

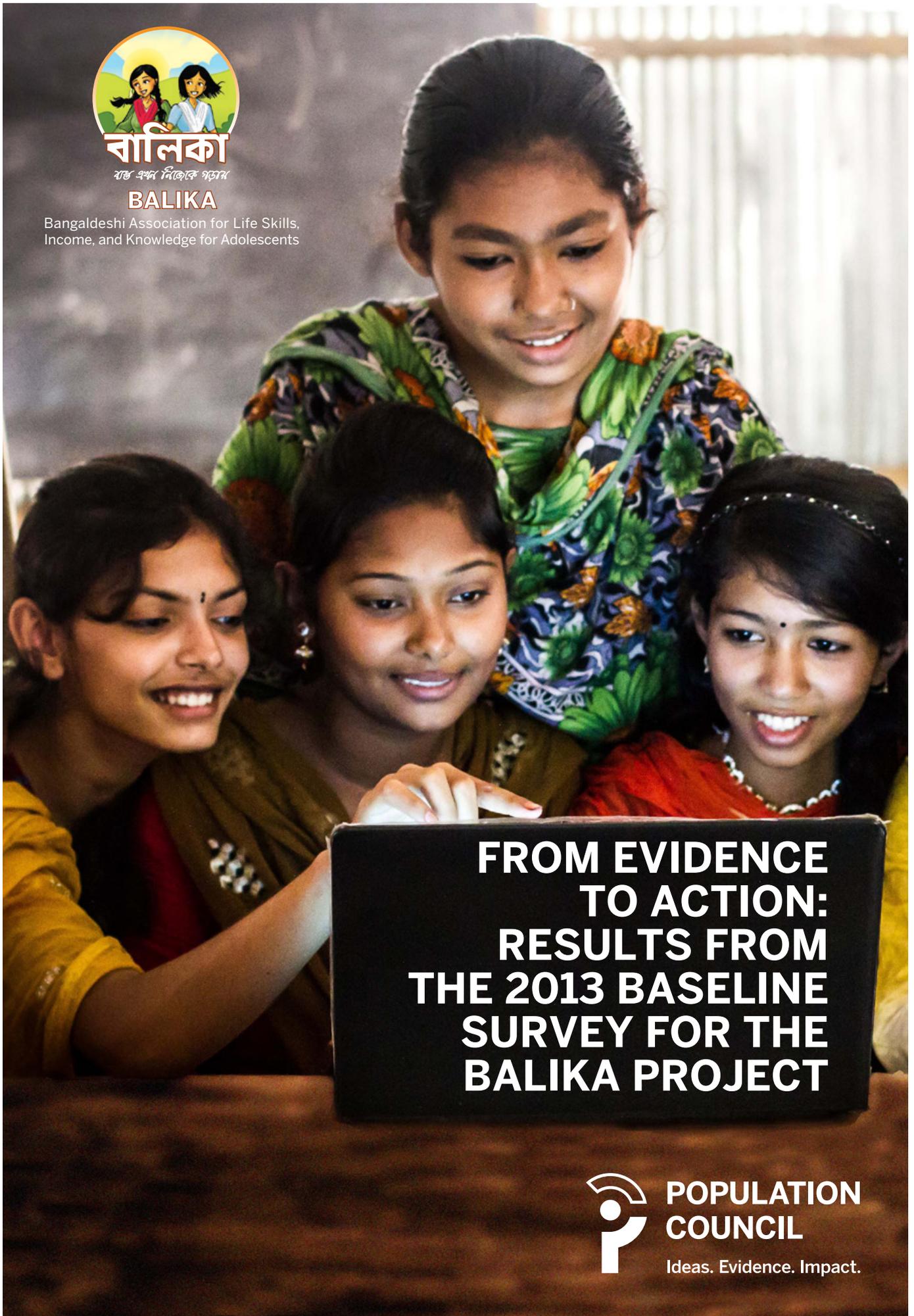


বালিকা

যশ্চ এখন নিজেই গড়েন

BALIKA

Bangaldeshi Association for Life Skills,
Income, and Knowledge for Adolescents



**FROM EVIDENCE
TO ACTION:
RESULTS FROM
THE 2013 BASELINE
SURVEY FOR THE
BALIKA PROJECT**

NOVEMBER 2014



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FROM EVIDENCE TO ACTION: RESULTS FROM THE 2013 BASELINE SURVEY FOR THE BALIKA PROJECT

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NOVEMBER 2014



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Executive Summary

The objective of the “BALIKA: Bangladeshi Association for Life Skills, Income, and Knowledge for Adolescents” project is to generate programmatic evidence to delay marriage in Bangladesh. This report documents baseline data from a survey conducted in 96 villages in the districts of Khulna, Narail, and Satkhira on a range of related indicators on education, livelihoods, sexual and reproductive health, and social life. The project offers skill development for girls who are at highest risk—i.e., they are between the ages of 12–18 and live in impoverished areas of the country with the highest child marriage prevalence—and explores the potential benefits of investing in girls’ skill development for empowerment and poverty reduction. In addition to documenting baseline rates, the purpose of this report is to present results from the survey in ways that can inform the design and implementation of adolescent surveys. The survey covered girls 12–19 years of age living in the catchment area of 96 villages.

The report documents important ways in which the study districts vary from each other in the pattern of marriage, demands for dowry at marriage, reproductive health indicators, and schooling of girls. In general, all these indicators are worst in Satkhira and best in Narail.

Overall the situation of schooling gives cause for optimism. Schooling is almost universal; only 1 percent of girls have never attended school. Most adolescents who are in school are in grades appropriate for their age. A large proportion, 80 percent, of girls reported that they engaged private tutors after school hours. Mathematics and English were the

two subjects for which extra coaching was sought. This survey reports that 20 percent of married girls are currently enrolled in school, a rate much higher than what has been reported in previous surveys.

Only 7 percent of girls are currently engaged in income-earning activities and only 7 percent have received livelihood skills. The poorest and the wealthiest adolescent girls are both likely to report working to earn money. However, the nature of their income-earning activity is different. While out-of-school, less-educated girls report working in agriculture, the majority of educated girls report working in the education sector as teachers or private tutors.

Overall 19 percent, or almost one in five adolescent girls between the ages of 12–19 years, are married and the proportion married in the 16–18 age group is 36 percent. Among 19-year-olds, 70 percent are married. Early marriage is more common among Muslims than among Hindus. The proportion of marriages with dowry was lower than rates reported in similar studies in the past. However, dowry payments also vary considerably across districts within Bangladesh. Marriages that are arranged are more likely to entail a dowry than marriages that are “for love” or own choice. Demands for dowry are substantial and usually in cash often exceeding annual household income. When girls who are not in school are asked about reasons for school leaving, most report marriage as the primary reason.

Time-use data on how married and unmarried adolescents spend their time makes it clear that domestic responsibilities increase considerably with marriage. There is not much difference in

time spent in income earning or agricultural work. Married girls spent very little time studying even though 20 percent are enrolled in school. Almost 50 percent of married adolescents have experienced a pregnancy and 15 percent are currently pregnant. Knowledge of family planning and contraceptive use is also very high in the study population. However, knowledge of sexually transmitted infections is low among adolescents in the study area.

Girls' mobility is associated with school attendance: Those who are in school are more mobile. Girls in the study districts also commonly go to the market, whereas in previous studies few girls reported going to the market. Although about one in 10 respondents reported experiencing harassment at home or in school, a much higher proportion reported experiencing harassment in a public place. This is despite the fact that girls are seldom allowed to go out after dark or on their own. More than 80 percent of girls report observing some form of purdah in dress, with a considerable number wearing the most extreme forms of hijab and nikab. Mobility and social networks are restricted at marriage. Married girls are less likely to say they are allowed to go to specific places on their own, and are less likely to say they have friends in general, and of the opposite sex.

