

SUMMARY

A Narrative of Social Transformation

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

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

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

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

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

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

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

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

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

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

B How Did Bangladesh Do It?

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

11. Not only is Bangladeshi society relatively homogeneous, but until the 1990s, levels of income inequality were also low. In the 1990s, while income inequality rose in urban areas, there has been a significant decline in overall levels of poverty. Low levels of inequality bind citizens in a common goal. Recent research on Bangladesh has found a remarkable congruence between the ideals and vision of the elite and ordinary citizens regarding poverty and development at the national level. The cultural ethos of the elites and the people are also remarkably similar, fostering policies that address poverty and positive social outcomes¹.

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

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

¹ Hossain, 2005

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

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

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

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

17. **But, women's status in Bangladesh was also an unintended consequence of policies and events.** The historical famine of 1974 was a catalyst in at least two ways. From 1975, when famine prevention emerged as a key priority, the state has invested in rural infrastructure, initially funding off-season employment and later durable rural roads, which have had an enormous impact on women's physical mobility and access to health care, education, markets, and information. The significance of roads in human development outcomes comes through in several empirical findings³ and from focus groups conducted for this report. Famine relief efforts also "unleash(ed) and legitimize(d) the NGO process which has played such an important role in social change in Bangladesh."⁴

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

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

² Hossain, 2005

³ World Bank, 2005

⁴ Rahman, Hossain Zillur (in written comments on this report) 2007

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

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

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

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

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

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

C What to Do Next

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

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

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

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

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

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

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

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

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

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

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

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

⁷ World Bank, 2005b

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

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

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

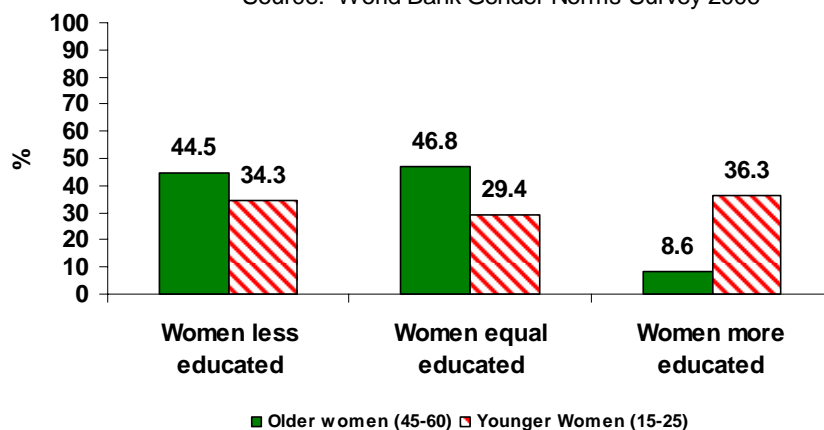
31. Today, the behavior of many girls challenges entrenched values. One such value is “*lojja*” – a term that denotes modesty but also shame. *Lojja* is manifested in girls’ “shy” behavior in not talking to strangers or to men outside the home and displaying their overall dependence. Young men indicated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

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

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

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

Source: World Bank Gender Norms Survey 2006



⁸ WBGNS, 2006

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

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

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

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

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

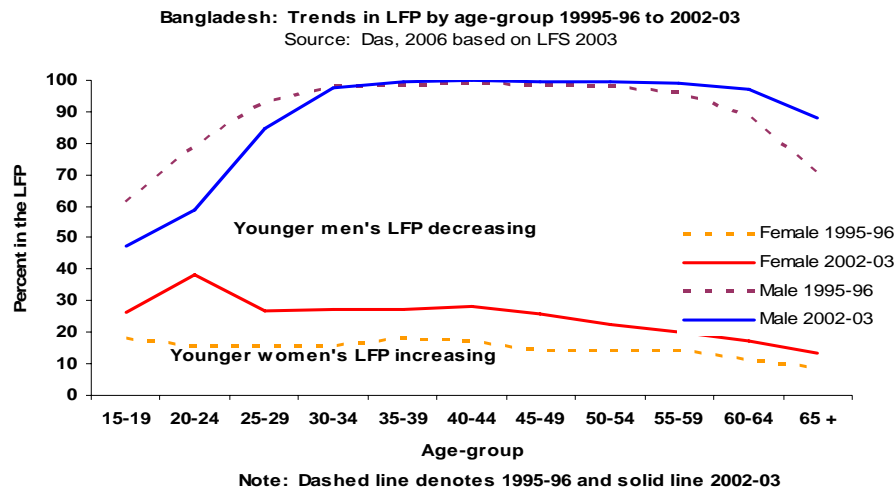
36. The Labor Market: Women’s employment rates have increased dramatically but are still very low, even by South Asian standards. Women’s employment in South Asia is lower than in any other part of the world except perhaps the Middle East. Bangladesh is at the lower end of the South Asian spectrum, second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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

