A GENDERED ANALYSIS OF THE IMPACT OF POVERTY ON EDUCATIONAL PROGRESSION RATES IN BANGLADESH

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ABSTRACT

Education is the backbone of a nation and a tool for producing qualified citizens, and for promoting equality. Education makes individuals aware of their rights, duties and obligations to community, to society and to the nation. Unfortunately, education is not accessible to all due to poverty. The impact of poverty on education is huge as it impedes educational progression and hampers well-being. The main purpose of this study is to investigate the impacts of poverty on educational progression in Bangladesh. The study uses a gender-based approach to examine the different impact poverty has on educational access for boys and girls in Bangladesh. This thesis is a secondary qualitative research paper based on available qualitative data on education. Bangladesh is a male-dominated society where a boy is thought to be a future earner who will take care of his aged parents, while a daughter is viewed as a financial burden. In this regard, poverty forces boys to earn an income, while girls are to be married off at an early age. Boys' child labour and girls' early marriage are obstacles to educational progression. As a result, boys and girls drop out of education with poor educational achievements. The study found that though many laws exist for eliminating male child labour and early female marriage, they are not enforced, with few prosecutions recorded. Several government and Non-Government Organisation (NGO) programs are aimed at increasing the participation of children at primary and secondary levels of education by reducing child labour and delaying early marriage. Though the programs have had a positive impact on children's education, the coverage and outcomes are poor.

DECLARATION

I certify that this thesis does not incorporate without acknowledgment any material previously submitted for a degree or diploma in any university; and that to the best of my knowledge and belief it does not contain any material previously published or written by another person except where due reference is made in the text.

Signed:

Bhabhani Dewan
Date: 30/06/2018

ACKNOWLEDGEMENT

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ABBREAVIATIONS AND ACRONYMS

ADB	Asian Development Bank
AL	Awami League
ASA	Association for Social Advancement
BANBEIS	Bangladesh Bureau of Educational Information and Statistics
BBS	Bangladesh Bureau of Statistics
BCS	Bangladesh Civil Service
BDT	Bangladesh Taka
BRAC	Bangladesh Rural Advancement Committee
BRDB	Bangladesh Rural Development Board
CLS	Child Labour Survey
CRC	Convention on the Rights of the Child
DAM	Dhaka Ahsania Maission
DHS	Demographic and Health Survey
EFA	Education for All
EGP	Employment Generation Program
FFE	Food for Education
FFP	Freedom Fighter Program
FFW	Food for Work
FIVD	Friends in Village Development Bangladesh
FSSP	Female Secondary Stipend Program
GB	Grameen Bank
GDP	Gross Domestic Product
GER	Gross Enrolment Ratio
GHI	Global Hunger Index
GR	Gratuitous Relief
HIES	Household Income and Expenditure Survey
ICESCR	International Covenant of Economic, Social and Cultural Rights
ILO	International Labour Organization
LFS	Labour Force Survey
MDG	Millennium Development Goal
MF	Microfinance
MMEIG	Maternal Mortality Estimation Inter-agency Group
MOE	Ministry of Education
MOLE	Ministry of Labour and Employment

MOPME	Ministry of Primary and Mass Education
NCLS	National Child Labour Survey
NFE	Non-Formal Education
NFPEP	Non-Formal Primary Education Programme
NGO	Non-Government Organization
NPA	National Plan of Action
PDBF	Palli Daridro Bimachan Foundation
PEDP	Primary Education Development Programme
PESP	Primary Education Stipend Program
PKSF	Palli Karma Shahayak Foundation
PPRC	Power and Participation Research Centre
PRSP	Poverty Reduction Strategy Paper
SDG	Sustainable Development Goal
SEP	School Feeding Program
SSC	Secondary School Certificate
SSNP	Social Safety Net Program
STD	Sexually Transmitted Diseases
TBP	Time-Bound Programme
TFR	Total Fertility Rate
TR	Test Relief
TUP	Targeting Ultra Poor
UCEP	Underprivileged Children's Education Programme
UN	United Nations
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNICEF	United Nations Children's Fund
UP	Ultra Poor
VGD	Vulnerable Group Development
VGF	Vulnerable Group Feeding
WB	World Bank
WFCL	Worst Forms of Child Labour
WFFC	World Fit for Children
WFP	World Food Program
WSC	World Summit for Children

CHAPTER ONE: INTRODUCTION

1.1 Background of the problem

Education is a vital component for making people's lives better by offering choices and delivering greater opportunities. At its best, education produces qualified citizens and an enlightened workforce that has the ability to overcome socio-economic challenges. Poverty is one of the root causes that impedes access to education. According to the World Bank (WB) measurement of poverty, nearly one billion people earn less than US$1.25 daily and about 800 million people experience hunger globally.[1] This indicates that many people lack access to education due to poverty. According to United Nations Educational, Scientific and Cultural Organization (UNESCO) 2016, nearly 263 million youths and children are not attending school globally which shows the poor access to education.[2] Education is an important Millennium Development Goal (MDG), as well as a Sustainable Development Goal (SDG). In the last 30 years, some major improvements have been made globally in primary education, such as increased enrolment rates and decreased dropout rates. According to UNESCO, 71% of children enrolled in primary school from low-income countries in 1999 continued their study until the last grade, a figure that increased to 78% in 2009.[3] This shows how much the enrolment rates for children in less developed countries improved in just two decades.[4] The number of children who are successfully completing primary school has also enlarged the demand for education at the secondary level. Despite the progress of primary education towards MDG 2, many children fail to make the transition to secondary and higher education.[5]

In Bangladesh, education has been identified as a high priority by the government. In 1990, free primary education was endorsed under the Education for All (EFA) policy framework for ensuring primary education for all children.[6] This policy was adopted with the purpose of ensuring primary education for all school-age children. Bangladesh has nearly 18 million school-aged children with one of the biggest education systems in the world at the primary level. Thus, primary education is the foundation of secondary and tertiary education. Although Bangladesh has achieved gender parity

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[1] United Nations (UN), *The Millennium Development Goals Report 2015*, UN, New York, 2015, pp. 4-9, <http://www.un.org/millenniumgoals/2015_MDG_Report/pdf/MDG%202015%20rev%20(July%201).pdf>, consulted 4 February 2018.

[2] United Nations Educational, Scientific and Cultural Organization (UNESCO), '263 Million Children and Youth are Out of School', UNESCO's website, Paris, 2016, <http://uis.unesco.org/en/news/263-million-children-and-youth-are-out-school>, consulted 5 March 2018.

[3] United Nations Educational, Scientific and Cultural Organization (UNESCO), *Youth and Skills: Putting Educational to Work*, EFA Global Monitoring Report, UNESCO, Paris, 2012, p. 363, <http://unesdoc.unesco.org/images/0021/002180/218003e.pdf>, consulted 2 January 2018.

[4] B.A. Abuya *et al.*, 'Girls' Primary Education and Transition to Secondary School in Nairobi: Perceptions of Community Members at the Onset of an Education Intervention', *International Journal of Adolescence and Youth,* vol. 22, no. 3, 2017, p. 350.

[5] E. Unterhalter, 'Measuring Education for the Millennium Development Goals: Reflections on Targets, Indicators, and a Post-2015 Framework', *Journal of Human Development and Capabilities*, vol. 15, no. 2-3, 2014, p. 181.

[6] G. Chisamya *et al.*, 'Gender and Education for All: Progress and Problems in Achieving Gender Equity', *International Journal of Educational Development*, vol. 32, no. 6, 2012, p. 745.

in education (MDG 5) it is yet to achieve a high enrolment and completion rate at the primary and secondary levels.[7] During the 1990s, Bangladesh participated in many international conferences on education, children and development including: the World Conference on Education for All (EFA) (1990), the World Summit for Children (1990), the International Conference on Population and Development (1995) and the World Social Summit (1995). The common agenda of all of these international conferences was to ensure education for all children.[8] Additionally, the Bangladesh national parliament adopted the Non-Formal Education (NFE) policy in 2000.[9] In 2006, the NFE policy described literacy 'as the capability of individuals to read, understand, interpret, communicate and compute in written and verbal forms'.[10] The policy designed 'life skills' development for children and adolescent (15+) age groups. It provides vocational education and skills training to increase their participation in society, to prepare them for wage-employment, and to help those who are unable to enter higher educational institutions.

According to the Planning Commission of Bangladesh 2011, 80% of people in Bangladesh were living under the poverty line as measured by the Household Income and Expenditure Survey (HIES) in the 1970s, and this figure was reduced to 31.5% by 2010.[11] Though this drop brought Bangladesh closer to meeting MDG 1, many people are still living in poverty. Bangladesh is one of the most populous countries in the world where 1,675 people live per square mile.[12] This results in poor access to land, natural resources and education. Thus, the rate of unemployment increases due to lack of access to education. Banu argues that poverty is one of the major reasons limiting children's education at primary and secondary level.[13] Most of the children experience poverty from their childhood and poor families are hardly able to send their children to school. Poverty directly or indirectly forces people to discontinue their children's schooling. Although the government declared free primary education for children until grade five, people still struggle to pay the extra-costs including school uniform, transportation and private coaching.[14]

Poverty also adversely affects educational participation for both boys and girls. Parents from poor households discourage girls from pursuing an education because they are expected to fulfil only household and reproductive tasks.[15] The reason behind this is society's strong patriarchal practices

[7] Chisamya et al., p. 745.

[8] A.M.R. Chowdhury, S.R. Nath and R.K. Choudhury, 'Equity Gains in Bangladesh Primary Education', International Review of Education, vol. 49, no. 6, 2003, p. 603.

[9] M.M. Tanvir, 'Education in Bangladesh: A Continuum of Learning or a Dichotomous System?', Society for International Development, vol. 53, no. 4, 2010, p. 476.

[10] Tanvir, p. 476.

[11] The Planning Commission of Bangladesh, Sixth Five Year Plan FY2011-FY2015 (Part-1), Government of Bangladesh, Dhaka, 2011, p. 13, <http://www.plancomm.gov.bd/wp-content/uploads/2013/09/SFYP-Final-Part-1.pdf>, consulted on 10 April 2018.

[12] A. Banu, 'Causes of Dropout of Female Students in Primary and Secondary Level in the Socioeconomic and Cultural Contexts of Bangladesh', Journal of Psychosocial Research, vol. 6, no. 1, 2011, p. 117.

[13] Banu, p. 117.

[14] R. Sabates, A. Hossain and K.M. Lewin, 'School Drop Out in Bangladesh: Insights Using Panel Data', International Journal of Educational Development, vol. 33, no. 3, 2013, p. 226.

[15] R.K. Sarkar, M.M. Reza and M.E. Hossain, 'Socio Cultural Barriers of Girls' Educational Attainment Experiences From Rural Bangladesh', Cultural Anthropology, vol. 10, no. 2, 2014, p. 354.

(discussed in chapter 5). In this regard, Begum notes that patriarchal attitudes play a significant role in enhancing girls' dropout rate from school.[16] People in a patriarchal society believe that investing in girls' education means wasting money, and they prefer to marry off their daughters at an early age. Ame states that early marriage arising from poverty is one of the main causes of girls dropping out of school.[17]

In Bangladesh, boys are treated as an asset because they can be breadwinners, but even this positive bias results in lower educational achievements because it pushes boys from poor families into child labour. According to the National Child Labour Survey 2013, nearly 3.45 million children were engaged in the labour market and most of them are boys.[18] Because of this factor, boys' enrolment rate in school is lower than girls at the age of 13.[19] By the ages of 10-14, almost 30.6% of boys have entered the labour market in Bangladesh.[20]

1.2 Aim of the Thesis

This thesis investigates how poverty impacts on educational access in Bangladesh, differentiating between boys and girls. This thesis will discuss government policies designed to uphold both boys' and girls' education through reducing dropout rates from school. The thesis will investigate the relationship between poverty and education in order to understand the present educational position of boys and girls; investigate the causes of the dropout of children; analyse different government policies at the primary and secondary level; and investigate the impact of those policies on education.

1.3 Theoretical framework

This study uses patriarchal theory to examine the impact of poverty on girls and boys educational progression. This theory clearly identifies the gender-based social and economic differences in Bangladesh society. Patriarchal ideology promotes a gendered ideology that favours men and boys over women and girls throughout society. Thus, male superiority is socially accepted by all in this patriarchal society by giving greater power and authority to men. Girls are allocated to domestic work inside the household, while boys are assigned to interact with the outside world through the labour market. Patriarchy forces women's subordination to men in the household because of men's

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[16] A. Begum, 'Gender in Education: Policy Discourse and Challenges', *Development in Practice*, vol. 25, no. 5, 2015, p. 755.

[17] K.R. Ame, 'Overcoming the Curse of Early Marriage in Bangladesh', *Asian Journal of Women's Studies*, vol. 19, no. 4, 2013, p. 155.

[18] Bangladesh Bureau of Statistics (BBS), *Child Labour Survey (CLS) Bangladesh 2013*, Government of Bangladesh, Dhaka, 2015, pp. vii-viii, <http://203.112.218.65:8008/WebTestApplication/userfiles/Image/LatestReports/ChildLabourSurvey2013.pdf>, consulted 5 February 2018.

[19] R. Khanam, 'Child Labour and School Attendance: Evidence from Bangladesh', *International Journal of Social Economics*, vol. 35, no. 1-2, 2008, p. 83.

[20] C. Salmon, 'Child Labor in Bangladesh: Are Children the Last Economic Resource of the Household', *Journal of Developing Societies*, vol. 21, no. 1-2, 2005, p. 35.

economic power and control in society. Women are undervalued whereas men are the 'head' of the household.[21]

Some particular features of Bangladeshi society stand out as anchors of patriarchy. 'Purdah' is a strong patriarchal practice in Bangladesh that limits women's involvement in social institutions, public participation and the labour market.[22] According to this custom, women are not permitted to show themselves to men and are not allowed to be involved in extra-marital or pre-marital relationships. Women who maintain 'Purdah' are assumed to be symbols of 'purity' and good-character.[23] Bangladeshi women are limited to domestic household work and are excluded from ownership and control of economic resources (e.g. land and assets). In practice, purdah has resulted in women's disempowerment and the absence of their voices from economic and social participation.

'Kinship' is another patriarchal marriage practice that places a newly married women in her husband's house and removes her from her father's family.[24] This patriarchal custom discourages women from communicating with their family after marriage to avoid interference by her family. Early, arranged marriages are preferred because this is thought to keep a women in a subordinate position due to the age difference.

Patriarchy encourages poor parents to arrange their daughters' marriage while they are still children. Some parents believe that organizing their daughters' marriage at an early age is a blessing. This limits girls' empowerment and economic opportunities in a patriarchal society (discussed in chapter 5).[25]

In a patriarchal society, boys are commonly beneficiaries while girls are deprived of their human rights. Parents often put a high value on their sons as they are their future carers in old age. They also believe that sons are able to preserve and extend the ancestry, sustain the family name and inherit family property.[26] However, patriarchy impedes not only girls' education but also boys' education as mentioned earlier. Though a boy is chosen over girls in a patriarchal society, boys and girls both experience educational failure. Patriarchy and poverty conspire to frustrate boys' educational participation by pushing them into the labour market.[27] Boys are required to perform their male-oriented duties (economic participation) constructed by the patriarchal society (discussed

[21] A.M. Sultana, 'Patriarchy and Women's Gender Ideology: A Socio-Cultural Perspective', *Journal of Social Sciences*, vol. 6, no. 1, 2010, p. 123.
[22] S. Feldman, 'Exploring Theories of Patriarchy: A Perspective from Contemporary Bangladesh', *Globalization and Gender*, vol. 26, no. 4, 2001, p. 1098.
[23] R. Naved *et al.*, 'Female Garment Workers' Experiences of Violence in their Homes and Workplaces in Bangladesh: A Qualitative Study', *Social Science and Medicine*, vol. 196, 2018, pp. 150-157.
[24] E.H. Chowdhury, 'Rethinking Patriarchy, Culture and Masculinity: Transnational Narratives of Gender Violence and Human Rights Advocacy', *Journal of International Women's Studies*, vol. 16, no. 2, 2015, pp. 100-103.
[25] Begum, p. 760.
[26] Sultana, p. 125.
[27] Khanam, p. 79.

in chapter 4). In this way, both genders fail to continue their schooling which limits their well-being and productivity.

1.4 Methodology

This thesis utilises qualitative secondary data along with some quantitative data derived from government and other reputable sources. Government reports, including Ministry of Education (MOE), Bangladesh Bureau of Statistics (BBS), Bangladesh Bureau of Educational Information and Statistics (BANBEIS) and Ministry of Labour and Employment (MOLE), are used in this paper. Reports by international organizations such as the International Labour Organization (ILO), United Nations Educational, Scientific and Cultural Organization (UNESCO), United Nations Children's Fund (UNICEF), and the World Bank (WB) are also used. Other secondary data includes books, Non-Government Organization (NGO) reports, NGO websites, newspaper articles and peer-reviewed journals.

1.5 Significance of the study

Bangladesh is a low-income and densely populated country. Poverty is a regular companion of most people in Bangladesh. Poverty restricts parents from sending their children to school. It restricts children's opportunities by limiting their access to education, which is the foundation for producing productive citizens. This study is intended to help policy makers identify how poverty impacts on children's educational progression.