Thus the baseline survey confirms that early marriage and childbearing persist in the study area despite quite significant progress in schooling. Data on the dominance of marriage as a reason for school drop out suggest it is important to reach girls during secondary school when they are at the highest risk of early marriage. However, we also show that in a significant departure from patterns shown in past surveys, about one in five married girls continue schooling. While married girls continuing school is a testament to their perseverance, time-use and qualitative data on married girls attest to the fact that schooling is not compatible with competing domestic and childbearing roles. These data suggest it is important to ensure married girls are not excluded from benefits offered through adolescent programs and to accommodate their needs so that girls and women can make positive contributions to their households and communities. There is evidence of de-learning once girls leave school that programs like BALIKA can seek to address. The survey finds that there are very few opportunities for income earning or skills training. Similarly, very few of the respondents have opportunities to develop social networks or participate in civic engagement. By offering a place to meet other girls, socialize, build networks, and acquire skills, BALIKA centers can help to fill an important void in the lives of girls in the study area.

1 Introduction

Bangladesh has experienced some significant success in terms of many gender and reproductive health indicators. According to the most recent Demographic and Health Surveys, the total fertility rate is currently 2.3 children per woman, and the contraceptive prevalence rate among married women is 61 percent (NIPORT, Mitra and Associates, and ICF International 2013). At the national level there is gender parity in primary and secondary education. However, the persistence of early marriage has important implications for the status of women, particularly when it entails large spousal age differences and early childbearing. When a majority of girls in the country get married and bear children while they are still children, they add to existing hurdles for empowering girls and achieving goals of gender equity. Later marriage and childbearing can make important contributions to achieving population and poverty reduction goals in addition to achieving goals of gender equity.

Practices of early marriage are influenced by community norms and beliefs, household poverty, and individual opportunities for girls and women. Norms and beliefs may support and be supported by poor access to positive alternatives such as schooling and work for young girls. Girls who are married early are at a disadvantage because of their social isolation, poverty, lack of education, and their young age relative to their partners. These factors combine to result in limited knowledge and skills needed to negotiate adult roles. The lack of power within the marital relationship can

Girls who are married early are at a disadvantage because of their social isolation, poverty, lack of education, and their young age relative to their partners.

compromise a woman's ability to exercise her reproductive rights, including decisions related to family planning, childbearing, and maternal and child health services.

Early marriage is associated with high maternal mortality and increased total fertility. DHS data from around the world suggest that early marriage rather than unwed motherhood is a driver of early childbearing (Haberland et al. 2005). Ninety percent of first births to mothers under age 18 take place within the context of marriage. Pregnancy and delivery complications are the main reasons for death among girls age 15–19, and girls who bear children before the age of 15 are five times more likely to die of pregnancy-related causes compared to older mothers (Murphy and Carr 2007). More recently, there is emerging evidence that girls who marry early are at an increased risk of gender-based violence, likely due to large spousal age differences and limited power within these marriages (USAID 2009). Delayed marriage

is likely to result in lower overall fertility, higher education levels, reduced maternal mortality, and a decrease in gender-based violence.

The data suggest that two out of every three women in Bangladesh are married before their eighteenth birthday (NIPORT, Mitra and Associates, and Macro International 2009). Research on the initiation of childbearing and determinants of early marriage is limited. Demographic surveys conducted over the past 30 years suggest that there has been little change in the prevalence of child marriage, surprising in light of the considerable development and change in factors such as education and urbanization that are typically associated with later marriage. Although positive change in health and fertility began soon after the independence of Bangladesh, progress in achieving gender parity in primary education, rapid urbanization, declining infant and child mortality and increased use of contraception to limit births has been particularly pronounced in the last decade.

Child marriage and its consequences for women's status are widely recognized in program and policy circles as being central to addressing the problem of development. However, little is known about the specific programs or policy factors that work to empower girls to delay marriage. The BALIKA program was undertaken to generate evidence pertinent to the phenomenon of child marriage in Bangladesh. It is an intervention research study where a program of action is being undertaken to provide skills and create safe institutions for young girls for the purpose of creating a supportive environment in the community. The project is being implemented in three districts in southern Bangladesh, in areas with high child-marriage prevalence. Objectives of the project include promoting a fuller understanding of factors supporting the practice of early marriage, exploring ways to change these practices to promote the well-being of girls, and exploring the potential social and economic benefits of investing in girls' skill acquisition for poverty reduction and broader goals of development.



Programs to delay marriage address various factors that promote the practice. There is a long history of early marriage prevention strategies in the form of social and legal reform and regulation of traditional marriage practices. In the Indian subcontinent, a law has been in force since 1929 to discourage or restrict child marriage (Child Marriage Restraint Act 1929 s XIX), followed by a host of associated reforms and policies to curb the practice of related factors such as dowry and gender-based violence. However, there is relatively little rigorous evidence of the impact of various legal and social movements to discourage the practice of child marriage. In particular, there is little evidence on whether and how programs that empower girls by building their skills and assets can influence the timing and nature of marriage. A major objective of the current project is to generate evidence on what works and why, with a view toward identifying cost-effective, sustainable, and high-impact strategies for delaying marriage.

Programmatic experiences of cost-effective and sustainable strategies are relatively limited. Rigorous evaluations of the impact of these interventions are even more uncommon. Programs that have included evaluation have typically included multiple components, a factor that makes it difficult to judge the relative effect of each component. Most programs either lack an evaluation framework or employ an extremely weak one (ICRW 2007; IntraHealth International, Inc. 2008), effectively limiting their potential influence on policy. For example, a project in Bangladesh entitled “Raising the Age of Marriage for Young Girls in Bangladesh” included scholarships, skills training, and community awareness/advocacy (Burket et al. 2006). However, the project lacked a strong evaluation component and merely tracked the number of beneficiaries and conducted qualitative interviews. Similarly, the Bangladesh national female secondary school scholarship scheme, in place since 1994 and designed as a conditional transfer to delay marriage, was never strictly evaluated. This scholarship has been in place for more than 20 years, but the proportion of girls dropping out well

before age 18 in Bangladesh remains among the highest in the world, suggesting that the program did not have the intended impact.

Programs that have been rigorously evaluated either showed promise or made valuable suggestions for improving program design. A project in Bangladesh entitled “Kishori Abhijan” utilized livelihoods and life-skills training (Amin 2011). The evaluation showed increased participation in economic activities among participants compared to nonparticipants, and increases in reproductive health knowledge. However, change was detected in marriage age only for a subset of those in the program, the youngest and poorest girls in the poorest communities. Project researchers recommended additional programmatic attention to the economic drivers of marriage, especially dowry payments. Components of the Kishori Abhijan program have been scaled up by BRAC (formerly, Bangladesh Rural Advancement Committee) and the Center for Mass Education in Science (CMES), but the impact of the scale-up has not been evaluated (Amin 2011).

BRAC has experimented with a combined microfinance and life-skills program on a smaller scale and found combined interventions to have important synergistic effects on outcomes such as financial literacy and knowledge but did not document any detectable change in age at marriage or reproductive outcomes (Hossain, Akter, and Das 2012).

Save the Children USA is currently implementing a program in Bangladesh called Kishoree Kontho (<http://www.povertyactionlab.org/evaluation/empowering-girls-rural-bangladesh>) that experimented with life skills, financial education, and incentives (in the form of cooking oil) to delay marriage. All of the above-mentioned programs rely on some kind of a safe space platform that varies in terms of the skills enhanced through the program. In addition to concerns about scale that certain programs are likely to face (it is not clear how feasible it is to do transfers in oil rather than cash on a large enough scale to make a difference), projects that do not attempt to target communities and households where

girls are more vulnerable to child marriage run the risk of being diffuse in their impact.

THE OBJECTIVES OF BALIKA

The BALIKA project is designed to generate knowledge about factors underlying early and child marriage, through an integrated intervention and research study to build the evidence base for alternative strategies for effective, replicable programs to delay marriage. We do so by offering three distinct interventions and assessing their impact relative to each other and relative to a control population. The baseline survey was conducted before implementation began and an endline survey using the same research methodology will be undertaken after 12–18 months of implementation.