¹⁰ Mahmud, 2006

¹¹ Mahmud, 2006.

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

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

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

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

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

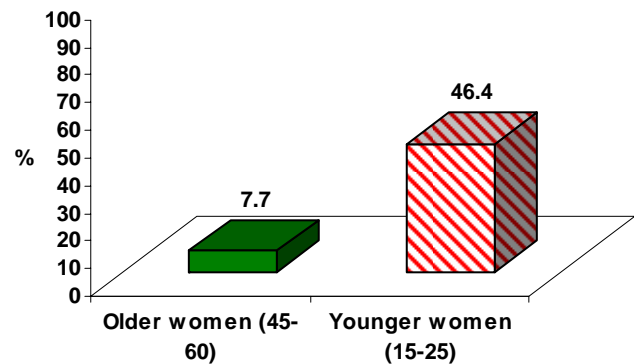
59. Is dowry associated with all the other pernicious trends that exist in the popular perception? Our analysis shows that it is indeed associated with the higher likelihood that a woman will experience violence and condone it as a punishment for minor infractions. Women whose families paid dowry also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

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

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

Bangladesh: The practice of dowry has increased over time

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



¹³ See for instance, Amin et al (2006).

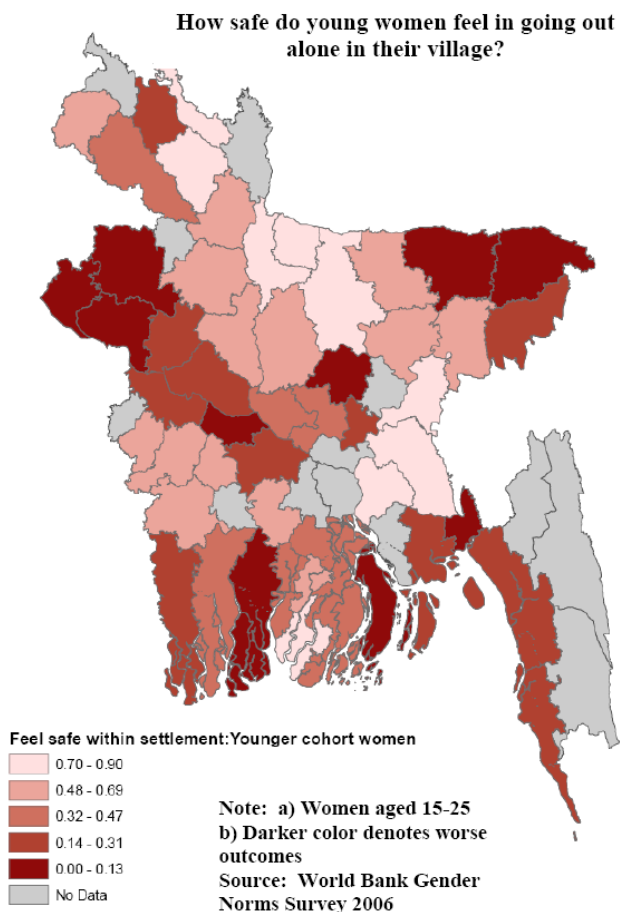
some aspect of marriage to be associated with poor outcomes. Family policy in developed countries like the U.S. addresses marriage and civil unions directly to ensure equity and welfare within the family. But in Bangladesh, where marriage is governed for the most part by religious law, doctrine, and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

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

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

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

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



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

¹⁵ WHO, 2005

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

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

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

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

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

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

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

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

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

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

D New Facts, New Directions

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

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

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

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

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

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

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

¹⁶ See for instance, Kabeer (2002)