daughter. Only 3 percent of women said that they wanted no daughters (Authors’ calculations, derived from Mitra et al. 1997). We would expect that because women in Bangladesh exhibit son preferences that are not as strong as in rural Punjab, increases in women’s education would not show such a strong impact on higher-parity girls’ mortality rates. However, the rural Punjab case is an example of how women’s education can have some negative impacts on women’s well-being in the collective.

By increasing income and women’s control over household resources, some programs increase women’s ability to pay dowry. Therefore, individual women benefit because they are able to pay higher dowries for their daughters, but by paying higher dowries, they exacerbate the negative impact of dowry on women’s well-being. Although non-governmental organizations like BRAC and the Grameen Bank take strong positions against dowry, beneficiaries often do not heed them. In one of the study villages, a woman who works for BRAC paid dowry when her daughter married. One of the sixteen decisions that Grameen Bank members recite at their meetings and are supposed to follow is that they will neither give dowry nor receive dowry. There is even a case in the village of a woman (Fahima’s mother) using a Grameen Bank loan to pay dowry!

These examples illustrate that in order to counter patriarchy, it is not sufficient to educate women; the content of education matters too. For this reason, Nussbaum (2000) argues that the state has an obligation to provide information about the options available to women and resistance to women’s inequality in the public schools. Only in this way will girls’ capabilities be fully realized and the collective interest of women achieved.

Kabeer (1999) discusses the need to examine the consequences of women’s choices. She suggests that a choice be evaluated on the basis of its transformatory significance, or the extent to which the choice challenges social inequalities, in contrast to the extent to which it strengthens those inequalities. In important ways, the rise of mass education for women in the study villages does not have transformatory significance. Marriage is
still basically the only acceptable path for girls, and they have little voice in their marriage. Does the rise of mass education then do nothing for women because it does not challenge the status quo?

Kabeer distinguishes between actions that are empowering and actions that enhance status. One example of the distinction is that educated women are often held to stricter standards of behavior than uneducated women, because educated women are usually married into households with greater prestige. In the case of Bangladesh, one manifestation of these standards is following *purdah*, or female seclusion. In a study of Matlab Bangladesh, Balk (1994) finds that educated women are less mobile than uneducated women. Women of higher status are expected to conform more closely to norms that value female modesty. However, we should be wary inferring that the woman who follows *purdah* is less empowered than the woman who does not. Accepting less mobility may be of strategic importance to an educated woman. By following *purdah*, she is free to make decisions that she values as more important than defying *purdah*. As Kabeer (2001) notes, when women obtained access to credit, they sometimes chose to withdraw from public life and adhere more closely to *purdah* norms. As one woman expressed it, women were freed from outside work that was considered degrading. “Now with the loans, they [poor women] have some peace.” (p. 70). We also need to differentiate between decisions such as following *purdah* and discriminating against one’s own daughters. The former may only be symbolically contrary to the interests of women, whereas the latter is ultimately and definitively against the collective interests of women. These two effects should not be viewed as equivalent in the struggle against gender inequality.

7. CONCLUSIONS

In the study villages, most Bangladeshi villagers view women’s education as a means to make a good marriage. Parents perceive that the best way to promote their daughters’ well-being is through a good marriage, which takes precedence over education. One reason why women’s education is valuable in the marriage market is that it is an input into children’s schooling. This reason is also one of the main justifications cited by the World Bank for increasing investment in girls’ schooling in developing countries—that women’s education produces human capital. People in the villages also speak of women’s education in terms that are similar to the concept of human capital, because education enhances women’s earning power. With the spread of micro-credit, which is targeted to women, people have recognized the value of education for managing micro-enterprises. Parents refer to the value of education based on the ways that it indirectly enhances their daughters’
well-being, primarily through enabling daughters to contract better marriages and enhancing daughters’ income-earning potential.

In important ways, girls’ schooling does not enhance their capability to have control over their own environment. Despite the beginning of mass education, girls still have no voice in when or to whom they will be married, which is one of the most important events in their lives. Because of the Secondary School Scholarship Program for girls and because attending school is viewed as safer than wandering around the village, parents view schooling as a good alternative for their daughters, but only until the time that an acceptable marriage proposal arrives. When people speak about schooling, there is no sense that girls have a right to schooling. Parents are not willing to postpone a marriage so that daughters can finish school. Women’s employment is viewed as a backup strategy to be used if the woman cannot contract a good marriage because she is physically unattractive or parents cannot afford to pay dowry.

However, some respondents in the villages did speak of their daughters’ education in ways that resonate closely with the capabilities approach. Kabeer (2001) noted that women in a Bangladeshi village who had faced hardship spoke about educating their daughters so that they would be able to “stand on their own two feet.” Some respondents in our study also talked about educating their daughters so that they would not have to be completely reliant on their husbands’ families for all of their needs. These respondents tended to have experienced problems with their husbands’ families and knew the importance of being able to secure income oneself. This might represent the beginning of an awareness that women should be prepared to support themselves.

By paying girls to go to school, and perhaps even by offering a curriculum that does not challenge the status quo directly, the Bangladeshi government does, in fact, enhance girls’ capabilities. Although one might argue that for education to help women, it has to challenge perceived gender relationships, parents and daughters have responded with such enthusiasm to the Secondary School Scholarship program because the program does not try to directly challenge the status quo. Although the schools do not directly teach that women have options other than marriage and motherhood or about women’s struggles against inequality, girls are, in fact, learning about options and are absorbing some lessons that are empowering. Getting an education, together with interactions with women who are working, exposes girls to the idea that they can have jobs and earn money. Girls might perceive that the costs are too high to act on that choice, but knowing that it is available affects their power in intrahousehold relationships. Women are empowered through schooling that enhances their ability to earn money, even if the option is not exercised.
Women's Capabilities and the Right to Education in Bangladesh

ENDNOTE

1. For more information about how the World Bank takes an instrumentalist view of education, see Jones (1992), Stromquist (1997), and Chabbott (1998). Jones (1992) criticizes the World Bank's instrumentalist view of education: "The Bank has very little to say about just what education does to make people more productive... It is a Bank which shows itself to be both structurally incapable and attitudinally unwilling to tackle the fundamental issue of economic power and distribution in borrowing countries" (pp. 237–238). Stromquist (1997) notes that World Bank policies have increased women's access to schooling, but little has been done to address the content of education in order to change gender relations. Finally, Chabbott (1998) notes that the World Bank does not view education as a human right, but primarily as an input into development.

REFERENCES