STUDY AREA

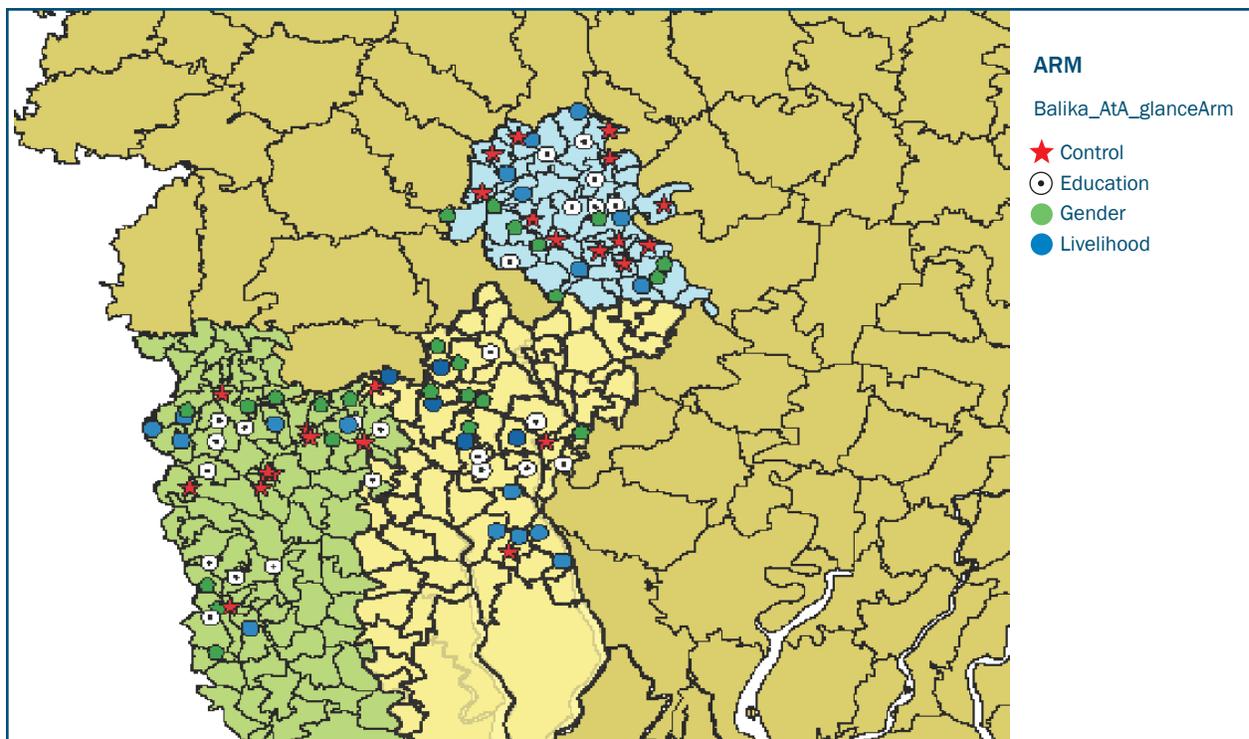
Study districts were chosen prior to the baseline data collection on the basis of secondary analysis of existing national data on the prevalence of child marriage to identify districts that would be suitable

for the present study. The factors that we have taken into account are:

- Prevalence of child marriage (percent of women over 15 married before age 15);
- Presence of other new NGO-led programs that might potentially confound our intervention design; and
- Rate of population growth and outmigration (selecting those at intermediate levels).

Three southern districts—Narail, Khulna, and Satkhira—were selected based on these criteria. Sample size calculations based on a minimal detectable effect between intervention and control villages determined a total of 96 sites were needed (shown in Appendix 1). Schools were later randomly assigned to the three intervention arms and one control arm.

The three strategies to delay marriage explored in the study are: 1) raising awareness about gender rights 2) promoting livelihoods interventions, and 3) providing educational support. While community mobilization, safe spaces, and basic sexual and reproductive



health information are common to all intervention villages, they differ in terms of additional emphasis on rights-based life skills, livelihoods support, and education support. Villages were selected to receive one of the three interventions designed to delay marriage or to serve as a control site. Girls aged 12–18 were invited to participate and 120 girls were enrolled in each study site, although younger girls between the ages of 12–15 were given preference.

QUANTITATIVE BASELINE SURVEY

The survey of rural adolescents was designed to serve two purposes: to generate a set of baseline indicators against which change can be measured, and to provide specific information about the situation of adolescents in the study area in ways that can guide intervention strategies and inform programs and policies for adolescents more generally.

The survey was conducted from March to the first week of August 2013 before any intervention was initiated in the study areas. The baseline survey collected data on a range of adolescent experiences and about their knowledge and attitudes concerning factors that affect their lives. Respondents were asked about work, schooling, marriage, reproduction, social life, social networks, migration, health, and personal background. If they were married, information was also gathered about their spouses.

Village, District, and Union Selection

After preliminary selection of the three districts—Khulna, Narail, and Satkhira—based primarily on rates of early marriage, the project partners visited the three districts and conducted a series of consultations with local authorities explaining the intentions and objectives of the project. As a result of these consultations project villages were spread evenly across 96 villages in nine upazilas, three per district. One school would be selected per union, a subunit of the upazilas. On average each upazila in Bangladesh covers eight or nine unions. Unions and schools within unions were selected based on the recommendations of the local upazila administration.

Survey Respondent Selection

The survey targeted 12,000 adolescents between the ages of 12–19 years, selected from a detailed household listing of all villages surrounding the selected schools that were to serve as intervention sites. As with surveys in the past, the number of adolescents reported to be age 19 was much lower than expected because survey respondents did not know their exact ages and estimates of ages likely resulted in age heaping at 20. The target was to enroll approximately 120 respondents; however, the total number of respondents drawn from each district was based on sample size calculations discussed in Annex 1. In all 11,609 survey questionnaires were completed. Selection of respondents for the baseline survey was designed to capture a representative sample of adolescent girls from the study area. The survey sampled adolescents from a cluster of 700–1000 households for each randomly selected reading or outreach center, a number determined through discussions with program recruiters about what proportion of adolescents could be expected to be recruited in similar programs. Proximity to the school center where interventions are planned was taken as the primary criteria for inclusion of households in the survey, with the assumption that proximity will be an important determinant of enrollment.

Household Census

A household listing was conducted by teachers from the local schools who were trained and remunerated for their time. The listing included age and sex characteristics of all household members and asked additional questions on schooling and marital status about adolescent girls. Many of the same teachers were also subsequently engaged in program implementation in cooperation with the schools where they are employed. Enumerators were supervised by a research officer associated with the Population Council who resided in the district for the duration of the project. Listing of households took place just prior to the survey date to minimize nonresponse rates due to relocation of respondents.

Respondent Sampling

One adolescent was chosen from each of the selected households using a Kish grid. The Kish method allows the interviewer to randomly select a respondent from a household list by using a card that he/she carries in his/her kit. The card includes specific instructions and a chart to aid randomization.

The survey observed a strict set of ethical research guidelines to ensure informed consent, confidentiality, and anonymity. Each respondent was read a paragraph that described the purpose of the research and the respondent's involvement and sought verbal consent before the interview began. Sensitive questions were asked toward the end of the interview and interviewers were instructed to ensure that confidentiality was preserved. Data storage was done in a way that separated personal identifiers from the responses to all questions.

Survey Team

Survey interviews were conducted by university graduates holding at least a master's degree, usually in the social sciences. The field investigators were all women selected through a formal interview with a board of researchers. In addition to education, factors taken into account were prior work experience, communication skills, general knowledge, and academic qualifications. All interviewers were trained for a period of seven days. Training sessions included specific instructions about the survey questionnaire and mobile-based or paperless survey instrument, management of handheld devices, collecting data on GPS location, and other applications available as needed for the survey. The training also offered more general knowledge about the study area, and about the objectives of the research and ethical issues on conducting research.

Survey Context

Political unrest in the country associated with national and local elections delayed survey implementation and hampered data collection in some villages where there were ongoing transportation strikes. The three districts are also characterized by greater religious diversity relative to the rest of Bangladesh. The percentage of households and communities that are Hindu is higher relative to the national average. Specific instances of persecution of minorities in Satkhira and the neighboring district of Jessore affected Hindu communities who were forced to flee angry mobs attacking homes and temples. These areas were surveyed once law and order were restored.