1.6 Outline of the study

The next chapter outlines the historical background of education in Bangladesh. It also includes a brief overview of country's situation during the most recent colonial period and since independence from Pakistan.

Chapter Three considers poverty using social and economic indicators to assess progress towards Millennium Development Goals (MDG). As the thesis aims to investigate the impact of poverty on education, we need to know the country's poverty condition and to understand the government's strategies for fighting poverty. In this regard, two major poverty reduction strategies implemented by the Bangladesh government with the support of NGOs are considered.

Chapter Four focuses on how child labour impacts on boys' education. Some legal protections for reducing child labour, and some educational programs designed to increase the number of boys in education, will be discussed.

In Chapter Five I study the linkage between poverty, patriarchy, girls' early marriage, and education. Government policies and NGO initiatives for delaying girls' early marriage and increasing girls' enrolment will be discussed.

Chapter Six is a conclusion that provides a recapitulation of the evidence and a restatement of the thesis argument.

CHAPTER TWO: HISTORICAL BACKGROUND OF EDUCATION IN BANGLADESH

2.1 Introduction

Bangladesh is one of the least developed nations in the world with many problems arising from social, economic and political structures. Most of the population lives below the poverty line and lacks access to government amenities. Only a few people in towns and cities enjoy access to the facilities delivered by the government. Education makes an important contribution by enabling people to read and understand forms and instructions, which helps them access government services. Education also helps to reduce poverty by empowering people. Traditionally, in Bangladesh, there are three phases of education: 5-year primary, 7-year secondary and 5-6 years higher level of education.[28] Six years is the minimum age for entry into primary education. At the primary level, general (arts, science, social science and business), and madrasah (Islamic faith) streams are followed for delivering education. The secondary level of education is designed for children of 11-17 years. There are three streams at the secondary level which include general, madrasah and vocational/technical. Higher education is for the age group of 18 years or more and has three streams: general, technology (medical, agriculture, textile, ICT, engineering and leather technology) and madrasah education.

Historically, Bangladesh was colonized by Pakistan (1947-1971) and the education system was reformed many times by successive governments.[29] This Chapter explores the historical background of education in Bangladesh, going back as far as the period in which Bangladesh was colonised by Pakistan, with a view to better understanding the linkage between poverty and education in the twenty-first century.

2.2 Geographical and historical overview

Bangladesh is the youngest nation-state in South Asia and the eighth most populated country in the world.[30] Three sides of Bangladesh are surrounded by India, and it shares a narrow border with Myanmar to the southeast, with the Bay of Bengal to the south.[31] The national language is Bangla (or Bengali). Bangladesh is crisscrossed by many large and small rivers which directly or indirectly flow to the Bay of Bengal. Nearly 85% of people in Bangladesh are Muslim, 10% of Hindus and remaining 5% are Christians and Buddhists. British rule in the region began in 1757 and Kolkata (in

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[28] M.M. Rahman *et al.*, 'Historical Development of Secondary Education in Bangladesh: Colonial Period to 21st Century', *International Education Studies*, vol. 3, no. 1, 2010, p. 115.

[29] Ministry of Education (MOE), *Development of Education National Report of Bangladesh*, Government of Bangladesh, Dhaka, 2004, p. 3, <http://www.ibe.unesco.org/International/ICE47/English/Natreps/reports/bangladesh.pdf>, consulted 22 March 2018.

[30] A. Riaz, *Bangladesh: A Political History since Independence*, I.B. Tauris and Co. Ltd, New York, 2016, pp. 1-2.

[31] A.M.R. Chowdhury *et al.*, 'The Bangladesh Paradox: Exceptional Health Achievement Despite Economic Poverty', *The Lancet*, vol. 382, 2013, p. 1735.

Hindu-majority West Bengal) was selected to be the centre of colonial rule.[32] This focus on West Bengal contributed to political and economic failure in Dhaka (in Muslim-majority East Bengal). In 1905, the Muslims (East Bengal) collaborated with Bengal in the administrative division of the west and east, with the purpose of saving their economic, political and cultural interests.[33] In 1947 East Bengal united with some provinces that are Muslim-majority in the western Indian subcontinent to constitute Pakistan, with East Bengal becoming East Pakistan.

Figure 1: Partition and Pakistan.

Map of Pakistan from 1947–1971.
Source: Guhathakurta and Schendel, 2013, p. 158.

East and West Pakistan were located 2500 kilometre apart (See Figure 1).[34] East Pakistan (currently Bangladesh) is a monsoon region with plenty of water resources as a base for possible economic growth, and it had a much larger population than West Pakistan. Conversely, West Pakistan had poor rainfall and was mostly dependent on irrigation. Many deserts and uncultivable lands were included in West Pakistan. The two regions had significant cultural differences including language, customs, food habits and social integration. These differences, along with a political inequality favouring West Pakistan, had serious social, economic and political consequences.[35] After the institution of the constitution of Pakistan in 1947, non-Bengali people of West Pakistan started to exploit Bengali people in East Pakistan.[36] In 1952, 'Urdu' was declared as the national language of the whole of Pakistan and Bengalis in East Pakistan protested the decision.[37] The main language of

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[32] Chowdhury *et al.*, p. 1735.
[33] Chowdhury *et al.*, p. 1735.
[34] Ministry of Education, *Development of Education National Report of Bangladesh*, p. 3.
[35] R. Sobhan, 'East and West Pakistan: Economic Divergence' in M. Guhathakurta and W.V. Schendel (eds.), *The Bangladesh Reader: History, Culture, Politics*, Duke University Press, Durham and London, 2013, pp. 187-190.
[36] V.Y. Belokrenitsky and V.N. Moskalenko, *A Political History of Pakistan 1947-2007*, Oxford University Press, Karachi, 2013, pp. 50-55.
[37] Chowdhury *et al.*, p. 1735.

East Pakistan was Bengali with only 1% of them able to speak Urdu.[38] Although the government of Pakistan eventually agreed to have both Urdu and Bengali as the national languages, the Bengali people felt that their language and their region were being ruled from the West. East Pakistan revolted against West Pakistan rule in 1971 and it took nine months of civil war to win independence.[39] The critical turning point came just 13 days before independence, when India joined the attack against West Pakistan forces.[40] West Pakistan surrendered in Dhaka on 14th December 1971. A new state of Bangladesh was formed under the leadership of Bangabandhu Sheikh Mujibur Rahman on 16th December 1971.[41] Bangladeshi people adopted their own language 'Bangla' as the national language. Bangladesh was, however, left devastated, with limited natural resources, overpopulation and natural calamities. The poverty rate was more than 70% and the economy was based largely on agriculture (61% according to the 1981 census).[42] The average population growth rate was 2.6% per annum and the life expectancy was only 42 years. A woman gave birth to seven children on average and of 1000 live births nearly 239 children died under five years of age. Less than 8% of the total population lived in urban areas. The average literacy rate was very poor: only 24% overall were literate in 1974, with only 15% for women. At primary school level, the enrolment rate was 60%, and only 18% of secondary-school-aged children went to school.[43]

2.3 Educational system during Pakistan rule

In 1947 British rule ended, the sub-continent was partitioned, and there emerged two independent countries, Pakistan and India. Bangladesh was named East Pakistan and became one of the provinces of the newly formed Pakistan.[44] Pakistan restructured its educational system to conform to Islamic culture and values. 'Urdu' was approved as the state language and became the medium of instruction in public schools. The use of Urdu was philosophically and linguistically defendable during that time from a narrowly nationalistic or patriotic point of view. During that period, there were still some missionary schools and colleges teaching in English.[45]

Mohammad Ali Jinnah, the founder of Pakistan, made some efforts to maintain a certain direction for Pakistan's education system.[46] He hoped to produce productive citizens through the educational system for future generations. After 1947, the government organized the 'First Education

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[38] O.B. Jones, *Pakistan: Eye of the Storm*, Yale University Press, London, 2002, p. 151.
[39] Riaz, pp. 1-2.
[40] Jones, pp. 171-173.
[41] Chowdhury *et al.*, p. 1735.
[42] The World Bank (WB), *Bangladesh Poverty Assessment: Assessing a Decade of Progress in Reducing Poverty, 2000-2010*, Bangladesh Development Series Paper No. 31, The World Bank, Dhaka, 2013, p. 1, <http://documents.worldbank.org/curated/en/109051468203350011/pdf/785590NWP0Bang00Box0377348B0PUBLIC0.pdf>, consulted 2 February 2018.
[43] The World Bank, *Bangladesh Poverty Assessment: Assessing a Decade of Progress in Reducing Poverty, 2000-2010*, p. 1.
[44] R.Z. Dewan, 'Bangladesh' in P. Peterson *et al.*, (eds.), *International Encyclopedia of Education*, 3rd edn., Elsevier Science, 2009, pp. 524-525.
[45] Rahman *et al.*, p. 117.
[46] M.R. Kazimi, *A Concise History of Pakistan*, Oxford University Press, Karachi, 2009, pp. 189-190.

Conference' in Karachi. The conference aimed to re-evaluate and restructure the colonial educational system in line with Islamic ideology and literacy. The second main consideration of the conference was to improve the technical and scientific skills of the workforce through training. The third major concern was to plan education in conformity with the collaboration of state goals and aspirations. At the Conference Mohammad Ali Jinnah stated:

> We have to build up the character of our future generations. We should try, by sound education, to instil into them the highest sense of honour, integrity, responsibility and selfless service to the nation. We have to see that they are fully qualified and equipped to play their part in the various branches of national life in a manner which will do honour to Pakistan.[47]

After the conference, policy makers planned to establish consistency among spiritual, social and vocational education by delivering compulsory universal primary education. Initially, free education was approved to class V and finally to class VIII. Madrasah education was included as formal education to encourage an Islamic orientated education. Madrasah education offers religious education, particularly on Islam. Most of the courses contained in the curricula are religious in nature. Other general courses include mathematics, history, medicine, polemics, and philosophy are offered in Madrasah education.[48]

In 1949, an educational group called the 'Maulana Akram Khan Committee' emerged. The 2nd Educational Conference was held on 4 to 6 December 1951 in Karachi.[49] The 'Akram Khan Committee 1949' and the 'Ataur Rahman Khan Commission 1957' agreed with the government that Pakistan needed an educational system that would provide universal primary and secondary education centred on scientific knowledge. In 1956, Bangla became one of the state languages along with Urdu after the formation of Pakistan. East Pakistan did not feel the impact of Pakistan's five-year plan (1950-1955) that emphasised the importance of modern science in education. In 1958, the newly developed Curriculum Committee and Sharif Commission on Education (The Sharif Commission) stated in its report that secondary education (grades VI to XII) should move from rote learning to scientific and technological education. The Sharif Commission report focused on improving literacy and universal primary education, and promoting the state language. Some administrative changes were recommended, such as the decentralization of primary education, reintroducing the system of examination, and developing a different structure designed to improve vocational education.[50]

New educational streams were introduced in 1959, such as Science, and Commerce and Arts. The East Pakistan Secondary and Intermediate Ordinance of 1961 established management committees

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[47] Rahman *et al.*, p. 118.
[48] N. Mahmood and R. Malik, 'Pakistan' in P. Peterson et al., (eds.), *International Encyclopedia of Education*, 3rd edn., Elsevier Science, 2009, pp. 732-735.
[49] Rahman *et al.*, pp. 118-119.
[50] Rahman *et al.*, pp. 118-119.

regarding the regulation of secondary schools. Regulations were outlined on diverse matters such as admission and registration fees, students' fees, teachers' service and public examinations. Later, the Education Board was divided into four different Boards, with each Board sharing responsibilities regarding regular inspections, text book distribution, and public examinations (Secondary to grade X, and Higher Secondary to grade XII).[51]

In 1962 to 1964, the Sharif Commission was criticized by a student movement demanding a pro-people education policy.[52] This resulted in a new 'Commission on the Student Problem and Welfare' conducted by Justice Hamoodur Rahman.[53] During General Yahya's government in 1969, Air Marshal Nur Khan was appointed as head of the educational committee. The reason behind this change was that the educational policy was unsuccessful in promoting national cohesion, having failed to integrate East Pakistan (which eventually separated from Pakistan in 1971). Another reason for the policy failure was the unemployment rate amongst educated youth (both gender) was high. The policy was promoting Islamic cultural values rather than improving technical and vocational skills. Further, Urdu and Bangla were used as the medium of instruction instead of English. Thus the policy was used for the political purpose of establishing Islamic education in the sub-continent. In summary, during the period of Pakistan rule, the education system was inadequate and unstable because of the lack of political support from the East, frequent policy changes and failures, language problems, poor financial resources and Islamic religious leadership.[54]

2.4 Education system after independence

In 1972, after East Pakistan gained independence, the first Education Commission of the country 'Qudrat-e-Khuda Education Commission 1972' was formed. Comprising 47 renowned educationists, the commission aimed to develop the national syllabi and curricula.[55] A report of this commission, headed by Dr. Qudrat-e-Khuda, one of the leading scientists and educationists of the period, was submitted to the government in May 1974.[56] The commission highlighted the need for a secular education at all levels; improved evaluation; vocational and technical training for future employment; grading based on students' performance; and primary education from grade I to VIII; and secondary from IX to XII.[57] At the university level, a four year degree course followed by a one year Master's was suggested by the commission. The report also focused on education for women which should support their domestic life through child-care, and health services, nutritious food and nursing. It also

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[51] Rahman *et al.*, pp. 118-120.
[52] S. Raghavan, *1971: A Global History of the Creation of Bangladesh*, Harvard University Press, London, 2013, p. 16.
[53] Banglapedia, 'Education Commission', Banglapedia's website, Dhaka, 2015, <http://en.banglapedia.org/index.php?title=Education_Commission>, consulted 5 January 2018.
[54] Rahman *et al.*, p. 119.
[55] Ministry of Education (MOE), 'Qudrat-e-Khuda Education Commission-1972', Ministry of Education's website, Government of Bangladesh, Dhaka, 2016, <http://www.moedu.gov.bd/site/page/7d53c1a6-d131-4631-a790-078acf879bb3/Qudrat-e-Khuda-Commission-1972->, consulted 5 February 2018.
[56] R. Chowdhury and A.H. Kabir, 'Language Wars: English Education Policy and Practice in Bangladesh', *Multilingual Education*, vol. 4, no. 21, 2014, pp. 6-7.
[57] Rahman *et al.*, pp. 118-120.

recommended involving girls in 'vocations especially suitable to them' like nursing, primary school teaching and typing.[58]

In 1978, an Advisory Committee was formed to assess the problems and issues relating to education, and the 'Interim Education Policy 1979' was submitted on 8 February, 1979.[59] The Interim Education Policy made recommendations different to the National Education Advisory Council and developed a new education blue print for the Ministry of Education. The policy developed three sub-stages at the secondary level, namely 3 years at junior secondary, 2 years at secondary and 2 years at higher secondary. Additionally, it stipulated the following (i) District Education Authorities will be responsible for examinations at all stages, (ii) agricultural, technical, vocational and medical studies should be included in secondary and higher secondary levels, and (iii) there should be skills development at junior secondary and secondary levels in technical subjects. Regarding madrasah education, the policy specified that madrasah should be restructured to ensure its equivalence to the formal/general education levels. In Islamic education the 'Dakhil' level is equivalent to the secondary level, while 'Alim' is equivalent to the higher secondary level.[60] The Madrasah Education Ordinance issued in 1978 and 1981 for the first time introduced service regulations and a salary subsidy system for educational staff and teachers in private institutions. Earlier in 1980, the state contribution towards salary subsidy for private institutions was only partial at the secondary and higher secondary levels. The government also developed the Bangladesh Civil Service (BCS) for teachers, headmasters, and education officers from government institutions.[61]

Two military regimes transformed the political identity of Bangladesh: Maj. Gen. Ziaur Rahman (1977-1981) and Lt. Gen. H.M. Ershad (1982-1990).[62] To build political legitimacy, the military regimes undertook a national transformation - from an ethnic and secular identity to a nation-based and pseudo-Islamic identity, freeing East Pakistan/Bangladesh from the Indian shadow. During the period, education was used as a tool for upholding 'Bangladeshi' nationalism. Therefore, Islamic studies were included in the curricula and made compulsory up to the secondary level. Furthermore, the Ershad government extended the reach of these reforms by the mechanism of nationalising several private secondary schools throughout the country.[63]

In the mid-1990s the secondary school curriculum was reviewed and nearly 150,000 teachers were provided training for the new curriculum under the 'Mofiz Commission 1988'.[64] Five new higher

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[58] M. Mann, ''Torchbearers Upon the Path of Progress': Britain's Ideology of a 'Moral and Material Progress' in India' in H. Fischer-Tine and M. Mann (eds.), *Colonialism as Civilizing Mission: Cultural Ideology in British India,* Anthem Press, London, 2004, pp. 15-20.

[59] Rahman *et al.*, p. 119.

[60] United Nations Educational, Scientific and Cultural Organization (UNESCO), *Secondary Education Regional Information Base: Country Profile Bangladesh*, UNESCO, Dhaka and Bangkok, 2007, p. 4, <http://uis.unesco.org/sites/default/files/documents/secondary-education-regional-information-base-country-profile-for-bangladesh-en.pdf>, consulted 2 April, 2018.

[61] Rahman *et al.*, p. 120.