QUALITATIVE DATA COLLECTION

The qualitative research component of BALIKA is part of the formative research being conducted to inform intervention delivery strategies, as well as to assess acceptance and quality of services. Information collected in the qualitative research is presented here in conjunction with quantitative survey data to inform the program design and interpret the findings of the results. The study uses data from key informant interviews (KIIs), focus-group discussions (FGDs), and in-depth interviews (IDIs) conducted in six of the 96 study villages that were designated as intervention villages, two each from the three districts—Khulna, Sathira and Narail. Qualitative data were collected from February 2014 to August 2014.

The research team contacted influential local people before data collection began and briefed them about the general objectives of the study. The team spent an initial 3–4 days building primary rapport with the community by engaging in informal conversations in varied settings such as tea stalls, paddy fields, schools, and homes. The qualitative research team sought help from the school management committee and other staff of Population Services and Training Center (PSTC), the implementing partner, who were already active in the field. These

support networks enhanced acceptability of the research team to the people in the community.

Selection of Qualitative Participants

Data were collected from five categories of participants: adolescent girls and key informants as individual respondents, and young men, fathers, and mothers as group respondents. A total of 30 key informants were interviewed. The key informant interviews are done with knowledgeable community members who were analytical about the situation in the community. The following categories of people were key informants: marriage registrars/Kazi/Purohit, community leaders, local NGO staff, school teachers, and health workers from the community. Respondents were considered expert observers commenting on practices and norms regarding the marriage situation and related factors.

Six group discussions were conducted with unmarried adolescents and young men, six with the fathers, and six with the mothers, to learn about their perceptions and attitudes toward marriage age for girls, girls' safety and mobility, engagement in workforce, etc., usually in groups of 6–10 people. An effort was made to include people from different neighborhoods to reflect local-level differences. In-depth interviews were carried out with married and unmarried girls in and out of school.

Data Collection

One male and three female data collectors with graduate or post-graduate degrees in the social sciences collected data from informants of the same gender. Data collection started with KIIs that were designed to understand community norms, attitudes and practices regarding girls' safety and security issues in the community, gender roles and norms, women's participation in the workforce, marriage practices, and related factors. Then IDIs were carried out to explore individual life experiences. In total 24 girls were interviewed, with married and unmarried girls and in-school and out-of-school girls

represented. For the older and married girls, information has been sought retrospectively about their transition to adulthood. Concurrently the research team conducted FGDs with the three other categories of participants—fathers, mothers, and young men in the community. In total 18 FGDs were conducted. Each IDI, KII, and FGD took 1.5–2.0 hours to complete. Interviews and FGDs were recorded and subsequently transcribed.

Training: An extensive training of data collectors was conducted to ensure adherence to the ethical guidelines of social science research. Interviews and FGDs were conducted once informed consent was obtained from the informants. IDIs and KIIs were conducted in private and were terminated and scheduled for a later time if privacy and comfort of the participant could not be ensured. Pseudonyms of informants were used throughout the study and in write-ups. The data were used only for the research.

Ethical Issues: As with quantitative surveys, protecting and respecting the confidentiality and privacy of our informants were critical considerations throughout the study. The research teams discussed and developed methods and procedural measures in relation to matters such as data recording style, personal identifiers, transcription and processing procedures, lifespan of unprocessed data, type and places of storage, and data safety and right of access. All data were kept separate from identifying information and access to data was strictly limited to the research team. Data were collected only after receiving informed consent from each respondent. Guardians' assent and participants' informed consent were obtained for minor unmarried girls; married minor girls were considered emancipated minors, therefore, no assent from the guardians was obtained. All interviews were conducted in private. Identifying details are not included in the presentation of results. Confidentiality was maintained at all times throughout the training of interviewers, including the definition of confidentiality and ways to maintain confidentiality during data collection and afterward.

BACKGROUND CHARACTERISTICS OF RESPONDENTS FROM QUANTITATIVE SURVEY

Table 1.1 shows some selected background characteristics of adolescent girls by district. The survey concurs broadly with the patterns described in previous surveys in terms of a high prevalence of early and child marriage, rapidly changing and rising rates of girls' schooling, and relatively high levels of poverty in the three districts covered by the survey.

As shown in Table 1.1 the survey enumerated a greater number of younger adolescents. There

appears to be a deficit of girls at ages 17 and 19 and an excess of girls at age 18. An excess of 18 year olds may be attributed to recent voter and birth registration drives. Legal age at marriage for women and the minimum age at voting are both 18 in Bangladesh. Registration drives may have resulted in persons younger than 18 being listed as 18 to make them eligible to vote. For women in particular, in a context where more than 60 percent of marriages occur at ages below the legal minimum, there is strong incentive to obtain certificates for and overstate the ages of married or soon-to-be married girls. It is possible that such misreporting occurred in the study sample.

TABLE 1.1 Percentage distribution of adolescent girls who responded to the questionnaire, by characteristic, according to district

| Characteristics | District | | | All areas |
|------------------------------|----------|----------|---------|-----------|
| | Khulna | Satkhira | Narail | |
| Age (years) | | | | |
| 12 | 14.2 | 11.5 | 14.4 | 13.3 |
| 13 | 16.3 | 15.6 | 16.0 | 16.0 |
| 14 | 15.7 | 15.6 | 18.2 | 16.6 |
| 15 | 14.5 | 13.9 | 15.0 | 14.5 |
| 16 | 13.6 | 13.3 | 12.9 | 13.3 |
| 17 | 10.6 | 10.9 | 10.3 | 10.6 |
| 18 | 11.1 | 16.8 | 9.9 | 12.7 |
| 19 | 4.0 | 2.4 | 3.3 | 3.0 |
| Girls who are married | 20.4 | 20.8 | 16.3 | 19.1 |
| Girls who are in school | 75.7 | 76.9 | 80.8 | 77.9 |
| Mother has no education | 35.0 | 41.9 | 35.0 | 37.6 |
| Father has no education | 30.3 | 37.4 | 33.9 | 34.1 |
| Religion | | | | |
| Islam | 61.1 | 81.7 | 82.9 | 76.3 |
| Hindu | 38.1 | 17.7 | 17.1 | 23.2 |
| Christian | 0.8 | 0.6 | 0.0 | 0.5 |
| Number of siblings (mean) | 2.0 | 2.2 | 2.8 | 2.4 |
| Have Birth Registration card | 89.0 | 96.0 | 92.2 | 92.6 |
| Have National ID card | 2.3 | 2.3 | 2.6 | 2.6 |
| Households assets | | | | |
| Electricity | 55.6 | 53.1 | 62.0 | 57.0 |
| Television | 34.1 | 34.7 | 37.3 | 35.4 |
| Mobile phone | 86.7 | 90.6 | 91.7 | 89.9 |
| Computer | 1.9 | 2.0 | 2.4 | 2.1 |
| Wealth quintile | | | | |
| Poorest | 28.0 | 20.8 | 12.9 | 20.0 |
| Poorer | 21.0 | 19.6 | 19.5 | 19.9 |
| Middle | 18.3 | 19.0 | 22.7 | 20.1 |
| Richer | 17.7 | 17.6 | 24.2 | 20.0 |
| Richest | 15.1 | 23.0 | 20.7 | 20.0 |
| (N) | (3,269) | (4,160) | (4,180) | (11,609) |

A more likely explanation for distortions in the survey age distribution may be interviewer bias. Other studies that restrict samples by age have reported survey samples with deficits at the extremes and a similar skew toward younger ages. This is usually interpreted to be driven by the fact that more questions of a sensitive nature are asked of older adolescents but skipped for younger respondents. Thus, the observed age pattern with a deficit of girls in the 19 year olds may reasonably be argued to be due to deliberate age exaggeration of the oldest adolescents to render them ineligible for the sample selection criterion of 12–19 years of age.

The survey area is characterized by greater religious diversity relative to the rest of Bangladesh. The percentage of households and communities that are Hindu is higher relative to the national average. Political unrest in the country led to persecution of minorities and villages in the districts of Satkhira and the neighboring district of Jessore were particularly badly affected when Hindu communities were forced to flee angry mobs attacking homes and temples.

Marital Status

Overall about one-fifth of the girls were reported to be married in the survey. Narail district had a lower percentage of married girls while Khulna and Satkhira districts had similar levels. Proportions reported by age and marital status in the DHS surveys as well as other past adolescent surveys show similar patterns with most marriages taking place after age 15.

Education

More than three-fourths of adolescents in our sample overall were enrolled in school and Narail district had the highest enrollment rate (81 percent). Education rates are consistent with lower marriage rates in Narail relative to Satkhira and Khulna. While overall schooling levels for girls are high, contrasting with parental education levels suggests that the advent of universal schooling is less than

one generation old. The mothers and fathers of girls were much less likely to be educated—37.4 percent of mothers and 34.1 percent of fathers of respondents had no education compared to only 1 percent among the respondents (as discussed in Chapter 2). The lowest levels of parental education are reported for Satkhira where 41.9 percent of mothers and 37.4 percent of fathers had no education. Khulna and Narail were similar in this regard.

Religion

Islam is the dominant religion (76 percent) followed by Hindu (23 percent). The comparable national rate is lower with just under 10 percent reported to be Hindu. Within the study area Khulna district had a larger Hindu population compared to the other two districts in our sample. Religion is the only major identity category with any significant variation within the sample. The population is otherwise homogeneous in terms of race and linguistic characteristics.

Births

According to the DHS 2011 Khulna Division that includes all three survey districts reported a total fertility rate of 1.9 births relative to the overall total fertility rate of 2.3 for the country (Niport et al. 2013). While the survey of adolescents is not able to provide fertility estimates, reports of average sibship size of 2.4 suggests a relatively low fertility rate. The lowest sibship size was reported for Khulna district at 2.0 while the highest number of average siblings reported by respondents was 2.8 in Narail. More than 90 percent of the girls had a birth registration card while very few had a national identity card (2.6 percent). The reason is that most of the girls surveyed were below 18 years, and were therefore not eligible to receive a national identity card.

Household Assets

Comparison of survey data with DHS 2011 suggests that compared to rural Bangladesh as a whole, the survey districts are slightly better off. Overall 57 percent of the sample lived in houses

with electricity, compared to 49.3 percent reported in the DHS. Similarly the proportion owning a television was 35.4 percent compared to 29.8 percent for rural Bangladesh overall. In the survey population 89.9 percent of households owned mobile phones compared to 74.8 percent for rural Bangladesh. There is relatively little variation between Khulna and Satkhira districts while Narail district had a higher percentage of mobile phone ownership (92 percent).

Wealth Quintile

The distribution of households by wealth quintile, measured using a combination of household ownership of assets, confirms that there is some variation in wealth levels. Khulna district has a higher proportion in the lowest quintile compared to Satkhira, and Narail district had the lowest percentage of poorest people compared to other districts. The other measurement of wealth quintile showed very small variation within district except Khulna, where people in the richest quintile were only 15 percent compared to Satkhira (23 percent) and Narail (21 percent).

2 Schooling

Over the past 40 years, there has been a dramatic increase in the rates of schooling among girls in Bangladesh. Starting in the 1970s after Bangladesh became an independent country, a series of initiatives particularly targeting girls was enacted that is credited with increasing access to education in rural areas. This improved access has led to a dramatic change in the school attendance of girls, made evident by comparing the education profile of older women. According to the Bangladesh Demographic and Health Survey 2011, 28 percent of women aged 15–49 have no education while only 12 percent of women have completed secondary or higher-level education (NIPORT, Mitra and Associates, and ICF International 2013). These figures are roughly comparable to the neighboring country of India where one in four young women had never attended school (Ram et al. 2010). However, a high proportion of women in Bangladesh are married in early adolescence leading to school discontinuation and early childbearing. The level of educational attainment of girls varies within Bangladesh across households and communities, despite the implementation and enforcement of universal, compulsory education in the country up to the secondary level.¹ School quality also varies depending on the level of investments in schools from the communi-

The level of girls' educational attainment varies across households and communities, despite the implementation and enforcement of universal, compulsory education.

ty, yielding widely varying educational attainments of girls across communities. This chapter explores educational attainment of adolescent girls, quality of their school, training received, and association of their educational achievement with their parents' education.

EDUCATIONAL STATUS OF ADOLESCENT GIRLS

School attendance is nearly universal in the study population. Only 1 percent of the 12–15-year-old girls have never attended school while 3 percent of 19-year-olds were uneducated. (See Table 2.1). However, there is a considerable drop-off in school attendance during adolescence. Table 2.1 shows that the proportions who are not currently attending school are much larger for older adolescents.

1 Universal primary education was enacted in 1990 and supported by making education free for all.

TABLE 2.1 Percentage of adolescent girls surveyed, by schooling status, according to age group

| Schooling status | Age group | | | | All ages |
|---|----------------|-----------------|-----------------|---------------|------------------|
| | 12 | 13–15 | 16–18 | 19 | |
| Never attended school | 0.6 | 0.8 | 1.3 | 3.5 | 1.1 |
| Currently in school | 97.4 | 87.9 | 61.5 | 38.1 | 77.9 |
| Not in correct grade | 21.1 | 19.8 | 23.7 | 18.4 | 21.4 |
| Attending in correct grade for age* | 76.3 | 68.1 | 37.9 | 19.7 | 56.6 |
| Attended in past, discontinued (N) | 2.0 (1,542) | 11.3 (5,454) | 37.2 (4,253) | 58.4 (370) | 21.0 (11,609) |
| Average number of years in school (enrolled, unenrolled) (N) | 5.2 (1,530) | 6.9 (5,405) | 8.5 (4,181) | 8.5 (356) | 7.3 (11,472) |
| Highest degree obtained (for enrolled) | | | | | |
| Primary incomplete | 21.6 | 4.5 | 0.7 | 0.0 | 6.2 |
| Primary complete | 32.7 | 8.2 | 1.0 | 0.0 | 10.0 |
| Secondary incomplete | 45.6 | 84.9 | 36.9 | 17.7 | 63.5 |
| Secondary complete or higher (N) | 0.1 (1,502) | 2.4 (4,794) | 61.4 (2,611) | 82.3 (141) | 20.3 (9,048) |
| Highest degree obtained (for unenrolled) | | | | | |
| Primary incomplete or no education | 93.5 | 41.1 | 17.1 | 19.9 | 24.4 |
| Primary complete | 6.5 | 13.6 | 11.9 | 7.9 | 11.9 |
| Secondary incomplete | 0.0 | 45.0 | 62.5 | 59.2 | 57.0 |
| Secondary complete or higher (N) | 0.0 (31) | 0.3 (616) | 8.5 (1,576) | 13.0 (216) | 6.7 (2,439) |

*Correct grade for age is approximate and assumes students are age 6 or 7 in grade 1.

Approximately 40 percent of girls aged 16–18 are no longer in school, whereas survey data from the Kishori Abhijan study showed that 55 percent of girls in this age group discontinued their education in 2001 (Amin, Mahmud, and Huq 2002). Ram et al. (2010) reported that, at the time of interview, only 22 percent of young women (aged 15–24) were in school or college.

Adolescent girls who are currently enrolled in school are generally in grades appropriate for age as suggested by the average years of schooling by age. The table shows that girls age 12 have more than five years of schooling, 13–15-year-olds have nearly seven years, and girls aged 16–18 and over have more than eight years of schooling. Among the unenrolled adolescent girls, more than half discontinued their education before completing their secondary (grades 6–10) education. Girls who drop out before completing 12 years of schooling are most likely to drop out in grades 7–9, which means

they stop going to school while they are in secondary school (not shown).

Figure 2.1 shows that the percentage of adolescent girls who are now in school decreases with the increasing age of girls. There is positive correlation between increase in age and dropping out of school. Less than 40 percent of adolescent girls aged 19 are continuing their education.