[62] J. Heitzman and R.L. Worden, 'Preface' to *Bangladesh A Country Study*, Library of Congress, Washington D.C, 1989, pp. xxxi-xxxiii.

[63] Rahman *et al.*, p. 120.

[64] Rahman *et al.*, p. 120.

teacher training institutes and ten new training colleges were established under the new curriculum. The 'Shamsul Haque Education Commission 1997' was developed, with a committee of 56 members controlled by Prof. Shamsul Haque.[65] Thus Committee members worked diligently to formulate a new education policy for Bangladesh. Later, two more commissions were formed: the 'Abdul Bari Commission 2002'[66] and the 'Moniruzzaman Miah Education Commission 2003'.[67] The Abdul Bari Commission was officially formed in 2002, aiming to recognise the need for immediate reformation in the education system. The Moniruzzaman Miah Education Commission was designed to improve the overall quality of education at primary, secondary and higher levels in 2003.

In 2009, the Awami League (AL) government developed another national education policy named the 'National Education Policy 2010'.[68] This policy was formulated in the light of the 'Qudrat-e-Khuda Commission' document of 1972 and the 'Shamsul Haque Education Commission Report' of 1997.[69] The National Education Policy 2010 was officially submitted to the Prime Minister on September 7, 2010, while the English version was submitted on January 3, 2011.[70] The newly established policy recommends extending primary education to eight years, and conducting the final examinations at grade VIII. Scholarships at secondary level will be provided based on academic results. Additionally, secondary schooling will be extended to over four years, grades 9-12, and secondary level exams will be taken at grade XII. Fundamental subjects such as Bangla, mathematics, moral education, science, natural environment, Bangladesh studies, IT and sociology were made compulsory at primary and secondary levels. Religious or madrasah education was to be reshaped to bring it under the national government education policy.[71]

2.5 Conclusion

The educational structure of East Pakistan/Bangladesh was constantly reformed from the18[th] century to the 21st century to meet the state's educational requirements, and socio-economic and political challenges regarding employment, modernisation, economic growth and national unity. There have been many positive changes, with more children having access to schooling at the primary and secondary levels, an increased number of public and private schools, more teachers and improved curricula. However, the quality of education is declining – amenities are inadequate,

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[65] Ministry of Education (MOE), 'Shamsul Haque Education Committee – 1997', Ministry of Education's website, Government of Bangladesh, Dhaka, 2016, <http://www.moedu.gov.bd/site/page/b27b3956-be5a-412f-9c87-e587c9a6765e/Shamsul-Haque-Education-Committee--1997->, consulted 7 February 2018.
[66] Ministry of Education (MOE), 'Dr. M.A. Bari Commission -2002', Ministry of Education's website, Government of Bangladesh, Dhaka, 2016, <http://www.moedu.gov.bd/site/page/e04753e7-8f02-40e5-a027-9e0af62abc34/Dr--M-A--Bari-Commission-2002->, consulted 10 March 2018.
[67] Rahman *et al.*, p. 120.
[68] Ministry of Education (MOE), *National Education Policy 2010*, Government of Bangladesh, Dhaka, 2016, pp. 1-4, <http://moedu.portal.gov.bd/sites/default/files/files/moedu.portal.gov.bd/page/ad5cfca5_9b1e_4c0c_a4eb_fb1ded9e2fe5/National%20Education%20Policy-English%20corrected%20_2_.pdf>, consulted 10 February 2018.
[69] Chowdhury and Kabir, pp. 8-9.
[70] Ministry of Education (MOE), *National Education Policy 2010,* p. 81.
[71] Rahman *et al.*, p. 120.

and school examination results are poor.[72] Though many education policies were implemented by the different governments and military regimes during colonization and after independence in East Pakistan/Bangladesh, still the educational structure is inadequate for delivering education. Some of the major education policies during Pakistani rule were developed from the Akram Khan Committee 1949, the Ataur Rahman Khan Commission 1957, and the Sharif Commission 1958. These policies were unsuccessful in meeting the demand of educational reformation due to frequent policy changes and failures by the government. Different policies were implemented after the formation of Bangladesh with the aim of restructuring the education system. The commissions driving these policy developments were: the Qudrat-e-Khuda Education Commission 1972, the Interim Education Policy 1979, the Mofiz Commission 1988, the Shamsul Haque Education Commission 1997, the Abdul Bari Commission 2001, the Moniruzzaman Miah Education Commission 2003 and the National Education Policy 2010. Limited financial resources, lack of regular monitoring and lack of stakeholders' interest and participation in the reform process continue to undermine these policies.

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[72] M.N.U. Khan, E.A. Rana and M.R. Haque, 'Reforming the Education System in Bangladesh: Reckoning a Knowledge-Based Society', *World Journal of Education*, vol. 4, no. 4, 2014, pp. 6-7.

CHAPTER THREE: POVERTY IN BANGLADESH

3.1 Introduction

Bangladesh began independence in 1971 with two years of negative economic growth as measured by its Gross Domestic Product (GDP): minus 6.83% in 1971 and minus 14.74% in 1972.[73] At that time the economy was mostly dependent on a rain-fed agricultural system that used cows and ploughs. In 1971 the poverty rate was 70%. In 1991 the poverty rate was still 56.6%.[74] In 2000 the United Nations (UN) adopted eight Millennium Development Goals (MDGS), the first of which was the eradication of poverty.[75] The other MDG goals relate to universal primary education, women's empowerment and gender equality, child mortality and maternal health, fighting HIV/AIDS and other diseases, protecting the environment, and global partnerships.[76]

Successive Bangladesh governments have given poverty reduction the highest priority because it is not only one of the country's major challenges, its eradication is also the key to solving many other problems - including access to education. In this regard, two major poverty reduction strategies have been introduced by the government - Social Safety Net Programs (SSNPs) and Microfinance (MF) Programs. Both programs target economically vulnerable people and provide financial assistance. SSNPs and MF programs are important in this study as they enable poor households to meet their cost of living, and provide their children access to education services. As the study investigates the impact of poverty on educational progression, it is necessary to know the country's poverty condition, and government strategies to overcome poverty through services.

3.2 Poverty and MDGs

In recent years, there has been some significant progress made in achieving various Millennium Development Goals in Bangladesh. The national poverty rate has decreased progressively from a high of 70% in 1971 to 56.6% in 1991, 40% in 2005, and 31.5% in 2010.[77] Human development indicators, including life expectancy, child births per woman, and adult literacy, have all improved, as has access to adequate sanitation and clean drinking water. In this regard, the Total Fertility Rate (TFR) decreased to nearly 2.7 children per women in 2007 from 7 live births per woman in the mid-1970s.[78] Life expectancy was 66.6 years in 2007, up from 46.2 years in 1974. Regarding education, remarkable progress has been made, particularly in terms of access to primary education and gender

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[73] The World Bank, *Bangladesh Poverty Assessment: Assessing a Decade of Progress in Reducing Poverty, 2000-2010,* p. 1.
[74] M.A.H. Pradhan, J. Sulaiman and S. Mohd, 'An Analysis of the Millennium Development Goal 1: The Case of Bangladesh', *New Zealand Economic Papers*, vol. 48, no. 3, 2014, p. 269.
[75] United Nations, pp. 4-7.
[76] United Nations, pp. 4-7.
[77] Pradhan, Sulaiman and Mohd, 'An Analysis of the Millennium Development Goal 1: The Case of Bangladesh', p. 270.
[78] The Planning Commission of Bangladesh, *Sixth Five Year Plan FY2011-FY2015 (Part-1),* p. 14.

parity. The net enrolment rate at the primary level was 97.7% in 2014.[79] Consequently, the adult literacy rate has improved to 58% in 2005-2010, up from only 37% in 1990-1995. Notably, during 2012-2013, 97.9% of people in Bangladesh had access to safe drinking water and nearly 55.9% of the total population had access to improved sanitation.[80]

One of Bangladesh's major challenges is to provide employment opportunities for a population of 160 million. According to a Labour Force Survey (LFS), the labour force participation in 1974 was only 19.7 million, rising to only 49.6 million in 2006.[81] From the last update in 2010, the labour force participation rate has now increased to 59.3% - triple the rate of the 1970s, but still leaving 40% outside of labour force.[82] Even this improvement disguises a deeper underlying problem, which is that 44% of active workers are employed in the agricultural sector, which contributes only 19% towards the GDP.[83]

Yet, despite the reliance on the agricultural sector, hunger remains a widespread problem, albeit one that is improving steadily. From 1990 to 2014, 26 countries decreased (i.e. improved) their Global Hunger Index (GHI) score by 50% or more, which indicates significant improvement in absolute terms. High achievers include Angola, Chad, Cambodia, Bangladesh, Niger, Vietnam, Ghana, Thailand, Malawi and Rwanda. Over the same period, Bangladesh's GHI score dropped from 36.6 to 34.4 in 1995, to 24.0 in 2000 and to 19.1 in 2014. This nearly 50% reduction in hunger levels puts Bangladesh not very far behind improvements notched up by the high achievers. In relative terms, the GHI ranked Bangladesh 70th worst in the world in 2011. It improved to 68th in 2012 and in 2014 it was still ranked 57th.[84]

The data shows that despite progress towards meeting some of the MDGs, poverty in Bangladesh remains a major concern. Bangladesh is experiencing the impacts of the global financial crisis of 2007 (social impacts are particularly low in terms of social protection, labour market and employment) and is facing high inflation.[85] Poverty is still the major reason for the gender gap in access to economic resources, with factors such as early marriage, expensive dowries, gender-based violence and high levels of wage discrimination contributing. Poverty is the main driver for early marriage and dowry practices, which hinder girls' empowerment in both education and the labour market. Child brides have less access to education and income opportunities than older or unmarried girls. Early marriages lead to early pregnancies which can lead to poor maternal health

[79] The Planning Commission of Bangladesh, *Bangladesh Progress Report 2015*, Government of Bangladesh, Dhaka, 2015, p. 35, <http://www.plancomm.gov.bd/wp-content/uploads/2015/09/MDGs-Bangladeh-Progress-Report_-PDF_Final_September-2015.pdf>, consulted on 16 February 2018.
[80] The Planning Commission of Bangladesh, *Bangladesh Progress Report 2015*, p. 13.
[81] The Planning Commission of Bangladesh, *Sixth Five Year Plan FY2011-FY2015 (Part-1),* p. 14.
[82] Pradhan, Sulaiman and Mohd, 'An Analysis of the Millennium Development Goal 1: The Case of Bangladesh', p. 270.
[83] The Planning Commission of Bangladesh, *Sixth Five Year Plan FY2011-FY2015 (Part-1),* p. 15.
[84] The Planning Commission of Bangladesh, *Bangladesh Progress Report 2015*, p. 31.
[85] The Planning Commission of Bangladesh, *Bangladesh Progress Report 2015*, pp. 80-85.

and higher infant mortality rates.[86] Poverty is also the main factor driving child labour in Bangladesh. Salmon affirms that in 2000, about 9-11% of the labour force were children.[87] Children who are involved in the labour market are mostly boys, with only a few girls. Khanam claims that child labour results in lower school attendance and lower grades.[88] Students drop out from school due to poor economic households. In Bangladesh, poverty exists in every third household, and many people cannot afford their minimum basic needs or access to education.

Bangladesh's poverty reduction efforts have achieved significant improvements, reflecting the seriousness with which the government has approached the problem. Yet the rates of poverty - and the social injustices deriving from poverty - remain highly visible, showing how much more work needs to be done. A brief consideration of existing and recent poverty reduction schemes demonstrates the character of these efforts.

The government of Bangladesh has executed several strategies for poverty eradication (MDG 1). Two major strategies are Social Safety Net services and Microfinance. The common purpose of SSNPs and MF's is to help vulnerable households meet their basic needs and access government services like education. In 2005, Bangladesh introduced the 2nd Poverty Reduction Strategy Paper (PRSP).[89] Social protection services are identified as a foundation of PRSPs. The SSNPs target economically vulnerable people by providing short-term or medium-term financial support.[90] During the fiscal year 2010-2011, there were about 84 social safety net programs actively operated by different Ministries in Bangladesh.[91] Devereux states that SSNPs can have a positive impact on labour productivity by providing social assistance to the disabled, the elderly and disadvantaged people.[92] SSNPs help improve poor people's nutrition status, and therefore their labour productivity. SSNPs are considered an economic investment because the poor receive food and nutrition to overcome diseases and build physical stamina to work (e.g. labouring and farming). Microfinance is another strategy for poverty reduction by helping the poor access financial services. There are 750 microfinance institutions operating with 16000 branches throughout Bangladesh.[93] In 2008, the yearly disbursement was about US$ 4.2 billion (BDT. 300 million), with loans outstanding of US$3.3 billion (BDT. 220 billion), and net savings of about US$2 billion (BDT. 140 billion).[94]

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[86] S.M.M. Kamal and C.H. Hassan, 'Child Marriage and Its Association with Adverse Reproductive Outcomes for Women in Bangladesh', *Asia-Pacific Journal of Public Health*, vol. 27, no. 2, 2015, p. 1493.

[87] Salmon, p. 33.

[88] Khanam, p. 79.

[89] M.M.A. Kamal and C.K. Saha, 'Targeting Social Policy and Poverty Reduction: The Case of Social Safety Nets in Bangladesh', *Poverty and Public Policy*, vol. 6, no. 2, 2014, p. 196.

[90] A. Deb *et al.*, 'Do Social Safety Net Policies Reduce Poverty in Bangladesh? Understanding Perception of State Philosophy in Swimming across the Tide', *Journal of Public Administration and Governance*, vol. 6, no. 4, 2016, p. 33.

[91] M.A.H. Pradhan, S. Mohd and J. Sulaiman, 'An Investigation of Social Safety Net Programs as Means of Poverty Alleviation in Bangladesh', *Asian Social Science*, vol. 9, no. 2, 2013, p. 139.

[92] S. Devereux, 'Can Social Safety Nets Reduce Chronic Poverty?', *Development Policy Review*, vol. 20, no. 5, 2002, p. 658.

[93] The Planning Commission of Bangladesh, *Sixth Five Year Plan FY2011-FY2015 (Part-2)*, Government of Bangladesh, Dhaka, 2011, pp. 410-411, <http://www.plancomm.gov.bd/wp-content/uploads/2013/09/SFYP_Part-2.pdf>, consulted on 10 April 2018.

[94] The Planning Commission of Bangladesh, *Sixth Five Year Plan FY2011-FY2015 (Part-2)*, pp. 410-411.

3.3 Government Social Safety Net Programs (SSNPs)

In Bangladesh, there are several safety net programs operating to provide assistance with cash, food, education and health services. Most of the SSNPs are operated and financed by the government, but other SSNPs are owned and operated privately and include those funded by personal donation, community support and different charities. The safety net programs are designed to achieve four common goals to reduce poverty.[95] Firstly, SSNPs are capable of having an instant impact on poverty reduction and inequality. Second, assisted poor households are investing in their future. Third, they help disadvantaged families to survive natural disaster. Fourth, SSNPs help the government to formulate beneficial economic programs. According to the United Nations Development Programme (UNDP) 2012, the estimated yearly budget for safety net programs in Bangladesh is nearly US$ 1.64 billion.[96] There are several SSNPs operating in Bangladesh (See Table 1).

Table 1: Main types of Social Safety Net Programs in Bangladesh

Type	Programs
Cash Transfers	Old age allowance Widowed allowance Disabled allowance
Conditional Cash Transfers	Primary Education Stipend Program (PESP) Female Secondary Stipend Program (FSSP)
Public works or training based programs	Rural Maintenance Program Vulnerable Group Development (VGD)
Emergency or Seasonal Relief Programs	Gratuitous Relief (GR) Test Relief (TR)

Source: Raihan, 2009, p. 25.

Ahmed, Jahan and Zohra argue that SSNPs are basically classified into two major dimensions - social empowerment and social protection.[97] Social empowerment tends to provide employment opportunities to the poor and social protection helps the poor to survive poverty. Social protection consists of cash transfer programs (cash incentives), food programs and other miscellaneous allowances. The Ministry of Finance allocates a certain amount of the annual budget for these two dimensions of SSNPs (See Table 2).

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[95] Pradhan, Mohd and Sulaiman, 'An Investigation of Social Safety Net Programs as Means of Poverty Alleviation in Bangladesh', pp. 141-142.
[96] H.Z. Rahman and L.A. Choudhury, *Social Safety Net in Bangladesh*, Power and Participation Research Centre (PPRC) and United Nations Development Programme (UNDP), Dhaka, 2012, p. 16.
[97] I. Ahmed, N. Jahan and F.T. Zohora, 'Social Safety Net Programmes as a Mean to Alleviate Poverty in Bangladesh', *Developing Country Studies*, vol. 4, no. 17, 2014, pp. 50-51.

Table 2: Proportion of Social Empowerment and Social Protection in the total budget of SSNP

Fiscal Year	Social Empowerment (as % to total budget for SSNP)	Social Protection (as % to total budget for SSNP)
2010-11	19.70	80.30
2011-12	21.67	78.33
2012-13	24.22	75.34
2013-14	28.78	71.22
2014-15	26.45	74.55

Source: Ahmed, Jahan and Zohora, 2014, p. 51.

3.3.1 Cash Transfer Programs

Cash Transfer Programs provide cash allowances to economically disadvantaged people. Some cash programs are the old age allowance, widowed women allowance and disabled allowance.