Table 2.2 presents data on the type of school girls attend, according to the last school attended, both for currently enrolled and unenrolled girls in primary and secondary school. Since most secondary schools are nongovernmental schools, by the time they reach adolescence, girls are most likely to be associated with a nongovernment school. Only around 13 percent of those currently enrolled were in a government school. Almost 65 percent of all girls last attended a nongovernment school/college and there were no significant differences across the district of residence.

FIGURE 2.1 Percentage of adolescent girls surveyed who are currently in school, out of school, and never been to school, by age

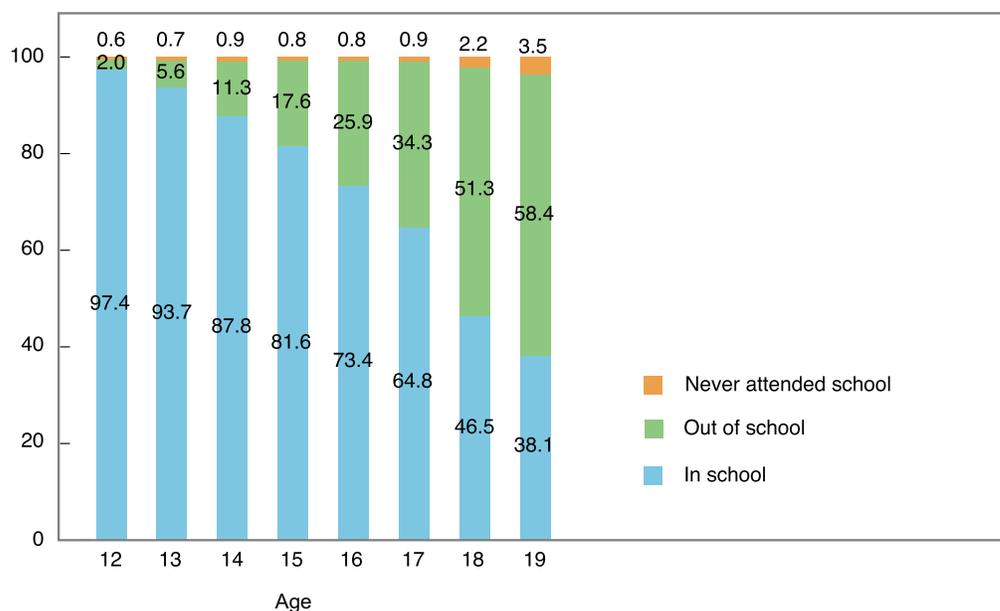


TABLE 2.2 Percent of respondents surveyed, by type of school last attended and stipend received, according to district

| Characteristic | District | | | All areas |
|--|----------|----------|---------|-----------|
| | Khulna | Satkhira | Narail | |
| School last attended (for unenrolled) | | | | |
| Government school/college | 33.4 | 28.0 | 34.7 | 31.7 |
| Nongovernment school/college | 50.9 | 58.0 | 52.7 | 54.2 |
| NGO school | 2.1 | 1.6 | 0.9 | 1.6 |
| Alia Madrasah | 11.8 | 11.6 | 10.5 | 11.3 |
| Qoumi/Hafezi Madrasah | 1.5 | 0.3 | 1.2 | 0.9 |
| Others | 0.3 | 0.4 | — | 0.2 |
| (N) | (746) | (939) | (754) | (2,439) |
| Current school information (for enrolled) | | | | |
| Government school/college | 10.3 | 15.4 | 11.5 | 12.6 |
| Nongovernment school/college | 81.2 | 72.8 | 78.0 | 77.0 |
| NGO school | 0.0 | 0.2 | 0.0 | 0.1 |
| Alia Madrasah | 6.8 | 9.9 | 9.2 | 8.8 |
| Qoumi/Hafezi Madrasah | 0.6 | 0.3 | 1.1 | 0.7 |
| Others | 1.1 | 1.4 | 0.2 | 0.8 |
| (N) | (2,475) | (3,197) | (3,376) | (9,048) |
| Received stipend from primary school | | | | |
| (N) | (3,212) | (4,133) | (4,120) | (11,465) |
| Received stipend from secondary school | | | | |
| (N) | (2,516) | (3,273) | (3,346) | (9,135) |

Madrasahs are Islamic schools and may be of two variants in Bangladesh. Schools that follow a government-approved curriculum by the Madrasah Board are called Alia Madrasahs and schools that do not follow a standardized curriculum are Qoumi Madrasahs. The former schools enjoy all of the subsidies and benefits offered to secular schools, including support in the form of student stipends and school meals (Asadullah, Chaudhury, and Josh 2009). Around one-tenth of all surveyed girls (11 percent of unenrolled and 9 percent of enrolled) last attended an Alia Madrasah. The percentage of all students currently enrolled in a Qoumi Madrasah is much smaller at less than one percent. The proportion of girls who last attended any other type of school such as those run by development NGOs is negligible.

The Government of Bangladesh provides various forms of support for girls in the form of stipends for female students at primary (grade one to five) and secondary level or food aid in primary school. The Government of Bangladesh has been offering stipends for girls in primary school since 2002 and

in rural secondary schools since 1994 in (Ullah and Perumal 2012; Schurmann 2009). Under these scholarship schemes, girls receive a full-tuition subsidy and a stipend to cover additional school expenses, with increasing levels of support at higher grade levels. Around 53 percent of adolescent girls received a stipend from their school at the primary level and 60 percent of adolescent girls who attended secondary school received a stipend. Change in the proportions receiving stipends may be attributed to an increased proportion attending primary school where fewer stipends are given relative to secondary schools. Amin et al. (2002) reported that over 71 percent of adolescent girls received stipends in rural Bangladesh in 2001.

SURVEY RESULTS

Private Tutoring

During the survey, respondents were asked whether they had ever received private tutoring beyond school hours. In Bangladesh, as in many other



parts of the world, it is common to supplement regular school attendance with extra paid tutoring. An astounding 81 percent of respondents reported that they have been privately tutored. The rates are similar for adolescent girls across the three districts. Subjects respondents were most likely to seek tutoring for included English and mathematics; this is also somewhat invariant across the three districts.

Table 2.3 shows the percentage of privately tutored adolescent girls by subject of tutoring, wealth quintile of the households, and parental education by district of residence. There is some difference overall by district with the highest proportion tutored reported from Satkhira and overall 81 percent reporting having been tutored for the sample as a whole. The majority of respondents receive tutoring in mathematics and English and

a much smaller fraction in science. Girls whose parents are more educated and girls from wealthier households are more likely to be tutored than girls whose parents are less educated, most likely explained by ability to pay being associated with parental education and wealth.

Reasons for School Discontinuation

Respondents who were no longer in school were asked to provide three main reasons for why they stopped going to school (Table 2.4). Fifty-two percent mentioned that they left school to be married. This percentage is higher than Kishori Abhijan 2001 survey findings where 41 percent cited marriage as the main reason behind leaving school (Amin et al. 2002). School discontinuation following marriage was highest among respondents in Satkhira district followed by Khulna and Narail districts. Inability to

TABLE 2.3 Percent of respondents surveyed who were privately tutored, according to district

| Characteristic | District | | | |
|------------------------------------|----------|----------|---------|-----------|
| | Khulna | Satkhira | Narail | All areas |
| Girls who ever attended school (N) | (3,221) | (4,136) | (4,130) | (11,487) |
| Privately tutored | | | | |
| Yes | 79.5 | 84.6 | 77.9 | 80.8 |
| (N) | (2,561) | (3,501) | (3,218) | (9,280) |
| No | 20.5 | 15.4 | 22.1 | 19.2 |
| Subject of private tutoring* | | | | |
| English | 94.1 | 95.3 | 90.7 | 93.4 |
| Mathematics | 92.1 | 93.1 | 93.1 | 92.8 |
| Science | 22.8 | 29.1 | 20.7 | 24.5 |
| Wealth quintile | | | | |
| Poorest | 68.8 | 68.1 | 59.2 | 66.3 |
| Poorer | 74.0 | 79.9 | 74.2 | 76.1 |
| Middle | 84.6 | 88.2 | 77.1 | 82.8 |
| Richer | 85.2 | 89.9 | 84.1 | 86.2 |
| Richest | 93.7 | 96.6 | 86.4 | 92.2 |
| Mother's education | | | | |
| No education | 71.5 | 76.5 | 69.9 | 73.0 |
| Primary or less | 78.7 | 87.3 | 78.9 | 82.0 |
| Secondary incomplete | 89.7 | 94.9 | 84.7 | 89.4 |
| Secondary complete | 86.7 | 98.0 | 90.1 | 90.7 |
| Higher Secondary Certificate | 89.8 | 100.0 | 100.0 | 96.2 |
| Father's education | | | | |
| No education | 72.8 | 77.2 | 70.6 | 73.8 |
| Primary or less | 78.7 | 87.4 | 76.5 | 81.4 |
| Secondary incomplete | 86.4 | 91.3 | 84.8 | 87.5 |
| Secondary complete | 86.0 | 92.6 | 86.2 | 87.9 |
| Higher Secondary Certificate | 84.2 | 94.4 | 83.0 | 86.5 |

*Multiple responses.

TABLE 2.4 Percent of respondents surveyed, by reason(s) for school discontinuation and last grade attended, according to district

| Characteristic | District | | | |
|--|----------|----------|--------|-----------|
| | Khulna | Satkhira | Narail | All areas |
| Reason(s) for school discontinuation* | | | | |
| Got married | 50.5 | 58.1 | 47.2 | 52.4 |
| Educational expense | 38.4 | 35.5 | 24.1 | 32.9 |
| Don't like to study | 27.2 | 17.8 | 25.6 | 23.1 |
| Parents disapprove | 24.2 | 24.5 | 18.2 | 22.4 |
| Had household chores/work | 12.6 | 9.5 | 15.5 | 12.3 |
| Parents concerned about security | 8.3 | 7.6 | 7.6 | 7.8 |
| (N) | (745) | (939) | (754) | (2,438) |
| Last grade attended before discontinuation | | | | |
| Up to grade five | 39.4 | 31.3 | 39.4 | 36.3 |
| Grade six | 10.1 | 12.6 | 13.7 | 12.1 |
| Grade seven | 17.3 | 19.7 | 16.0 | 17.8 |
| Grade eight | 14.1 | 16.6 | 11.3 | 14.2 |
| Grade nine | 13.5 | 13.0 | 11.9 | 12.8 |
| SSC or higher | 5.6 | 6.8 | 7.7 | 6.8 |
| (N) | (746) | (939) | (754) | (2,439) |

*Multiple responses.

pay educational expenses, disliking study, and lack of parental support either because they make competing demands for household chores or concern about insecurity traveling to and from school were other reasons offered for school discontinuation. Among the majority of girls who were no longer in school the highest grade last attended was grade 7.² The next highest percentages of last grade attended before discontinuation were for grades 8 and 9, respectively.

School Quality

The quality of school amenities varies considerably within the study area. Schools may be little more than a lean-to shed when they are first established by the community. The receipt of government aid can lead to various types of structural enhancements such as the addition of libraries, toilets for girls, multiple stories, and in some instances reconstruction to double as storm shelters. It is likely that school continuation or attendance rates

are in part determined by school quality. Congested seating arrangements for students in the classroom are common. As shown in Table 2.5, More than three-fourths of girls said that their school has electricity, libraries, a clean compound, and separate toilets for girls. However, few girls who attended a co-educational school used their school playground.

Participation in Group Sports

The survey confirmed that it is unusual for adolescent girls in the study area to participate in outdoor group sports. Only an average of 10 percent among the surveyed adolescent girls in three districts attended any kind of group sports in the year before survey (Table 2.6). Football, cricket, and handball were the sports most often mentioned with football being the most frequent. Other outdoor activities mentioned were traditional sports such as gollasut, ha-du-du, kabadi, and bouchi that are commonly played in the region. Although there is a pronounced age gradient, with younger girls being considerably more likely to report playing outdoor games, even among the youngest age group only 20 percent reported having participated in outdoor group sports in the past year.

² This higher dropout in grades 4 and 7 may be related in part to schools discouraging poor-performing students from continuing in grades 5 and 8 when they are required to take a national examination. School performances in these examinations are widely publicized and serve as a marker of school quality.

TABLE 2.5 Percentage of adolescent girls surveyed, by reporting of school amenities and use of playground, according to district

| Amenities | District | | | |
|---------------------------|----------|----------|---------|-----------|
| | Khulna | Satkhira | Narail | All areas |
| Congested seating | 15.2 | 26.1 | 19.7 | 20.8 |
| Electricity in school | 70.9 | 76.2 | 75.2 | 74.4 |
| Fan in classroom | 46.8 | 49.2 | 55.6 | 50.8 |
| Clean compound | 97.3 | 96.8 | 98.0 | 97.4 |
| Separate toilet for girls | 87.5 | 89.9 | 89.6 | 89.1 |
| Library | 90.1 | 80.2 | 81.8 | 83.5 |
| Use of playground | | | | |
| Mostly boys | 68.3 | 69.7 | 73.1 | 70.5 |
| Mostly girls | 4.9 | 6.1 | 5.9 | 5.7 |
| Equal use | 10.6 | 5.7 | 14.0 | 10.1 |
| Not applicable | 16.1 | 18.5 | 7.0 | 13.6 |
| (N) | (3,221) | (4,136) | (4,130) | (11,487) |

Language and Mathematics Competency

Learning outcomes reflect the quality of education and schools. Table 2.7 shows the competency levels of adolescent girls of rural Bangladesh in mathematics and Bangla and English languages. Only 48 percent of adolescent girls could read an English sentence correctly whereas 90 percent could read a full Bangla sentence. There are expected differences by schooling status with currently attending students generally performing better than those who are not in school now.

Adolescent girls' competency in mathematics is poor in general and particularly in unit conversion,

fraction manipulation, and in profit/loss calculation (see Table 2.8). Although overall competency is low, respondents were most likely to correctly answer a multiplication question, followed by division, unit conversion, profit/loss calculation, and fraction manipulation. In general, for all competencies, the level of success increased with number of grades completed. The exception was unit conversion where girls who are not in school were just as likely as girls with 10 years of schooling to answer correctly. It may be that older girls are more likely to be out of school and competency in unit conversion is more a function of practical experience than school education. Table 2.8 also shows that adolescent girls who are from the highest wealth quintile are more competent in mathematics than those who are from the lowest quintile. The percentage of competent adolescent girls increases from the lowest quintile to highest quintile, gradually.

Training and Skills Development

Training other than formal education can contribute to success in the labor force and to higher earnings profiles. The percentage of adolescent girls who received training is low overall (Table 2.9) although higher among older adolescent groups relative to younger adolescents (not shown in the table). Garments/tailoring is the most reported course of training the adolescent girls received; other types of training—computer, handicrafts, and poultry/live-stock—are rare.

TABLE 2.6 Percentage of adolescent girls surveyed who participated in a group sport, by age and type of sport

| Participation | Age group | | | | All ages |
|--|-----------|---------|---------|------------------|----------|
| | 12 | 13-15 | 16-18 | 19 | |
| Participated in a group sport in the past year | | | | | |
| Yes | 19.6 | 12.1 | 4.6 | 1.7 | 10.1 |
| No | 80.4 | 87.9 | 95.4 | 98.3 | 89.9 |
| (N) | (1,533) | (5,410) | (4,187) | (357) | (11,487) |
| Type of sport* | | | | | |
| Football | 49.2 | 22.9 | 15.1 | — | 28.3 |
| Cricket | 8.3 | 9.6 | 7.3 | 16.7 | 8.9 |
| Handball | 6.0 | 11.7 | 18.8 | 16.7 | 11.4 |
| Gollasut, bouchi, ha-du-du, and kabadi | 9.4 | 13.3 | 5.6 | 33.4 | 9.3 |
| (N) | (301) | (656) | (192) | (6) [†] | (1,155) |

*Multiple responses; [†]Too few observations.