Under these cash programs, people of 65 years and over are entitled to receive the old age allowance.[98] Elderly citizens who are unable to get pension benefits receive a monthly cash allowance of Bangladesh currency BDT. 250 (approximately $US 3). The grant was increased to BDT. 300 (around $US 4) in the fiscal year 2009-2010.[99] The beneficiaries are selected by the local authorities and only 2 million beneficiaries received the allowance out of 10 million eligible beneficiaries in the fiscal year 2009.[100] The selection management ensures that 50% of the recipients are women.

Another important cash program is the widowed women allowance. The main objective is to reduce the financial problems faced by distressed or widowed women. The recipients are selected on the basis of certain criteria and get a monthly cash grant of Bangladesh currency BDT. 300. The Ministry of Women and Children's Affairs operates the widowed women cash program.[101]

The cash transfer program also supports physically disabled people who are unable to work in the labour market. The Ministry of Social Welfare manages and finances this program. Selected recipients get a monthly cash grant of Bangladesh currency BDT. 200.[102]

3.3.2 Conditional Cash Transfer Programs

Conditional cash transfer programs are targeted toward children's educational services, and include the Primary Education Stipend Program (PES), School Feeding Program (SEP) and the Female

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[98] M.M. Rahman, 'Estimating the Average Treatment Effect of Social Safety Net Programmes in Bangladesh', *The Journal of Development Studies*, vol. 50, no. 11, 2014, p. 1553.

[99] S. Raihan, *Economic and Social Impact of Financial Crisis on Households: A Case Study of Bangladesh with Reference to Social Safety Programme (SSNPs)*, Munich Personal RePEc Archive Paper 37947, Munich, 2009, pp. 25-26, <https://mpra.ub.uni-muenchen.de/37947/1/MPRA_paper_37947.pdf>, consulted 8 March 2018.

[100] Rahman, p. 1553.

[101] Raihan, pp. 25-26.

[102] Raihan, p. 25.

Secondary Stipend Program (FSSP).[103] In the fiscal year 2013-2014, nearly 9% of the total safety net budget was allocated for educational programs under SSNPs.[104]

The primary education stipend program has started to help poor parents send their children to school. Poor families headed by a day-labourer, destitute woman, low-income professionals (fishing, weaving, cobbling, blacksmithing and pottery), and owners of less than 0.5 acres of land, are all eligible to receive the funds.[105] A household with one student gets Bangladesh currency BDT. 100 each month, and a household with more than one students receives BDT. 125.[106] Nearly 5.5 million children were provided the cash incentives under this program, and 40% of them were from extremely poor households.[107]

The School Feeding Program was introduced in 2002 and helps students by distributing food to schools.[108] The program distributes protein supplement biscuits six days a week to selected schools to maintain the nutritional status of students. The purpose of the program is to enhance students' enrolment and attendance, and reduce repetition and dropout rates. More than 83% of children from poor families received the biscuits regularly.[109] The program functioned equally for both boys and girls, and positively affected students' attendance, enrolment and test scores.

The Female Secondary Stipend Program is aimed to encourage female student enrolments and discourage early marriage. The scheme delivers monthly cash incentives to the parents of the student. To qualify, a student is required to achieve at least 75% class attendance and remain single until the secondary final exam.[110] The cash grant is about BDT. 300 to BDT. 720 monthly depending on the enrolment of the student in different grades at school.[111] Between 1994 and 2001, nearly 1 million girls were enrolled because of this program.[112]

3.3.3 Training Based Programs

This program includes the Vulnerable Group Development (VGD), the Vulnerable Group Feeding (VGF), Food for Works (FFW) and the Rural Development (RD) program. This program focuses on providing food, and nearly US$ 300 million was allocated in the fiscal year 2009-2010.[113]

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[103] B.E. Khuda, 'Social Safety Net Programmes in Bangladesh: A Review', *Bangladesh Development Studies*, vol. XXXIV, no. 2, 2011, pp. 99-100.
[104] Ahmed, Jahan and Zohora, p. 51.
[105] Raihan, p. 26.
[106] Raihan, pp. 25-26.
[107] B. Baulch, 'The Medium-Term Impact of the Primary Education Stipend in Rural Bangladesh', *Journal of Development Effectiveness*, vol. 3, no. 2, 2011, p. 244.
[108] Khuda, p. 99.
[109] Khuda, p. 99.
[110] J. Raynor and K. Wesson, 'The Girls' Stipend Program in Bangladesh', *Journal of Education for International Development*, vol. 2, no. 2, 2006, p. 2.
[111] Raihan, pp. 25-26.
[112] Khuda, pp. 100-101.
[113] Pradhan, Mohd and Sulaiman, 'An Investigation of Social Safety Net Programs as Means of Poverty Alleviation in Bangladesh', p. 142.

The VGD program targets economically helpless women and distributes food rations monthly. Selected recipients get 30kg of wheat without conditions.[114] VGD provides 150 hours of training to beneficiaries for enhancing their employment and income opportunities.[115] The training includes topics related to social awareness, health, nutrition and law. In 2010, the number of beneficiaries under this program was 500, 000.[116]

The Vulnerable Group Feeding (VGF) program was started in 1974 by the government and, together with the World Food Program (WFP), aims to support poor households through the distribution of rice. The beneficiaries are required to hold a VGF card, and 10 kg of rice is distributed to the cardholders on a monthly basis. Until 2009, nearly 10,467,000 households received VGF card. During disaster, the program provides 3-month temporary assistance to the victims.[117]

Food for Work (FFW) was introduced in 1975, delivering rice and wheat to vulnerable people experiencing food insecurity.[118] FFW aims to generate seasonal employment opportunities for the poor to survive financial insecurity in the dry season. FFW is a kind of self-selecting work program, and anyone willing to get food wages can participate. The pay varies according to gender, and the average pay is nearly 4.6kg of wheat.[119] The program is operated by the Department of Social Services, Government of Bangladesh.

The Rural Development (RD) program started in 1983 and aims to provide assistance to extremely vulnerable groups by providing income opportunities in building rural infrastructure. The RD program prioritizes women and beneficiaries need to sign a four-year contract with the local government. According to the contract, they are required to work 6 hours a day 6 days per week.[120]

3.3.4 Emergency Relief Programs

Emergency Relief includes Test Relief (TR) and Gratuitous Relief (GR) that targets flood victims. The program is operated and financed by the Ministry of Food and Disaster Management, Government of Bangladesh. Those who experience unexpected financial difficulties due to natural calamities such as flood and cyclones are covered under the emergency relief program.[121]

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[114] Khuda, p. 97.
[115] Rahman, p. 1553.
[116] Rahman, p. 1553.
[117] Rahman, p. 1553.
[118] Kamal and Saha, p. 199.
[119] Khuda, p. 94.
[120] Rahman, p. 1554.
[121] S. Bandyopadhyay and E. Skoufias, 'Rainfall Variability, Occupational Choice, and Welfare in Rural Bangladesh', *Review of Economics of the Household*, vol. 13, no. 3, 2015, p. 589.

In 1998, the Gratuitous Relief (GR) program was started to assist the flood affected people, with nearly 51,200 metric tons of rice distributed to victims. Each household received 15 kg of rice during the flood.[122]

Test Relief (TR) supports poor people by generating income opportunities based on temporary short-term (seasonal work) repairing roads and bridges. The TR program provides 5-6 kg wheat to the selected beneficiaries.[123]

3.3.5 Employment/Income Generation Program (EGP)

In 2008, the Employment Generation Program (EGP) was started, aiming to support low-income people by generating income opportunities in Bangladesh.[124] Unemployed people aged 18-60 with low skills and no land qualify for this employment generation program.[125] EGP generates 100-days employment packages, and 100 million workdays of earthworks has been completed, benefiting more than 4 million poor people.[126] Nearly US$293 million was allotted for this scheme in the fiscal year 2008-09.[127] EGP also provides short and long-term training/workshops services to qualified beneficiaries on different issues including career advice, wage systems, and environmental awareness.[128]

3.3.6 Other SSNPs Programs

Other program include the Freedom Fighter Program (FFP), Aid for Acid Burnt Women, and The Distressed Housing Fund.

Freedom Fighter Program is mainly designed for those families whose members directly or indirectly participated in the 1971 liberation war in Bangladesh. Eligible recipients are provided with BDT. 900 (US$13) monthly and more than 125,000 families were beneficiaries in fiscal year 2008-09.[129]

The Ministry of Women and Children's Affairs runs the Aid for Acid Burnt Women program. It also introduced the 'Fund for Rehabilitation of Acid Burnt Women and Physically Handicapped' to support the acid victims and the physically disabled through skills training and income opportunities.[130]

The Distressed Housing Fund helps poor and homeless people by providing housing solutions. Generally, people who have lost their house due to fire or natural disaster, and are unable to

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[122] Rahman, p. 1554.
[123] Raihan, p. 28.
[124] Khuda, p. 95.
[125] Raihan, p. 27.
[126] Khuda, p. 94.
[127] Raihan, pp. 26-27.
[128] Khuda, pp. 95-97.
[129] Rahman, p. 1554.
[130] Raihan, p. 29.

construct new housing, are eligible for this program. Beneficiaries received a maximum of BDT. 20,000 as a loan to build new houses.[131]

3.4 Government and NGO operated Microfinance (MF) Program

Nawaz argues that microfinance is a process supporting low-income or poor people by providing a small amount of credit to help them improve their economic conditions.[132] The program targets vulnerable people, particularly women and poor households. MF also offers different skills-based training and workshops to improve their productivity and empower poor people.[133] There are several microfinance programs operated by the government and NGOs. Government organizations included the Bangladesh Rural Development Board (BRDB), and Palli Daridro Bimachan Foundation (PDBF) which runs 12 microfinance programs.[134] Both provide economic assistance through microfinance and skills-based training to the poor by expanding credit availability. Recently, the Bangladesh government started another MF project 'One House- One Farm' known as 'Ekti Bari- Ekti Khamar'.[135] The major components of this project include the establishment of widespread village development societies; familiarizing people with micro savings to encourage individuals to make small investments through incentives; delivering seasonal microcredit support to the agricultural sector; and increasing the number of farm-based volunteers in the fields of fishing, agriculture, poultry, farming, livestock, nursery and horticulture. The project targets low-income rural areas particularly in economically disadvantaged areas to improve the economic condition of the farmers. This project aims to establish a cooperative market by ensuring accurate prices for the farmers and to promote agricultural product and other related food product at the community level.[136]

The role of NGOs in alleviating poverty through microfinance is no different from the government programs. There are some renowned NGO microfinance programs including the Grameen Bank (GB), the Bangladesh Rural Advancement Committee (BRAC), the Association for Social Advancement (ASA),[137] and the Palli Karma Shahayak Foundation (PKSF).[138] GB has a 'Beggars Program' that provides loans without interest along with an affordable repayment system.[139] This program consists of a credit guarantee scheme in which Ultra Poor (UP) dealers trade credit for goods not more than BDT. 2000 ($30). The supplier of credit receives a GB guarantee. BRAC runs

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[131] Raihan, p. 29.
[132] S. Nawaz, 'Microfinance and Poverty Reduction: Evidence from a Village Study in Bangladesh', *Journal of Asian and African Studies*, vol. 45, no. 6, 2010, p. 670.
[133] S.R. Khandker, 'Microfinance and Poverty: Evidence Using Panel Data from Bangladesh', *The World Bank Economic Review*, vol. 19, no. 2, 2005, p. 263.
[134] The Planning Commission of Bangladesh, *Sixth Five Year Plan FY2011-FY2015 (Part-2)*, pp. 411-412.
[135] The Planning Commission of Bangladesh, *Sixth Five Year Plan FY2011-FY2015 (Part-2)*, pp. 411-412.
[136] The Planning Commission of Bangladesh, *Sixth Five Year Plan FY2011-FY2015 (Part-2)*, pp. 411-412.
[137] Nawaz, p. 672.
[138] Khandker, p. 274.
[139] The Planning Commission of Bangladesh, *Sixth Five Year Plan FY2011-FY2015 (Part-2)*, p. 409.

the BRAC Development Program (BDP) renamed the BRAC Microfinance Program since 1974.[140] This program covered 84,000 villages, and helped 4 million poor women in accordance with its organizational goal to empower women.[141] After realizing that the program did not reach the poorest, BRAC pioneered another program in 2002 'Targeting Ultra Poor' (TUP) to help the poor in the remote areas of Rangpur, Nilphamari and Kurigram.[142] TUP helps to improve the quality of human capital by providing microenterprise training. BRAC staff and participants also receive training on basic health care to provide primary medical treatment if needed. ASA, another national NGO, runs a special program for the Ultra Poor in a small number of branches. Participants who own less than 1 acre of land are entitled to receive assistance under the program,[143] with loan contracts that provide flexible repayment schedules. PKSF is a wholesale credit seller which provides credit to partner NGOs. In 2009, PKSF disbursed BDT. 1.95 to 140,000 people in microenterprise loans.[144] The nationwide outreach of MF is measured in terms of the number of members, borrowers and MF branches. The number of members and branches has been increasing every year since 2003 (See Table 3).

Table 3: Bangladesh Microfinance Outreach.

Description	2003	2004	2005	2006	2007	2008	Annual average change
Members (Million)	17.75	20.68	24.27	29.00	33.14	35.87	13.77
Borrowers (Million)	13.45	15.61	18.96	25.99	29.05	29.28	17.34
MF branches (no)	6837	9165	9253	11368	14577	14577	15.38

Source: The Planning Commission of Bangladesh, 2011, p. 408.

3.5 Conclusion

In the forty years after independence, Bangladesh's poverty rate has declined significantly. In the period 1992- 2000, the average annual poverty reduction rate was nearly 1%. Referring to the HIES 2010, the head count rate of poverty reduced to 31.5% in 2010, down from 56.7% in 1991.[145]

Poverty has been taken very seriously by successive governments and yet it remains a major social issue. The urban poverty rate was 21.3% in 2010 whereas the rural rate was 35.2%.[146] Among the

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[140] V. Robano and S.C. Smith, *Multidimensional Targeting and Evaluation: A General Framework with an Application to a Poverty Program in Bangladesh*, Institute of Labour Economics (IZA) Discussion Paper 7593, IZA, 2013, p. 9, <https://www.econstor.eu/bitstream/10419/89922/1/dp7593.pdf>, consulted 8 January 2018.
[141] A.M.R. Chowdhury and A. Bhuiya, 'The Wider Impacts of BRAC Poverty Alleviation Programme in Bangladesh', *Journal of International Development*, vol. 16, no. 3, 2004, p. 372.
[142] Robano and Smith, p. 9.
[143] Nawaz, p. 674.
[144] The Planning Commission of Bangladesh*, Sixth Five Year Plan FY2011-FY2015 (Part-2)*, p. 121.
[145] Kamal and Saha, p. 195.
[146] The Planning Commission of Bangladesh*, Sixth Five Year Plan FY2011-FY2015 (Part-2)*, p. 216.

Divisions, Barisal has the highest poverty rate with 39.4% and the lowest poverty rate of 26.2% is in Chittagong (See Table 4). The national statistics indicate that around one-third of the residents of Bangladesh are still living in poverty. Although the head count poverty rate has decreased, the number of people living under the poverty line remains approximately 47 million out of the total population of 160 million.[147]

Table 4: Household Income and Expenditure Survey (HIES): Poverty head count ratio by divisions, 2005-2010.

Division	2005			2010		
	Total	Urban	Rural	Total	Urban	Rural
National	40.0	28.4	43.8	31.5	21.3	35.2
Barisal	52.0	40.4	54.1	39.4	39.9	39.2
Chittagong	34.0	27.8	36.0	26.2	11.8	31.0
Dhaka	32.0	20.2	39.0	30.5	18.0	38.8
Khulna	45.7	43.2	46.5	32.1	35.8	31.0
Rajshahi	51.2	45.2	52.3	35.7	30.7	36.6
Sylhet	33.8	18.6	36.1	28.1	15.0	30.5

Source: The Planning Commission of Bangladesh, 2011, p. 212.

Bangladesh has been fighting poverty for a long time to improve the economic status of millions of impoverished residents. SSNPs and MF are two programs supporting people in poverty. SSNPs helps poor people financially for short and long periods. According to a national survey, 33% of poor people are covered under the safety net programs.[148] But 67% of people are still excluded from coverage. This indicates that many people still have no access to government amenities. MF works for the poorest and helps to empower them by increasing their productivity. As the program has been successful, the demand for MF services has expanded rapidly, increasing its geographical reach. MF programs offer the opportunity for the poor to gain access to low interest credit with affordable repayment terms. The MF programs have increased peoples' ability to access food, health, education, sanitation and other social amenities. For instance, Nawaz found that the education of MF borrowers' children had improved by 74.4%, while the education of other children improved by only 68.7%.[149]

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[147] The Planning Commission of Bangladesh, *Sixth Five Year Plan FY2011-FY2015 (Part-1)*, p. 19.
[148] Rahman and Choudhury, p. 39.
[149] Nawaz, p. 678.

CHAPTER FOUR: POVERTY, CHILD LABOUR AND BOYS' EDUCATION

4.1 Introduction

At the global level, many declarations have been made, and goals set, to try and deal with the problem of child labour. These include: the Convention on the Rights of the Child (CRC) in 1989, the World Summit for Children (WSC) in 1990, World Fit for Children (WFFC) in 2002, and the Millennium Development Goals (MDGs) targeting children's wellbeing.[150] In this regard, the Bangladesh government has implemented the Primary School Act of 1992, which requires a six year old child to attend schooling until grade 5, with all school expenses (books and school fees) supplied by the government.[151] Despite the passing of this Act, thousands of children are still employed in different hazardous jobs as revealed by the International Labour Organization (ILO). Hazardous jobs include auto workshops, roadside tea stalls, transport, welding, battery recharging tobacco and garment factories. These jobs often lead to physical, psychological or sexual abuse, long hours, and exposure to environmental hazards.[152] For instance, 3,400 children employed in the construction industry to break brick/stone faced respiratory problems as they were not supplied with safety gear or any other protection.[153]

This chapter addresses one important component of poverty which is child labour and how it influences children's education, particularly boys since they are more engaged with the labour market. The thesis aims to investigate the impact of poverty on educational progression and child labour is one of the major reasons stopping children from receiving an education in Bangladesh. Children from poor families get involved in the economic market at an early age to support their family. Parents also directly and indirectly influence their children to work as labourers, and this impedes their schooling. Child labour acts as an obstacle to children achieving Universal Primary Education, a key MDG 2. This chapter broadly analyses the role poverty plays in child labour and educational outcomes, with reference to a case study.

4.2 Poverty, patriarchy and child labour

Anis, a 15-year-old boy who lived with his family in a slum in Dhaka, was a child labourer.[154] He used to work in a factory on 12 hour night shifts to support his family. Anis's wages helped his family to

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[150] J.M. Roche, 'Monitoring Progress in Child Poverty Reduction: Methodological Insights and Illustration to the Case Study of Bangladesh', *Social Indicators Research*, vol. 112, no. 2, 2013, pp. 363-364.

[151] Khanam, p. 80.

[152] United Nations Children's Fund (UNICEF), *Child Labour in Bangladesh*, UNICEF, Dhaka, 2010, p. 3, <https://www.unicef.org/bangladesh/Child_labour.pdf>, consulted 5 April 2018.

[153] UNICEF, *Child Labour in Bangladesh,* p. 3.

[154] World Vision, 'Implications of Illness: Child Labour in Bangladesh', World Vision's website, Dhaka, 2016, <https://www.worldvision.org.uk/news-and-views/blog/2016/april/implications-illness-child-labour-bangladesh/>, consulted 18 April 2018.

pay the rent on the tiny room they lived in, and buy simple meals for family members. Due to the workload, he suffered from physical exhaustion and was growing weaker. Today, he spends most days lying on a bed in a dark cement room where his family lives. His family is worried about him but is unable to pay his medical expenses. Anis's father, Abdul, runs a tiny blacksmith stall near the vegetable shop in the marketplace. His income is very low and not is enough to support his family. Earlier, he was a businessman with 6 shops and 20 employees. Abdul also owned a motorcycle and used to take his children to school. Unfortunately, his business partner was caught while trading materials illegally from India for his blacksmith shop and the consignment was seized by the police. This resulted in a loss of BDT. 300,000, nearly $US 3500, which is an annual income for a family like Abdul's. Abdul and his partner took out many loans for their business. After his partner was caught, Abdul alone had to pay the loans with high interest to the moneylenders by selling everything he owned. They moved to Dhaka from their village to earn money. While Anis remained sick, his younger brother 11-year-old Jabbir became an income-earner for his family. Jabbir started washing cars and working in the family garden. The father Abdul is unable to send his children to school and cannot afford even the school uniform, shoes and other school materials.[155]

Anis and Jabbir both worked as child labours to support their poor family. The boys' 13 years old sister stayed at home to cook meals instead of working for an income. These arrangements reflect a strong patriarchal society. Patriarchy restricts the girl's participation in paid employment. Begum argues this is because girls are considered an economic liability and boys are considered future earners.[156] Anis and Jabbir became child labourers at an early age, performing their male-oriented duties and unable to go to school. Though Anis's father wishes to educate his children, he is unable to pay the costs, forcing the boys into child labour.

In Bangladesh, many children are employed in the labour market, and this is a major concern. The Bangladesh Labour Act 2006 forbids the hiring of children under 14 years, and prohibits child labour in hazardous work places for those who are under 18 (See Table 5).[157] However, children 12 and above may be employed in 'light work' which is not risky for their physical and mental development, and does not impede their education. In Bangladesh, more boys are engaged in the labour market than girls.

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[155] World Vision.
[156] Begum, p. 760.
[157] United Nations Children's Fund (UNICEF), *Legal Minimum Ages and the Realization of Adolescents' Rights: A Review of the Situation in Latin America and the Caribbean,* UNICEF, New York, 2016, pp. 38-39, <https://www.comprehensivesexualityeducation.org/wp-content/uploads/20160406_UNICEF_Edades_Minima_Eng1.pdf>, consulted 7 March 2018.

Table 5: The UNICEF framework for minimum age of work.

Description	The minimum age at which children can start work	Possible exemptions for developing countries
Hazardous Any work which is likely to affect children's health, safety or morals must not done by anyone below 18 years	18 (16 under strict conditions)	18 (16 under strict conditions)
Basic Minimum Age The minimum age of work must not be below the age of finishing compulsory schooling, normally 15.	15	14
Light Children between 13 and 15 years old may do light work, if it does not hamper their health, safety or impede their education.	13-15	12-14

Source: UNICEF, 2016, p. 39.

All the children who are willingly or unwillingly involved in different work in the formal, informal or hidden sectors are identified as 'Working Children' by UNICEF.[158] 'Child Labour' is work that is physically and mentally harmful and unsafe (depending on the age) for children. It also impedes children from attending schools.[159] According to the National Child Labour Survey 2013, nearly 3.45 million out of a total of 39.65 million children in the age group of 5 to 17 were identified as working children, with 2.10 million boys and 1.35 million girls employed.[160] Among them 1.69 million were involved as child labour in the labour market in that year, with 0.95 million boys and 0.75 million girls in the 5 to 17 years age range.[161] Unfortunately, 1.28 million of these child labourers were employed in hazardous activities (See Figure 2) in that same year. In contrast, in 2003, there were nearly 1.228 million children working directly in different hazardous works.[162] The report of 2003 also revealed that the total number of children employed in different sectors were 3.2 million. Thus, the number of children engaged in work increased by 250,000 to 2013. Child labour in Bangladesh is visible everywhere- children serving at tea stalls, washing cars and selling goods on the street. On average, child labourers provide 28 hours of work on a weekly basis and earn only BDT. 222 (about US$ 3.3) per week.[163]

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[158] UNICEF, *Child Labour in Bangladesh,* p. 1.
[159] UNICEF, *Child Labour in Bangladesh,* p. 1.
[160] Bangladesh Bureau of Statistics (BBS), *Child Labour Survey (CLS) Bangladesh 2013*, p. vii.
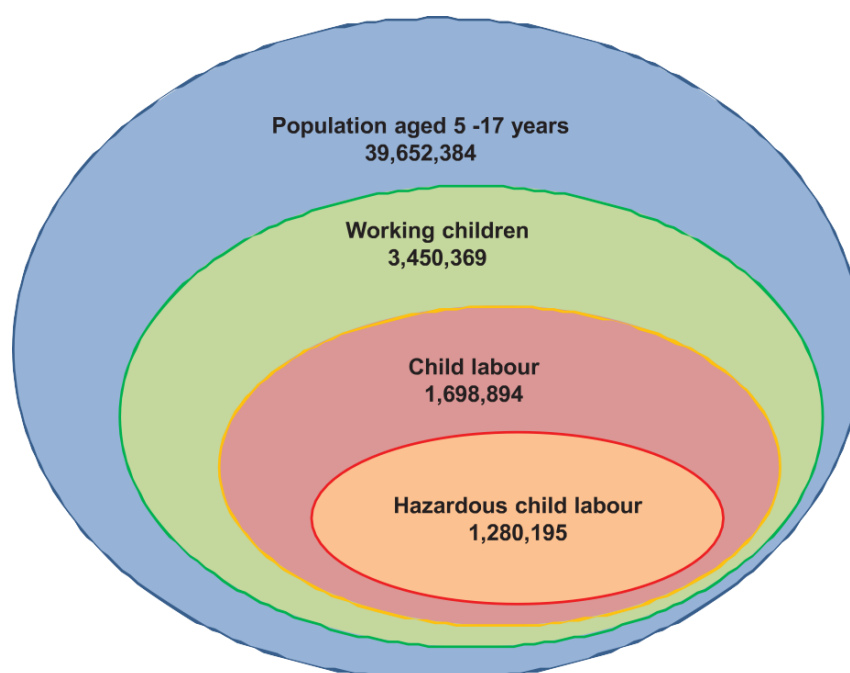[161] Bangladesh Bureau of Statistics, *Child Labour Survey (CLS) Bangladesh 2013*, p. vii.
[162] J. Khan, 'Child Labour is Still Rising', *Dhaka Tribune on the Web*, Dhaka, 19 January 2016,
<https://www.dhakatribune.com/bangladesh/2016/01/18/child-labour-still-rising/>, consulted 12 February 2018.
[163] UNICEF, *Child Labour in Bangladesh,* p. 2.

Figure 2: Key statistics of child labour in Bangladesh based on Child Labour Survey (CLS) 2013.

Source: Bangladesh Bureau of Statistics, 2015, p. x.

Amin, Quayes and Rives state that children who are highly involved with the labour force are from impoverished households.[164] One cultural aspect that motivates households to send their children into the labour market is a fear that the children will become idle if they do not participate in the labour force.[165] In this way, parents think that idleness will be harmful for their boys as they may become engaged in criminal activities. However, in most cases, children participate in paid labour due to family poverty. Most children are employed in the unregulated informal sector. The ILO, UNICEF and UNESCO confirms that 93.3% of all child labourers are employed in the informal sector, while the remaining 6.7% work in the formal sector.[166] Generally, children work in informal sectors such as garment assembly, hotels and restaurants, bakeries, cigarette factories, transport, fish processing, and engineering workshops.[167] A significant number of child workers are found in the agricultural sector (65.7%), the manufacturing sector (8.2%), the informal-domestic sector (14.3%), the service sector (10.3%), and communications (1.8%).[168]

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[164] S. Amin, M.S. Quayes and J.M. Rives, 'Poverty and Other Determinants of Child Labour in Bangladesh', *Southern Economic Journal*, vol. 70, no. 4, 2004, p. 877.

[165] E. Delap, 'Economic and Cultural Forces in the Child Labour Debate: Evidence from Urban Bangladesh', *Journal of Development Studies*, vol. 37, no. 4, 2001, p. 15.

[166] International Labour Organization (ILO), United Nations Children's Fund (UNICEF) and United Nations Educational, Scientific and Cultural Organization (UNESCO), *Child Labour and Education in Bangladesh: Evidence and Policy Recommendations*, ILO, UNICEF and UNESCO, Dhaka, 2008, pp. 21-22, <http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---ilo-dhaka/documents/publication/wcms_107508.pdf>, consulted 2 April 2018.

[167] F. Ahamed, 'Child Labour and Bangladesh: To What Extent Can Bangladesh Remove Child Labour Particularly in the Bangladesh Ready-Made Garment (RMG) Sector?', *International NGO Journal,* vol. 8, no. 2, 2013, p. 32.

[168] K.N. Ruwanpura and L. Roncolato, 'Child Rights: An Enabling or Disabling Right? The Nexus Between Child Labor and Poverty in Bangladesh', *Journal of Developing Societies,* vol. 22, no. 4, 2006, p. 361.

One of the main reasons for increasing child poverty is low wages. Ahamed argues that employers have a tendency to prefer children over adults as they are cheaper and more obedient than adults.[169] Under the Factories Act, rules and regulations stipulate that 14 years of age is the minimum age allowed for child labour in factories. According to International Labour Organization (ILO) standards, and the Children Act of 1974, children under 18 years are not permitted to work in brothels or as beggars. The penalty for violating the Act is maximum BDT. 1000.[170]

4.3 Child labour and education

According to the New National Educational Policy 2010, in Bangladesh, education for children up to grade 8 is compulsory and free.[171] Nevertheless, about one million school-age children have never been to school.[172] According to the recent Child Labour Survey (CLS) Bangladesh 2013, there are several reasons for children never attending school. From Table 6, it is clear that more boys than girls are working to support their family (77098 boys compared 5838 girls). Girls are placed in the top position for domestic chores being the reason for not attending school (4771 compared to 18348). The table also indicates that the number of children who never attended school in rural areas is higher (250887 compared to urban areas with 21606). The table also shows the number of boys and girls who do not attend school because the family cannot afford the expenses (62430 boys and 17387 girls).

Table 6: Distribution of working children by causes why they never attended school, sex and area, Child Labour Survey (CLS), Bangladesh 2013.

Causes why never attended school	Male	Female	Rural	Urban	City corporation	Total
School too far	1295	3868	5163	0	0	5163
To support family income	77098	5838	80397	2539	0	82936
Education not necessary	26911	545	25880	1576	0	27456
To do domestic chores	4771	18348	23118	0	0	23118
Parents did not want	5799	23453	22829	5222	1201	29252
Cannot afford expense	62430	17387	66325	11053	2439	79816
Others	20152	8241	27177	1216	0	28392
Total	198455	77679	250887	21606	3640	276134

Source: Bangladesh Bureau of Statistics, 2015, p. 52.

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[169] Ahamed, p. 32.
[170] Ahamed, p. 32.
[171] S. Zaman, S. Matin and A.M.B.G. Kibria, 'A Study on Present Scenario of Child Labour in Bangladesh', *Journal of Business and Management*, vol. 16, no. 6, 2014, p. 31.
[172] UNICEF, *Child Labour in Bangladesh,* p. 3.

The strong relationship between child labour and education is confirmed by various studies and organizations including the Understanding Children's Work report, the ILO, UNICEF's inter-agency research co-operation, and the World Bank (WB).[173] Fares and Raju argue that countries with a high number of employed children also have a high number of children not attending school.[174] About 50% of school children drop out due to engagement with the labour market.[175] Referring to the National Child Labour Survey (NCLS) 2002-2003, the ILO, UNICEF and UNESCO stated that nearly 72% of the male children who were economically active were not attending school.[176] It also estimated that about 2.4 million children are attending school and working. In contrast, in 2013, around 0.28 million children were found out of school (See Table 6) which means that the rest of the around 3.17 million Child workers were working and attending school. Thus, child labour influences children's enrolment, attendance, drop-out rates and transition rates at both primary and secondary levels.

Notably, some of the main reasons for children not attending school are the high costs, and children's poor performance in school exams, which encourages them to be involved in domestic economic activities.[177] The weak educational performances of children is due mainly to irregular attendance, which in turn is due to long working hours. Nearly 63% of employed children work 15-29 hours weekly. As a result, they fall behind in their classes and fail to complete their primary level of education which impedes their transition to secondary education.

Table 7 clearly indicates that 80296 children out of 3.44 million are engaged in work which totals 12 hours weekly. 2,267,399 children work between 13-42 hours per week. In comparison, 1,102,674 children worked more than 42 hours per week. Looking at the age groups, the largest number of children, 1,486,249, between the ages of 14-17 engaged in 13-42 hours each week. Table 7 also shows that in the lowest age group, age 5, a total of 19320 children were involved in labour activities.

Table 7: Distribution of employed children by hours and age on weekly basis, Child Labour Survey (CLS), Bangladesh 2013.

Hours Worked	Child age group				
	5	6-11	12-13	14-17	Total
<=12	3490	35249	4918	36639	80296
13-42	15830	378740	386580	1486249	2267399
>42		18199	12283	1072192	1102674
Total	19320	432188	403781	2595080	3450369

Source: Bangladesh Bureau of Statistics, 2015, p. 54.

[173] ILO, UNICEF and UNESCO, p. 16.
[174] J. Fares and D. Raju, *Child Labour Across the Developing World: Patterns and Correlations*, The World Bank Policy Research Working Paper 4119, The World Bank, 2007, p. 7, <https://openknowledge.worldbank.org/bitstream/handle/10986/7150/wps4119.pdf?sequence=1&isAllowed=y>, consulted 18 March 2018.
[175] ILO, UNICEF and UNESCO, p. 23.
[176] ILO, UNICEF and UNESCO, p. 24.
[177] ILO, UNICEF and UNESCO, p. 45.

Moreover, the low-quality of education increases the proportion of children forced into labour activities.[178] Low-income households who find it difficult to pay their children's educational expenses do not hesitate to remove poor performing children from school. A survey conducted on parents' perceptions regarding children's education and early employment found some interesting key facts about the education system.[179] 41% of parents said the curriculum failed to deliver vocational skills, 19% said schools failed to improve technical and agricultural skills, 11% stated school failed to impart moral values, and 10% said schools generated inequality in society. Also, 22% said that schools lacked qualified and skilled teachers.

Employed children are involved in different work for different lengths of time. Table 8 shows that 85.4% of children work fulltime, which may have a negative impact on their education. The full-time category shows that 86.8% of male child workers are full time, while 83.0% of female child workers are full time. It indicates that boys work longer hours than girls.

Table 8: Distribution of employed children by time of engagement, sex and area, Child Labour Survey (CLS), Bangladesh 2013.

Time of engagement	Male	Female	Total	Rural	Urban	City corporation	Total
Full time	1825590	1122470	2948060	2048668	496733	402660	2948060
	86.8%	83.3%	85.4%	83.0%	89.3%	94.6%	85.4
Part time	277237	225072	502309	419859	59632	22818	502309
	13.2%	16.7%	14.6%	17.0%	10.7%	5.4%	14.6%
Total	2102827	1347542	3450369	2468527	556365	425477	3450369
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Bangladesh Bureau of Statistics, 2015, p. 50.

The total number of full time children workers in rural, urban and City Corporation areas is 2,948,060 which is alarming for Bangladesh (See Table 8). Table 8 also shows, there is a slightly higher rate of girls in the part-time category (16.7%) than the boys (13.2%). The total number of male children employed is higher with 2,102,827 boys compared to 1,347,542 girls. The rate of working children amongst boys is higher than it is for girls because boys are considered as an economic resource. On the other hand, families encourage girls to do domestic/household work.[180] Similarly, Begum argues that parents have a natural tendency to invest less in their daughters' education, health, and nutrition as they are considered to be a financial burden.[181] As a result, they lack physical and mental confidence.

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[178] ILO, UNICEF and UNESCO, p. 48.
[179] ILO, UNICEF and UNESCO, p. 28.
[180] Sarkar, Reza and Hossain, p. 350.
[181] Begum, p. 760.

4.4 Legal protection and child labour policy

Bangladesh has made several legal commitments to eliminating child labour and ensuring children's education. In 1991, the Bangladesh government adopted the UN Convention on the Rights of the Children (CRC) and subsequently endorsed the optional protocols forbidding the sale of children, child prostitution, child pornography and the engagement of children in armed conflict.[182] In 2001, the government also adopted ILO Convention 182 on the Worst Forms of Child Labour (WFCL) for eradicating child labour. Later, in 2004, the government, along with the ILO, UNICEF and the Asian Development Bank (ADB) worked together to eliminate WFCL and formulated a national Time-Bound Programme (TBP).[183] The TBP aims to focus on five areas including national laws that have a bearing on forced child labour, ensuring compulsory and free education for all, ensuring poor households have sufficient income for basic needs, reducing rural-urban migration, and minimizing family size.

Consequently, in 2006, Bangladesh government passed the Labour Act 2006 which replaced all the previous fragmentary laws related to eradicating child labour.[184] Under this Act, 'child' refers to an individual who is less than 14 years old and 'adolescent' refers to an individual who is more than 14 years but less than 18 years old. Also, it states that no child will be allowed to work in any profession (Section 34), and above 12 years old a child may work in light jobs which do not impact on their health, development and education (Section 44).

The Bangladesh government also passed the new Births and Deaths Registration Act of 2004 which relates to compulsory birth registration in Bangladesh.[185] After registration parents are provided with a birth certificate which is considered as a child protection tool - for example, as proof of minimum age in certain employment sectors.

Recently, a National Child Labour Elimination Policy 2010 was adopted by the Ministry of Labour and Employment (MOLE) which supplied a framework for alleviating child labour in Bangladesh.[186] The objectives of this policy include stopping children working in hazardous jobs, improving parents' income-generation opportunities so that they will not need to depend on child earnings, offering stipends for employed children to increase school attendance, and improving law enforcement to eradicate child labour.[187] Under this policy, employers are required to identify: hazardous work, work

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[182] Understanding Children's Work (UCW) Programme, *Understanding Children's Work in Bangladesh*, ILO, UNICEF and the World Bank, Rome, 2011, p. 48, <http://www.ucw-project.org/attachment/Bangladesh_child_labour_report20111125_094656.pdf>, consulted 20 January 2018.
[183] Understanding Children's Work, p. 51.
[184] Understanding Children's Work, p. 48.
[185] UNICEF, *Child Labour in Bangladesh*, p. 6.
[186] Ministry of Labour and Employment (MOLE), *National Child Labour Elimination Policy 2010*, Government of Bangladesh, Dhaka, 2010, pp. 3-5, <http://mole.portal.gov.bd/sites/default/files/files/mole.portal.gov.bd/policies/7e663ccb_2413_4768_ba8d_ee99091661a4/National%20Child%20Labour%20Elimination%20Policy%202010%20%28English%29%2010.pdf>, consulted 17 January 2018.
[187] Ministry of Labour and Employment, pp. 4-5.

that threatens the psychological and physical wellbeing and development of children, employment without salary, and identify employment where children experience physical exploitation and no leisure time.[188] The newly sanctioned policy restructured compulsory-primary education up to grade eight; pre-primary at the age of five; created a unified curriculum for all students in general; and curricula for vocational and madrasa up to the secondary level to increase the number of children at primary and secondary school.[189]

4.5 Government programs for education

In the late 1990s, the Bangladesh government began introducing different education transfer programs that delivered cash grants and other incentives to low-income families for sending their children to school.[190] Bangladesh has a number of different long-run education transfer programs. In 1993, the Food for Education (FFE) programme was launched by the government. The FFE programme targeted both boys and girls to increase their enrolment and to reduce the dropout rate at the primary level.[191] Also, the FFE programme targeted poor households by delivering wheat and flour, and provided cash allowances to increase school attendance at the primary level. To qualify for this program, students are required to have 85% school attendance each month.[192] The headmaster monitors school attendance and food distribution weekly. Maitra affirmed that from 1995 to 1996, nearly 2.2 million children participated in this FFE programme representing 13% of total enrolment.[193] Additionally, the value of the FFE grant is 20% of girls' monthly income and 13% of boys' monthly income. The FFE grant is not enough to match the market rate of their wage income for either gender, but it covers a far lower proportion of a boy's market value than it does a girl's. This indicates that the opportunity cost of attending primary school is higher for boys than for girls.

In 2002, the FFE program was replaced with the Primary Education Stipend (PES) programme.[194] The PES aims to increase students' enrolment by distributing cash allowances to parents who are unable to afford their children's' education expenses. In mid-2002, students who attend school at least 85% of the time were provided with BDT. 100 taka (about US$1.76) for one child monthly, and BDT. 125 taka for two or more children.[195] There are 6 designated local banks located within 5 kilometers of the school for disbursing the allowance quarterly to the parents or authorized guardians. Notably, children must fulfil the minimum age for primary school to qualify the PES programme. Between 2002 and 2007, in the first part of its implementation, the Ministry of Primary

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[188] UNICEF, *Child Labour in Bangladesh*, p. 2.
[189] Understanding Children's Work, p. 55.
[190] Baulch, p. 243.
[191] J.A. Behrman, 'Do Targeted Stipend Programs Reduce Gender and Socioeconomic Inequalities in Schooling Attainment? Insights from Rural Bangladesh', *Demography*, vol. 52, no. 6, 2015, p. 1918.
[192] M. Ravallion and Q. Wodon, 'Does Child Labour Displace Schooling? Evidence on Behavioural Responses to an Enrollment Subsidy', *The Economic Journal*, vol. 110, no. 462, 2000, p. 162.
[193] P. Maitra, 'Schooling and Educational Attainment: Evidence from Bangladesh'*, Education Economics*, vol. 11, no. 2, 2003, p. 148.
[194] Behrman, p. 1918.
[195] Baulch, p. 244.

and Mass Education estimated that nearly 5.5 million school-aged children received the incentives costing the government BDT. 2.82 billion (US$ 45 Million).[196] In 2007, the PES programme was prolonged for another year and reintroduced in the period July 2008 to June 2013. The total budget for the second part was BDT. 2.44 billion (US$ 37 million), and it was expected that 4.8 million school-aged children would benefit under this extended PES programme.

Between 1990 and 2010, there was an upward trend found in the completion rate at the primary level after implementation of the PES (Table 9). In 1991, the completion rate was only 43% but in 2010 it rose to 67%.

Table 9: Primary school completion rate, 1991 and 2010, Bangladesh.

Year	Completion rate (%)
1991	43
2010	67

Source: MOPME, PPRC and UNICEF 2013. p. 3.

The PES geographic coverage was huge as shown by the positive outcomes in a survey conducted in 2011 in hoar upazilas (very poor areas in north), and in 2013 in eight different upazilas (Table 10). The coverage increased from 45.8% (survey conducted in 502 families, 2011) to 68.9% (survey conducted in 39 rural schools, 2013).[197] Table 10 also shows that high poverty upazilas (sub-districts) have a higher PES coverage of 78.6% compared to the coverage in the medium poverty upazilas of 50.9%.

Table 10: Primary stipend coverage in 2011 and 2013, Bangladesh.

Survey Data			
Survey	% of stipend coverage	Area category (Survey of 39 schools 2013)	% of stipend coverage
Survey of 502 rural (Five hoar upazilas) Households, 2011	45.8%	High poverty upazilas or sub-districts	78.6
Survey of 39 rural schools in eight districts, 2013	68.9%	Medium poverty upazilas or sub-districts	50.9

Source: MOPME, PPRC and UNICEF 2013, p. 11.

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[196] Baulch, p. 244.
[197] The Ministry of Primary and Mass Education (MOPME), The Power and Participation Research Centre (PPRC) and United Nations Children's Fund (UNICEF), *Bangladesh Primary Education Stipends A Qualitative Assessment*, MOPME, PPRC and UNICEF, Dhaka, 2013, p. 11, <https://reliefweb.int/sites/reliefweb.int/files/resources/Bangladesh_Primary_Education_Stipends_survey.pdf>, consulted 10 April 2018.

4.6 Conclusion

In Bangladesh, the presence of child labour clearly indicates that poor children do not have equal opportunities in society. Poor children particularly boys from low-income households, enter the labour market early to support their family. Many of them are employed in the unregulated informal sector which does not follow the rules and laws regarding child labour. The Bangladesh government articulated its commitment to establishing child rights in several ways including through policy formulation, legislation, and approval of international conventions.[198] However, these measures are rarely followed or implemented in the labour market. Though there are fixed penalties for hiring child labour, employers keep hiring because of poor monitoring and compliance by government officials.[199] There are very few recorded cases of employers being convicted for violating child labour laws. As a result, the children experience physical and psychological exploitation in their work.

Despite the success of the Primary Education Stipend (PES) programme, many children still drop out of school due to poor economic conditions. Boys are considered to be an earner and girls to be an economic burden for their families. Poor parents have a tendency to send their son to work instead of school because the opportunity cost of a child labourer is much higher than attending school.[200] For instance, a boy child labourer can earn between BDT. 500 to BDT. 1500 per month, together with 3 meals daily. This sort of income encourages parents to send their boys to work instead of school. Therefore, child labour is contributing to the illiteracy rate and producing unskilled and unproductive (low educational achievement) citizens. Though the number of child labourers is decreasing, government failure to enforce child labour laws means the proportion remains high.

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[198] Bangladesh Bureau of Statistics, *Child Labour Survey (CLS) Bangladesh 2013*, p. 3.
[199] Understanding Children's Work, p. 49.
[200] MOPME, PPRC and UNICEF, pp. 17-18.

CHAPTER FIVE: POVERTY, EARLY MARRIAGE AND GIRLS' EDUCATION

5.1 Introduction

This chapter sets out to investigate one specific, but very important consequence of poverty - early marriage that limits girls' education. This chapter explores the socio-economic and cultural factors that influence the practice of girls' early marriage, thus limiting their access to equality in education. Patriarchy is considered as one of the main socio-cultural problems impeding female empowerment in Bangladesh. This patriarchy leads to male domination and women's subordination.[201] This has minimized females' scope of work and often limited them to household and family responsibilities. Patriarchal attitudes create gender discrimination which increases the oppression of women limiting their access to social services.[202] Ensuring education for women is needed to empower Bangladeshi women and help to eradicate socio-cultural barriers. Although, the government is trying to increase female enrolment rates in secondary schools, the enrolment rate is still low. Heissler argues that the average enrolment rate in 2007 of female students in secondary level was only 45%.[203] Further, only 10% of female students complete their secondary schooling after finishing their primary schooling.[204] The average literacy rate of females was 38%, while only 12% of females have the access to education.[205] The reason for poor female literacy is the discrimination in Bangladesh's patriarchal society. Parents treat their daughters as liabilities and boys as assets. In 1994, the government established the Female Secondary Schooling Program (FSSP) to ensure girls' education at secondary level by subsidizing their tuition fees.[206] According to this policy, parents are required to sign a pledge that they will not arrange their daughters' marriage before the minimum age of marriage of 18 years. Despite such government initiatives, girls' access to education is still poor due to patriarchy. In this chapter, I illustrate these problems through a case study. The relationship between patriarchy, early marriage and girls' education will then be broadly analysed. Government policies and NGO initiatives will be discussed.

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[201] M.A. Koenig *et al.*, 'Women's Status and Domestic Violence in Rural Bangladesh: Individual-and Community-Level Effects', *Demography*, vol. 40, no. 2, 2003, p. 274.
[202] Feldman, pp. 1097-1100.
[203] K. Heissler, 'We Are Poor People So What is the Use of Education? Tensions and Contradictions in Girls' and Boys' Transitions from School to Work in Rural Bangladesh', *The European Journal of Development Research*, vol. 23, no. 5, 2011, p. 734.
[204] S. Amin and S. Chandrasekhar, 'Looking Beyond Universal Primary Education: Gender Differences in Time Use Among Children in Rural Bangladesh', *Asian Population Studies*, vol. 8, no. 1, 2012, pp. 25-26.
[205] Banu, p. 115.
[206] S.M. Shahidul, 'Parents Class Background and Hypergamy in the Marriage Market of Bangladesh: Does the Dowry Affect School Dropout Among Girls?', *The Asia - Pacific Education Researcher,* vol. 23, no. 3, 2014, p. 709.

5.2 Girls' access in education

A 35 year old women named 'Rajukanya' with a son and daughter lived in the slum 'Kamrangir Char Bustee' in the capital of Bangladesh, Dhaka. Her husband passed away when she was 25 years old and her financial situation is poor. Rajukanya operated a small bread business to sustain the family. Beside the bread business, she also makes ice-cream and earns BDT. 60 to 70 (under US$1) daily. She is a hard-working woman and wants to educate her son so that he can take care of her when she is old. Rajukanya did not want to invest in her daughter's education because she thought it would be a waste of money, as her daughter would marry someone and leave her. She wanted to continue her daughter's study, but only until she manages to find her a good groom, when she is about aged 14 or 15. In chapter four, we saw that boys are deprived of their education because of the value of their labour, and society's assumption that boys will be earners and girls will be married early and perform domestic tasks. In Bangladesh, girls' are pulled out of school because society is heavily patriarchal. Gender segregation in Bangladesh is socially constructed due to patriarchy.[207] In a patriarchal society poverty generates different socio-economic constraints on girls and boys, constraints that are generated by dismissive attitudes to girls' education, and the Muslim social practice of 'purdah'.[208] Purdah, a patriarchal Islamic custom, impedes women's participation in social and economic activities. According to the custom, women are not allowed to show themselves to men and must cover themselves in front of men. It puts women in a subordinate position in the domestic sphere and limits their scope of work outside of home. Purdah impedes girls' education and forces parents like Rajukanya to discontinue their daughters' education. Statistics show that only 24.5% of female students continue their study at university level whereas 75.5% of male students reach university level after secondary and higher secondary school.[209] Therefore, many girls in Bangladesh are not able to continue their study due to patriarchal practices. Regarding this, one female told her secondary school experience as follows:

> When I got admitted into a high school (class six), my grandfather was alive at that time. Due to involvement with educational institution, he was not really happy … rather he was upset. He (grandfather) expected that as a girl child I was only for the house keeping tasks and … thus I should not continue my education outside the homestead boundaries. At that time my father was also convinced of my grandfather's opinion … as he (father) was also against girls' education.[210]

Both of these stories undoubtedly demonstrate the difficulties poor and vulnerable girls encounter in attaining their education. They also illustrate the obstacles presented by patriarchy. For girls to receive an education, these socio-economic and cultural barriers need to be overcome. In 1994, the International Conference on Women was organized to tackle the situation of girls' education

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[207] Begum, p. 764.
[208] Banu, p. 114.
[209] Banu, p. 114.
[210] Sarkar, Hossain and Reza, p. 354.

globally.[211] But still the education rate of female students is poor in Bangladesh. From 1980 to 1998, the range of adult-literacy rate was 32% to 38% which shows a reflection of poor education.[212] Later in 2001, according to a government report, the average literacy rate has increased to 65%.

In Bangladesh, access to education has never been easy for girls, children from poor families, children living in slum areas, children from disadvantaged areas, and children from minority groups.[213] Dejaeghere stated that 19% of school-age children for both genders were still excluded from the school in 2014.[214] Similarly, Banu finds that only 12% of female students have access to school compared to male students at 36%.[215] UNICEF 2009 reports showed that from 2005 to 2007, the average primary school enrolment rate of boys' and girls' was 87% and 91% respectively.[216] Although there have been a few signs of progress in terms of primary and secondary enrolment for female students in Bangladesh, still many girls' drop out due to poverty, patriarchal beliefs, early marriage, parent's financial insolvency, engagement in household activities and gender discrimination.[217] Historically, female students have maintained a high drop-out rate of 80.77% and 83.29% in 2002 and 2005 respectively.[218] Education, gender equality and empowering women are vital aspects of MDG 3, which aims to reach gender equality in primary and secondary level, thereby promoting gender equality and women's empowerment.[219] Kabeer argues that education can empower women and educated women are more productive than uneducated women.[220] Moreover, education increases women's well-being, along with their family. To achieve MDG 3, Islam found that the government allocated Bangladesh currency BDT 22,905 million in primary level schooling, and BDT. 19,572 million in the secondary level in the fiscal year 2005-2006.[221] Accordingly, in this regard, Bangladesh initiated a National Plan of Action (NPA II) in 2002 to achieve Education for All (EFA).[222] The major aim of NAP II was to ensure education for every child at primary level without any discrimination regarding gender, religion, disability and ethnicity. Notably, the NPA II was extended by the second Primary Education Development Programme (PEDP II) to attain the goal of delivering 'quality' education for all primary school age children.[223] PEDP II is the largest program

[211] Sarkar, Hossain and Reza, p. 350.
[212] Chowdhury, Nath and Choudhury, 'Equity Gains in Bangladesh Primary Education', p. 603.
[213] Chowdhury, Nath and Choudhury, 'Equity Gains in Bangladesh Primary Education', p. 603.
[214] J. Dejaeghere and S.K. Lee, 'What Matters for Marginalized Girls and Boys in Bangladesh: A Capabilities Approach for Understanding Educational Well-Being and Empowerment', *Research in Comparative and International Education*, vol. 6, no. 1, 2011, p. 28.
[215] Banu, p. 115.
[216] Dejaeghere and Lee, p. 28.
[217] Sabates, Hossain and Lewin, pp. 226-227.
[218] Sarkar, Hossain and Reza, p. 351.
[219] R. Subrahmanian, 'Gender Equality in Education: Definitions and Measurements', *International Journal of Educational Development*, vol. 25, no. 4, 2005, p. 396.
[220] N. Kabeer, 'Gender Equality and Women's Empowerment: A Critical Analysis of the Third Millennium Development Goal 1', *Gender and Development*, vol. 13, no. 1, 2005, p. 16.
[221] K.N. Islam, 'Prioritizing 'Universal Primary Education' without Post Basic Education in Eradicating Extreme Poverty – A Public Policy Perspective in Bangladesh', *Studies on Asia*, vol. 2, no. 2, 2012, p. 89.
[222] M. Ahmmed and J. Mullick, 'Implementing Inclusive Education in Primary Schools in Bangladesh: Recommended Strategies', *Educational Research for Policy and Practice*, vol. 13, no. 2, 2014, p. 167.
[223] J. Mullick, J. Deppeler and U. Sharma, 'Inclusive Education Reform in Primary Schools of Bangladesh: Leadership Challenges and Possible Strategies to Address the Challenges', *International Journal of Whole Schooling*, vol. 8, no. 1, 2012, p. 3.

undertaken by the government that delivers 64% of the total funding required to ensure children's education at the primary level.[224] In 1976, the International Covenant on Economic, Social and Cultural Rights (ICESCR) revealed that education should not be limited to only the primary level, but that the secondary level should also be made accessible and available to all.[225]

5.3 Patriarchy, early marriage and girls' education

Early marriage in Bangladesh is known as one of the major reasons for girls dropping out of primary and secondary education.[226] Referring to the UN Convention on the Rights of the Child (CRC), until someone reaches the age of 18, he or she must be considered as a child because before 18 his or her physical, psychological and physiological growth is incomplete.[227] The Bangladesh Demographic and Health Survey (DHS) demonstrates that the average age of marriage of a Bangladeshi girl is 16.4 years while the average age of marriage of an adult woman is 20 to 24.[228] According to the national Child Marriage Act established in 1929, the legal age of marriage is 18 for girls and 21 for boys.[229] This means Bangladeshi girls are getting married before their legal marriage-age. As a result, a girl who marries at an early age has less schooling, leading to a low social position in their in-laws' families, and is more likely to suffer domestic violence and higher maternal mortality rates.[230] Poverty is the main cause that drives higher rates of child marriage in poor households as they have limited resources and incentives for investing in girls.

Oyortey and Pobi argued that early marriage often violates girls' rights to improve their prospects by depriving them of opportunities and compromising their progress in different areas such as livelihood skills, personal development and education.[231] Table 11 highlights the lower educational status of girls who marry at an early age. The table shows that 73.10% of girls with no education married before 18. The same table also indicates that for girls who married before age 15, 27.1% completed their primary education, and only 7.0% finished their secondary education.

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[224] M.O. Rahman and M.T. Islam, 'Universal Primary Education for All Towards Millennium Development Goal 2: Bangladesh Perspective', *Journal of Health Management*, vol. 11, no. 2, 2009, p. 406.
[225] Unterhalter, p. 177.
[226] P.K. Streatfield *et al.*, 'Early Marriage in Bangladesh', *Asia Population Studies*, vol. 11, no. 1, 2015, p. 95.
[227] Ame, p. 151.
[228] Streatfield *et al.*, p. 96.
[229] Ame, p. 156.
[230] E. Field and A. Ambrus, 'Early Marriage, Age of Menarche, and Female Schooling Attainment in Bangladesh', *Journal of Political Economy*, vol. 116, no. 5, 2008, p. 881.
[231] N.O. Oyortey and S. Pobi, 'Early Marriage and Poverty: Exploring Links and Key Policy Issues', *Gender and Development*, vol. 11, no. 2, 2010, p. 43.

Table 11: Child marriage of women and girls aged 15-49, according to their education status, 2012-13.

Education status	Women aged 15-19 Years currently married (%)	Married before age of 15 (%)	Married before age of 18 (%)
None	44.70	34.6	73.10
Primary incomplete	41.90	32.7	70.70
Primary complete	47.90	27.1	67.30
Secondary incomplete	34.00	18.1	61.30
Secondary completed or higher	24.20	7.0	31.70

Source: Shilpi et al, 2017, p. 43.

Historically, Bangladeshi girls have had a high rate of illiteracy and very low rates of education because of early marriage. In 2001, Bangladesh had only 40.6% of literacy rate for girls aged 7+ and nearly 41% for girls who are 15+ aged group.[232] Marriage is not negotiable for most of them and it often happens when many of them are still children. Thus, the young bride experiences enormous pressure to become a woman, a housewife and a mother at that time. Early marriage violates the dignity of girls by minimizing their future opportunities. It places girls at a disadvantaged in society.[233] Begum highlights that gender discrimination forces girls' into early marriage, and that results in poorer education.[234] Patriarchal attitudes mean that girls are considered to be a financial liability. Consequently, parents try to arrange their daughters' marriage at an early age. 'Alemtsehai' a victim of early marriage (married at the age of 10), described her experience as follows:

> It was planned as a party, but, in reality, 'it was a wedding, and they sent me away. My mother never told me I was going to be married. They came and took me by force. I cried, but it didn't make a difference'.[235]

There are other reasons for parents to arrange their daughter's marriage at an early age including poverty, superstition, lack of education and social insecurity. Also, parents believe that if they do not arrange their daughters' marriage early, they must pay more dowry for their aged daughter.[236] Generally, the groom's family often thinks that the dowry or 'joutuk' (in Bengali) is a way of improving their financial status by investing in their son's education.[237] Although the dowry practice is illegal in

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[232] Bangladesh Bureau of Educational Information and Statistics (BANBEIS), 'BANGLADESH: At a Glance', BANBEIS's website, Dhaka, 2016, <http://data.banbeis.gov.bd/index.php?option=com_content&view=article&id=106&Itemid=222>, consulted 9 February 2018.

[233] A.M.R. Chowdhury, S.R. Nath and R.K. Choudhury, 'Enrolment at Primary Level: Gender Differences Disappears in Bangladesh', *International Journal of Educational Development*, vol. 22, no. 2, 2002, pp. 192-194.

[234] Begum, p. 760.

[235] Oyortey and Pobi, p. 43.

[236] Banu, p. 120.

[237] S. Huda, 'Dowry in Bangladesh: Compromising Women's Rights', *South Asia Research*, vol. 26, no. 3, 2006, p. 253.

Bangladesh under Muslim law, it is still practiced. In 1980 and 1998 the Bangladesh government passed laws against the dowry system, but the practice persists.[238] Therefore, parents of highly qualified and educated daughters experience many constraints on marriage. The more their daughter studies the more they will be mature and the higher the dowry. So, parents try their best to arrange the marriage of their daughter at an early age. In this regard, girls often drop out from primary school. Ame notes that only 45% of girls are able to delay early marriage and enrol at the secondary level.[239] Furthermore, Shahidul posited that parents' hypergamic propensity (a desire that the bride's educational qualification is equal to or lower than the groom's) encourages a high dropout rate of girls.[240] If the girl's education is high then the dowry will be high because a qualified and educated groom requires a higher dowry in the Bangladesh marriage market.[241] Thus, parents try to stop their daughters' education before the secondary level because they are worried that they will be unable to pay a high dowry for a highly educated groom. The mother of a female student Rojufa, expressed her thoughts regarding her daughter's education as follows:

> If my daughter had passed her Metric (Secondary), 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.[242]

Patriarchy sometimes encourages parents to continue their daughters study to get a good groom. For example, parents may want to continue their daughter's study until just before the final secondary school exam.[243] This is because it increases the possibility of a good marriage and it saves them paying the examination fee. One school teacher stated:

> They (parents) will be able to say and let everybody know that their daughter is studying in class 8 or 9 and they will start receiving interesting marriage proposals. At the same time they will be able to save some money for dowry or for buying some gold ornaments with the stipend. They won't spend so much on books because they are not actually interested in their daughters' learning. Before the SSC (Secondary) exam they will marry their daughters off because they know that anyway they won't pass the exam. In this way they won't have to pay the exam fee.[244]

Despite being interested in pursuing higher study, many girls fail to continue their education due to the long distances that must be travelled to get to schools. Also, some girls do not want to undertake higher study because of lack of security in Bangladesh, and therefore remain illiterate.[245] Some parents also want to protect their daughter from premarital physical relations, and therefore do not send their daughter to school.[246] Because patriarchal societies like Bangladesh value virginity before

[238] Banu, p. 119.
[239] Ame, p. 155.
[240] Shahidul, pp. 709-711.
[241] M.A. Kuenning and S. Amin, 'Women's Capabilities and the Right to Education in Bangladesh', *International Journal of Politics, Culture, and Society*, vol. 15, no. 1, 2001, pp. 130-132.
[242] Kuenning and Amin, pp. 131-132.
[243] N.D. Franco, 'Aspirations and Self-Hood: Exploring the Meaning of Higher Secondary Education for Girl College Students in Rural Bangladesh', *Compare*, vol. 40, no. 2, 2010, pp. 153-154.
[244] Franco, pp. 153-154.
[245] Chowdhury, Nath and Choudhury, 'Equity Gains in Bangladesh Primary Education', pp. 610-615.
[246] S.M.M. Kamal *et al.*, 'Child Marriage in Bangladesh: Trends and Determinants', *Journal of Biosocial Science*, vol. 47, no. 1, 2015, p. 122.

marriage, parents tend to impose enormous restrictions upon girls. According to recent statistics, Bangladesh has the highest child marriage rate in South Asia with 71% compared to Nepal with 62%, India with 59% and Pakistan with 50%.[247] Mamtaj one bright female student who wanted to pursue her higher studies, said:

> Girls do not have much choice, boys can go anywhere … .Our choices are much more limited, we can study at the university only if we have relatives living in town. Unlike boys, girls are not usually allowed to move to town on their own, because it is considered dangerous for their reputation and security. So unless they (female students) can join an uncle or an elder brother or another relative they tend to study in local colleges, many of which do not offer honours degrees and are therefore less valued.[248]

Early marriages have some negative impacts on young girls and their infants' health as they are not physically ready for childbirth.[249] Some major health problems related to early marriage include Sexually Transmitted Diseases (STDs), and cervical cancer and obstetric fistulas, and these increase the number of maternal and child deaths.[250] Other health consequences include preterm delivery, unintended pregnancy and low weight of infants. Young girls who experience early marriage between the ages of 15-19 years are twice as likely to die from pregnancy complications during the delivery.[251] Bangladesh has one of the highest infant mortality rates in the world, with approximately 320 per 100,000 live births.[252] Thus, child marriage endangers girls' physical and psychological well-being, and hence their empowerment.

Recently, the practice of early marriage in Bangladesh has been changing. Parents are becoming aware of their daughters' education and employment which prompts them to delay their daughters' marriage at an early age.[253] A 35-year-old woman notes that:

> This is the age of education. Even if the boy is illiterate he will want an educated girl. In today's society an illiterate girl has no value.[254]

A rickshaw puller also decided to let his daughter continue her education and postpone her marriage. He said:

> I used to take the daughter of a lady doctor in [the town] to and from school … . Educated people usually have good manners and they talk in a different way from us. We illiterate people don't know how to talk. I dream of getting my children educated.[255]

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247 Kamal *et al.*, p. 122.
248 Franco, p. 157.
249 S.O. Nasrin and K.M.M. Rahman, 'Factors Affecting Early Marriage and Early Conception of Women: A Case of Slum Areas in Rajshahi City, Bangladesh', *International Journal of Sociology and Anthropology*, vol. 4, no. 2, 2012, p. 57.
250 Kamal *et al.*, p. 121.
251 Kamal *et al.*, p. 121.
252 S.F. Rashid, 'Durbolota (Weakness), Chinta Rog (Worry Illness), and Poverty: Explanations of White Discharge Among Married Adolescent Women in an Urban Slum in Dhaka, Bangladesh', *Medical Anthropology Quarterly*, vol. 21, no. 1, 2007, p. 109.
253 S.R. Schuler *et al.*, 'The Timing of Marriage and Childbearing Among Rural Families in Bangladesh: Choosing Between Competing Risks', *Social Science and Medicine*, vol. 62, no. 11, 2006, p. 2832.
254 Schuler *et al.*, p. 2832.
255 Schuler *et al.*, p. 2833.

5.4 Government initiatives for girls' education

In mid-1990, the Bangladesh government and the World Bank started the Female Secondary Stipend Programme (FSSP) for increasing the enrolment of female students at secondary level [256] by delaying early marriage and motherhood.[257] Schurmann affirms that the key purpose of this programme is to improve the social and economic status of females in society by enhancing women capabilities and delaying marriage.[258] According to the World Bank report 2008, the estimated budget cost of the FSSP was US$ 144.6 million.[259]

The FSSP distributes cash grants, free tuition and text books to enable beneficiaries to continue their study at secondary level.[260] The female students who are studying grades VI to X are eligible to receive the stipend.[261] Later, the program was expanded to cover all female students at secondary level. The FSSP programme was expected to cover 460 Upazila (sub-districts) out of a total of 481 Upazila, covering 95% of rural areas in Bangladesh.[262] Raynor and Wesson confirmed that after the implementation of FSSP, the female secondary enrolment rate has increased from 7.9% to 14% and the dropout rates reduced from 14.7% to 3.5% in 1994.[263] Under this FSSP programme, all girls at secondary school are eligible to receive BDT. 25 taka in grade VI, and BDT. 60 taka in grade X (nearly US$0.37 to $0.88) per month as a stipend (See Table 12).[264] Also, female students receive an additional incentive at grade IX for new books and receive exam fees at grade IX (See Table 12).

Table 12: FSSP stipends.

Grade	Monthly Stipend (Bangladesh Currency)	Monthly Tuition Fee	Book (Annual
Grade-6	25	15	
Grade-7	30	15	
Grade-8	35	15	
Grade-9	60	20	250
Grade-10	60	20	

Source: Ali, 2010, p. 4.

[256] A.T. Schurmann, 'Review of the Bangladesh Female Secondary School Stipend Project Using a Social Exclusion Framework', *Journal of Health, Population and Nutrition*, vol. 27, no. 4, 2009, p. 509.
[257] S. Aikman and N. Rao, 'Gender Equality and Girls' Education: Investigating Frameworks, Disjunctures and Meanings of Quality Education', *Theory and Research in Education*, vol. 10, no. 3, 2012, p. 217.
[258] Schurmann, p. 505.
[259] The World Bank (WB), *Implementation Completion and Results Report (IDA-36140-BD) on Bangladesh Female Secondary School Assistance Project II*, The World Bank, Dhaka, 2008, p. 2, <http://documents.worldbank.org/curated/en/475391468205169076/pdf/ICR9250BD0P044101Official0Use0Only1.pdf>, consulted 9 February 2008.
[260] E. Ali, 'Does Scholarship Scheme Contribute to Gender Parity in Female Education? The Case of Secondary Education in Bangladesh', *Cross-Cultural Communication*, vol. 6, no. 3, 2010, p. 4.
[261] Heissler, p. 734.
[262] Ali, p. 4.
[263] Raynor and Wesson, pp. 1-3.
[264] Ali, p. 4.

To qualify for FSSP benefits, girls at secondary school need to maintain 75% attendance; 45% of test scores in annual exams; and remain unmarried until 18 or sit for the final Secondary School Certificate (SSC). Asadullah and Chaudhury emphasized that from 1990 to 2008, the enrolment rate of female students has increased 35% in madrasa (Islamic faith) secondary schools under the FSSP, whereas the enrolment for both genders was only on 7% in 1980.[265] In this regard, more than 3798 secondary schools were established from 1995 to 2003 with 23.88% (907) being madrasas.[266] Khuda confirmed that nearly 1.6 million girls received financial assistance under FSSP and the enrolment increased by 2% nationally.[267] While the FSSP highlights an increase in gender parity in secondary enrolment, it had a negative impact on boys' enrolment as the subsidy is provided to girls only. Statistics show that the Gross Enrolment Ratio (GER) for boys and girls was 43% and 44.50% in 2004 which represents a slight decrease in boys' enrolment.[268]

5.5 Importance of NGOs in non-formal education

The education system in Bangladesh consists of 11 different types of schools at the primary and secondary level, with 80% of enrolments in government schools, and the remainder in the NGO sector.[269] NGO schools mostly target marginalized groups, comprising school dropouts, the poor, urban slum-dweller children, and girls. Asadullah and Chaudhury state that nearly 400 NGOs are involved in providing education in Bangladesh.[270] Some of the NGOs have several branches such as Association for Social Advancement (ASA) with 1,186 branches, Proshika with 125 branches, and Bangladesh Rural Advancement Committee (BRAC) with 1,456 branches.[271] BRAC, the largest NGO in the education field, provides non-formal education. Nearly 1.2 million children received non-formal education out of 1.4 million through BRAC.[272] Non-formal education was emerged from a perception in the mid-1980s that the government could not reach disadvantaged children in remote areas.[273] The main aim of this education is to prepare students to be eligible to enter or re-enter formal education.[274] Upon finishing their non-formal primary education, students move to the formal education system at secondary level schools. In this regard, non-formal primary education is

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[265] M.N. Asadullah and N. Chaudhury, 'Peaceful Coexistence? The Role of Religious Schools and NGOs in the Growth of Female Secondary Schooling in Bangladesh', *The Journal of Development Studies*, vol. 49, no. 2, 2013, pp. 225-227.
[266] M.N. Asadullah and N. Chaudhury, 'Holy Alliances: Public Subsidies, Islamic High Schools, and Female Schooling in Bangladesh', *Education Economics*, vol. 17, no. 3, 2009, p. 389.
[267] Khuda, p. 100.
[268] Ali, p. 6.
[269] Asadullah and Chaudhury, 'Peaceful Coexistence? The Role of Religious Schools and NGOs in the Growth of Female Secondary Schooling in Bangladesh', p. 226.
[270] Asadullah and Chaudhury, 'Peaceful Coexistence? The Role of Religious Schools and NGOs in the Growth of Female Secondary Schooling in Bangladesh', p. 226.
[271] V. Gauri and J. Galef, 'NGOs in Bangladesh: Activities, Resources, and Governance', *World Development*, vol. 33, no. 12, 2005, pp. 2048-2049.
[272] P. Sukontamarn, *The Entry of NGO Schools and Girls' Educational Outcomes in Bangladesh*, Political Economy and Public Policy (PEPP) Series, London School of Economics and Political Science, London, 2005, p. 2, <http://eprints.lse.ac.uk/19297/1/The_Entry_of_NGO_Schools_and_Girls%E2%80%99_Educational_Outcomes_in_Bangladesh.pdf>, consulted on 15 April 2018.
[273] Sukontamarn, p. 3.
[274] M.M.C. Shohel and A.J. Howes, 'Models of Education for Sustainable Development and Nonformal Primary Education in Bangladesh', *Journal of Education for Sustainable Development,* vol. 5, no. 1, 2011, p. 133.

essential for students proceeding to further education in the secondary and higher secondary levels. One respondent expressed his view about non-formal education as follows:

> Though we have to follow government curriculum for our non-formal primary schools, we reduced the formal curriculum, but added different components which are relevant to the students' life and which will be very useful for them in future. We use local materials in schools which are available locally. We run the school shifts according to the parents' opinions. In the same classroom, different students can do different activities which are completely impossible in formal schools.[275]

BRAC started its Non-Formal Primary Education Programme (NFPEP) with only 22 pilot schools in 1984.[276] The programme was introduced in only rural disadvantaged areas that the government failed to reach. In the late 1990s, nearly 35,000 BRAC schools were covering 50,000 out of 84,000 rural villages in Bangladesh. Leach found that more than 30,000 schools were run by BRAC and that most of the students were girls.[277] Later, the number of schools increased to 38,000 in 2008 with more than 1 million enrolments.[278] NGO schools have some unique characteristics: for example, one school consists of one classroom and the majority of the teachers are female, which encourages more girls to enrol.[279] Similarly, Asadullah and Chaudhury argue that 70% of students in BRAC schools are female and 97% of teachers are women who live in the same village where the school is located.[280] On the other hand, at the secondary level, the contribution of NGOs is limited. Nevertheless, their contribution is valuable because they support the poorest students in their transition from non-formal primary education to formal secondary education. In early 1995, almost 90% of graduates from BRAC schools enrolled in the formal secondary schools with 89.9% of them girls and 90.4% boys.[281] Though the gender-based enrolment was similar to that of formal schooling, this later changed in 1999 with 75.3% being boys and 82.4% girls. The graduates from non-formal education moved from primary to secondary school within a few years. In 1995, the graduates from non-formal schools enrolled in several formal schools with 70.7% in government-run primary schools, 5.7% in private primary schools, 4.5% in madrassas and 17.5% in privately-owned secondary schools.[282] Notably, only 9% of female students successfully attended secondary NGO schools in BRAC as it focused on educating girls particularly.[283] BRAC has established non-formal or non-government schools which target disadvantaged children and claims to be 'the largest

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[275] Shohel and Howes, p. 135.
[276] Asadullah and Chaudhury, 'Peaceful Coexistence? The Role of Religious Schools and NGOs in the Growth of Female Secondary Schooling in Bangladesh', p. 226.
[277] F. Leach, 'Gender, Education and Training: An International Perspective', *Gender and Development*, vol. 6, no. 2, 1998, p. 16.
[278] Asadullah and Chaudhury, 'Peaceful Coexistence? The Role of Religious Schools and NGOs in the Growth of Female Secondary Schooling in Bangladesh', p. 226.
[279] Sukontamarn, p. 3.
[280] Asadullah and Chaudhury, 'Peaceful Coexistence? The Role of Religious Schools and NGOs in the Growth of Female Secondary Schooling in Bangladesh', pp. 226-267.
[281] S.R. Nath, 'The Transition from Non-Formal to Formal Education: The Case of BRAC, Bangladesh', *International Review of Education*, vol. 48, no. 6, 2002, p. 519.
[282] Nath, p. 520.
[283] Asadullah and Chaudhury, 'Peaceful Coexistence? The Role of Religious Schools and NGOs in the Growth of Female Secondary Schooling in Bangladesh', p. 227.

secular, private education system in the world'.[284] The cost of the BRAC education programme is approximately US$50 million per annum (See Table 13).[285]

Table 13: BRAC and education expenditure in Bangladesh.

Total Income 2012/2013 (US$ Millions)	% of income from grants	% of expenditure to education	Estimated yearly expenditure on education
590	29%	12%	US$50

Source: Naylor and Ndaruhutse, 2015, p. 26.

There are other NGOs providing non-formal education such as Dhaka Ahsania Mission (DAM), Underprivileged Children's Education Programme (UCEP), Friends in Village Development Bangladesh (FIVD) and Surovi. Dhaka Ahsania Mission (DAM) operates education and skill development program in (i) primary and basic education (ii) early learning (iii) adult literacy (iv) empowering girls and (v) continuing education.[286] With the support of the ILO and UNICEF, DAM runs a non-formal education program in urban areas targeting 8-13 year old children who are employed in hazardous work. This program delivers flexible hours daily for a year or more. Another local NGO 'Surovi' targets domestic workers aged 8-14 who work on the streets or as brick chippers.[287] 'Surovi' provides two-year non-formal education programs designed to deliver skills training up to grade 2 to prepare children for entering formal school at grade 3. Another well-known local NGO 'UCEP' also supplies vocational skills and training to poor urban employed children in grades 1-8. There are 30 general schools, 6 para-trade training centres and 3 technical schools in the UCEP system.[288]

5.6 Conclusion

Poverty is the main reason for the continuing harmful practice of early marriage of girls in patriarchal Bangladesh. In this male-dominated society, women are placed in a subordinate social and economic position because of 'Purdah'. Women also experience domestic violence by their husbands. Women in this situation are unable to support themselves and their children's education is thus limited. This in turn becomes a cycle because their daughters will face a similar situation. As

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[284] R. Naylor and S. Ndaruhutse, *Non-government Organizations as Donors to Education*, Background paper prepared for the Education for All Global Monitoring Report 2015, United Nations Educational, Scientific and Cultural Organization (UNESCO), Paris, 2015, p. 21, <http://unesdoc.unesco.org/images/0023/002324/232479E.pdf>, consulted 5 February 2018.
[285] Naylor and Ndaruhutse, p. 26.
[286] ILO, UNICEF and UNESCO, p. 37.
[287] ILO, UNICEF and UNESCO, p. 37.
[288] ILO, UNICEF and UNESCO, p. 37.

a result of limited education, their daughters will remain illiterate or semi-literate and this will impact on their health. The Female Secondary Stipend Program has been instrumental in increasing girls' enrolment by 2% nationally.[289] The FSSP helps to delay poor girls' early marriage by supplying monthly incentives. Although a few improvements have been made, early marriage continues, and the girls' dropout rate is still high. The forced marriage of girls before 18 is identified as a serious obstacle to girls completing their education, and is considered by some to be a human rights issue.[290]

The contribution of the government and NGOs to girls' education in primary and secondary school is paramount in Bangladesh. The NGO BRAC in particular has played a significant role in providing poor girls with non-formal education which offers an opportunity to re-enter into the formal education system. This BRAC initiative assists government efforts in expanding girls' participation at the primary and secondary levels. According to the Bangladesh Bureau of Educational Information and Statistics (BANBEIS) 2016, more than 90% of girls were enrolled at the primary level in 2016,[291] and more than 60% were enrolled at the secondary level.[292] But still many girls dropped out due to early marriage. Nearly, 41.90% of girls aged 15-19 married before completing their primary school, and 34% married before completion of secondary school.[293] Despite government and NGOs efforts, patriarchal customs and practices continue to act as obstacles to girls' education.

[289] Khuda, p. 100.
[290] Kamal and Hassan, p. 1492.
[291] Bangladesh Bureau of Educational Information and Statistics (BANBEIS), 'Enrolment Rate in Primary Education, 2005-2016', BANBEIS's website, Dhaka, 2016, <http://data.banbeis.gov.bd/index.php?option=com_content&view=article&id=1623:table-211-enrolment-rate-in-primary-education-2005-2016&catid=223:primary-education-2016&Itemid=261>, consulted 9 February 2018.
[292] Bangladesh Bureau of Educational Information and Statistics (BANBEIS), 'Gross and Net Enrolment Rate by Gender in Secondary Schools', BANBEIS's website, Dhaka, 2016, <http://data.banbeis.gov.bd/index.php?option=com_content&view=article&id=1450:311a-number-of-institution-student-and-teacher-by-type-2012-&catid=203:basic-tables-2016&Itemid=260>, consulted 10 February 2018.
[293] M.M. Shilpi *et al.*, *Education Scenario in Bangladesh: Gender perspective*, Bangladesh Bureau of Statistics (BBS), UCEP Bangladesh and Diakonia Bangladesh, Dhaka, 2017, p. 43, <http://bbs.portal.gov.bd/sites/default/files/files/bbs.portal.gov.bd/page/4c7eb0f0_e780_4686_b546_b4fa0a8889a5/BDcountry%20project_final%20draft_010317.pdf>, consulted 5 February 2018.

CHAPTER SIX: CONCLUSION

6.1 Conclusion

Poverty continues to be a significant problem in Bangladesh, with almost half of the population living on less than US$1 per day.[294] Though there has been some significant progress towards poverty reduction after independence in 1971, still poverty persists. Based on some key social and economic development indicators Bangladesh has already met most of the important MDG goals and targets.[295] In 2010, the poverty rate fell to 31.5% from 56.7% in 1991-1992. The child mortality rate fell to 41% in 2013 from 94% in 1990. According to the Maternal Mortality Estimation Inter-agency Group (MMEIG), the maternal mortality rate declined to 170 per 100,000 lives in 2013, down from 574 in 1990. Significant progress has been noticed in overcoming Malaria, HIV/ AIDS and other diseases. Deaths caused by malaria fell to 433.9 in 2014, down from 776.9 in 2008. Referring to the National AIDS/STD Programmes (NASP) 2013, 17.70% of the population ranging 15-24 years have clear knowledge on HIV/AIDS with only 0.1% suffering from these diseases. More than 97% of population have access to clean drinking water and 55.9% have access to improved sanitation. In the field of access to education, gender parity has already reached 97.7%, dropout rates have declined, and school completion rates have improved, as well as the quality of education.[296] Nearly 26,193, privately-owned primary schools have been transformed into national schools by the government. Despite these improvements poverty persists, as does poor access to education.

Poverty directly and indirectly impedes children's access to education. But poverty is not the only problem – poverty and patriarchy are intertwined, and together they have different impacts on the education of boys and girls. In Bangladesh, patriarchy ensures that instead of going to school, poor boys become child labourers, and poor girls marry early. In Bangladesh, boys are thought to be an asset and are often prioritized over girls. Boys from impoverished families are supposed to support their family financially so they are under pressure to enter the labour market early. Many of them work in the informal sector and only a few are able to work in formal sectors because they are not legally allowed to work at this age (according to the Child Labour Law).[297] The lack of proper monitoring and enforcement of the child labour law allows child labour to flourish. Poor children are engaged in hazardous jobs where they do not get proper pay. Children experience mental and physical abuse in their hazardous jobs which impedes their physical growth. Sometimes they do not even get paid recreational or sick leave. Boys are required to work long hours and this distracts them from education. Though a male-dominated society prioritizes boys, male-oriented duties undermine their education.

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[294] Ame, p. 152.
[295] The Planning Commission of Bangladesh, *Bangladesh Progress Report 2015*, pp. 9-12.
[296] The Planning Commission of Bangladesh, *Bangladesh Progress Report 2015*, p. 9.
[297] UNICEF, *Child Labour in Bangladesh,* p. 2.

Poverty and patriarchy impact girls in different ways. Traditionally, women's roles are limited to domestic duties in the private sphere of life. Due to patriarchy, women suffer discrimination not only at home but also in almost every public place. Similarly, Feldman says that women's oppression has shifted from private spaces to public places.[298] Poor parents perceive their daughters as a financial liability and often organize their daughters' marriage at an early age.[299] Consequently, they drop out of school. Some parents also believe that early marriage protects their daughter's virginity, which is prioritized in Bangladesh patriarchal society.[300] Poor parents also fear that an older daughter will require a large dowry to secure a husband, though the practice of dowry amongst Muslims is not allowed by either their religion or by national law.[301] In some cases, poor parents think that if their daughter is educated, they will have to find a more educated groom, and the dowry for an educated groom will be beyond their means. Because of such factors, parents prefer to keep their daughters illiterate or semi-literate. In some cases, despite their desire to educate their daughter, poor families cannot afford it. Consequently, girls are unable to complete their education, and this limits their socio-economic participation and destroys their well-being. Additionally, early marriage can have negative impacts on young girls' health, particularly regarding pregnancy and child birth.

Many government policies have been implemented in last thirty years to increase the participation of both boys and girls in education. The 1993 Food for Education (FFE) program and the 2002 Primary Education Stipend (PES) program both ensure primary education for children, and try to reduce child labour.[302] The Female Secondary Stipend Program (FSSP) of the 1990s was implemented specially for girls at the secondary level. The FSSP program was established with the purpose of delaying child marriage and increasing girls' enrolment at the secondary level. All of these programs provide cash and food allowances to poor children. They have been largely successful, but have failed to reach the poorest children in remote areas. Non-government Organizations have also played an important role in delivering non-formal education to children, giving dropout children the opportunity to re-enter the formal secondary level of education. Many NGO's, including BRAC, ASA, Proshikha, DAM, Surovi and UCEP, provide children with a second chance to enter formal education.

There are also laws designed to prevent child labour and early marriage, to ensure the schooling of children in Bangladesh. In 2004, the Bangladesh government passed the Birth and Deaths Registration Act that made it compulsory to register births or deaths.[303] This Act is used as a tool to reduce child labour. Further, according to the Bangladesh Marriage Act, the legal age for male marriage is 21 and 18 for females. This Act aims to delay child marriage of girls in Bangladesh.

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[298] Feldman, pp. 1114-1116.
[299] Kamal and Hassan, p. 1493.
[300] Kamal *et al.*, p. 122.
[301] Huda, p. 249.
[302] Behrman, p. 1918.
[303] UNICEF, *Child Labour in Bangladesh*, p. 6.

Despite these national government initiatives child labour and early marriage persists because poverty persists.

The task ahead for the government and Bangladeshi society is formidable because the poor are caught in a vicious cycle- persistent poverty inhibits access to education, but education is the best solution to the problem of poverty. Breaking this cycle requires a nuanced approach, based upon the precise identification of the factors that are blocking access to education. In Bangladesh, this causal link follows a very clear gender divide. Poverty affect boys and girls differently because of the operation of patriarchy. Hence, the circuit-breaker for boys and girls, will be different for tackling patriarchy. Boys need to be protected from early entry into the workforce, and girls need to be protected from early marriage. This will enable them to pursue their education.

This thesis has not tried to identify the solutions to these immense dilemmas but it has identified the gender-specific roots of the problem of access to education.

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