TABLE 2.7 Percentage of adolescent girls surveyed, according to their language competency and age group

| Language competency | Age group | | | | All ages | (n) |
|--|-----------|---------|---------|-------|----------|----------|
| | 12 | 13-15 | 16-18 | 19 | | |
| Reading sentence | | | | | | |
| Bangla sentence: "Krishikaj khub porisromer kaj" | | | | | | |
| Can't read the sentence | 2.0 | 1.7 | 2.3 | 3.5 | 2.0 | (231) |
| Can read some portion | 11.0 | 6.8 | 7.7 | 13.1 | 7.9 | (883) |
| Can read full sentence | 87.0 | 91.5 | 90.0 | 83.4 | 90.1 | (10,102) |
| English sentence: "Parents love their children" | | | | | | |
| Can't read the sentence | 23.0 | 18.0 | 22.4 | 31.4 | 20.7 | (2,317) |
| Can read some portion | 40.7 | 32.2 | 27.0 | 27.3 | 31.3 | (3,512) |
| Can read full sentence | 36.3 | 49.8 | 50.6 | 41.3 | 48.0 | (5,387) |
| Reading passage | | | | | | |
| Can read within one minute | 11.5 | 20.9 | 24.4 | 22.1 | 20.9 | (2,346) |
| Can read first five sentences | 47.2 | 60.6 | 59.0 | 45.9 | 57.7 | (6,477) |
| (N) | (1,514) | (5,296) | (4,062) | (344) | (11,216) | |
| Of those currently in school: | | | | | | |
| Can read the full Bangla sentence | 87.6 | 94.3 | 96.9 | 95.0 | 94.0 | (8,483) |
| Can read the first five sentences | 47.7 | 65.1 | 77.1 | 78.0 | 65.9 | (5,949) |
| (N) | (1,495) | (4,783) | (2,609) | (141) | (9,028) | |
| Of those currently not in school: | | | | | | |
| Can read the full Bangla sentence | 35.3 | 65.2 | 77.6 | 75.1 | 74.2 | (1,591) |
| Can read the first five sentences | 5.9 | 18.6 | 26.7 | 22.8 | 24.3 | (521) |
| (N) | (17) | (500) | (1,431) | (197) | (2,145) | |

TABLE 2.8 Percentage of adolescent girls surveyed, by grade completed and wealth quintile, according to mathematics competency

| Characteristic | Mathematics competency | | | | | (N) |
|-----------------------------------|------------------------|-------------|-----------------|-------------------------|------------|-----------------|
| | Multiplication | Division | Unit conversion | Profit/loss calculation | Fraction | |
| Grade completed | | | | | | |
| Never attended | 4.8 | 6.3 | 10.3 | 2.4 | 0.8 | (126) |
| Grade one | 2.7 | 1.4 | 1.4 | 9.6 | - | (73) |
| Grade two | 3.9 | 2.2 | 7.2 | 1.7 | - | (180) |
| Grade three | 8.0 | 3.5 | 11.5 | 1.7 | - | (286) |
| Grade four | 24.5 | 15.6 | 1.7 | 3.7 | 0.5 | (595) |
| Grade five | 41.7 | 31.4 | 1.8 | 5.3 | 2.2 | (1,198) |
| Grade six | 54.5 | 43.2 | 4.6 | 9.7 | 4.1 | (1,742) |
| Grade seven | 57.0 | 44.0 | 5.0 | 9.7 | 5.5 | (1,967) |
| Grade eight | 62.5 | 50.7 | 8.2 | 14.9 | 6.8 | (1,593) |
| Grade Nine | 67.8 | 53.2 | 9.5 | 17.9 | 8.6 | (1,833) |
| SSC | 77.0 | 62.2 | 10.4 | 20.6 | 11.3 | (1,747) |
| Higher Secondary Certificate/Alem | 88.2 | 81.5 | 15.4 | 34.3 | 22.0 | (254) |
| All girls | 56.5 | 44.7 | 6.3 | 12.6 | 6.3 | (11,609) |
| Wealth quintile | | | | | | |
| Poorest | 37.9 | 28.0 | 3.0 | 7.1 | 2.5 | (2,322) |
| Poorer | 48.7 | 37.0 | 4.8 | 9.4 | 3.5 | (2,313) |
| Middle | 57.8 | 44.9 | 4.8 | 11.4 | 4.6 | (2,336) |
| Richer | 64.2 | 50.7 | 7.1 | 14.9 | 8.7 | (2,322) |
| Richest | 74.0 | 62.9 | 12.1 | 20.3 | 12.0 | (2,316) |
| All girls | 56.5 | 44.7 | 6.3 | 12.6 | 6.3 | (11,609) |

There is little difference among the districts regarding the percentage of adolescent girls who received different trainings. Data show that adolescent girls of Khulna district are more likely to have received computer training than those in Satkhira and Narail. The percentage of adolescent girls who received training from school was low, whereas a large number of adolescent girls received training from an individual. Around 65 percent of girls received training from individual people in Narail, whereas these percentages are less than 50 in Khulna and Satkhira. Adolescent girls from Satkhira district were more likely to have received training from private organizations than those in the other two districts.

Table 2.10 represents the association of the mother's education with the adolescent girls' education, and Table 2.11 represents the association of the father's education with the adolescent girls' educa-

TABLE 2.9 Percentage of adolescent girls surveyed who received training, by district

| | District | | | |
|-------------------------------|----------|----------|---------|-----------|
| | Khulna | Satkhira | Narail | All areas |
| Attended a training | | | | |
| Yes | 6.6 | 6.5 | 7.8 | 7.0 |
| No | 93.4 | 93.5 | 92.2 | 93.0 |
| (N) | (3,269) | (4,160) | (4,180) | (11,609) |
| Type of training* | | | | |
| Garments/tailoring | 54.6 | 71.0 | 73.8 | 67.8 |
| Computer | 27.3 | 14.1 | 16.0 | 18.4 |
| Handicraft | 13.4 | 13.0 | 11.1 | 12.3 |
| Poultry/livestock/ fishery | 6.5 | 5.6 | 5.5 | 5.8 |
| (N) | (216) | (269) | (325) | (810) |
| Training source* | | | | |
| School | 3.7 | 1.5 | 4.6 | 3.3 |
| Gov't organization | 18.5 | 12.6 | 18.2 | 16.4 |
| Private organization | 38.4 | 58.7 | 30.5 | 42.0 |
| Individual person | 48.6 | 41.3 | 65.2 | 52.8 |
| (N) | (216) | (269) | (325) | (810) |

*Multiple responses.

TABLE 2.10 Percentage of adolescent girls surveyed, by girls' educational attainment, according to mothers' educational attainment

| Girls' educational attainment | Mothers' educational attainment | | | | | |
|-------------------------------|---------------------------------|-------------------|------------------|---------------------|------------------------------|------------|
| | No schooling | Less than primary | Primary complete | Less than secondary | Secondary complete or higher | Don't know |
| No schooling | 2.2 | 0.7 | 0.5 | 0.3 | 0.2 | 4.1 |
| Less than primary | 15.6 | 10.3 | 6.5 | 3.3 | 1.7 | 16.9 |
| Primary complete | 12.1 | 11.7 | 10.5 | 7.3 | 5.4 | 11.9 |
| Less than secondary | 57.4 | 61.1 | 63.6 | 66.5 | 66.0 | 55.6 |
| Secondary+ | 12.7 | 16.2 | 18.9 | 22.6 | 26.7 | 11.5 |
| (N) | (4,370) | (2,044) | (1,584) | (2,733) | (645) | (243) |

TABLE 2.11 Percentage of adolescent girls surveyed, by girls' educational attainment, according to fathers' educational attainment

| Girls' educational attainment | Fathers' educational attainment | | | | | |
|-------------------------------|---------------------------------|-------------------|------------------|---------------------|------------------------------|------------|
| | No schooling | Less than primary | Primary complete | Less than secondary | Secondary complete or higher | Don't know |
| No schooling | 2.0 | 0.8 | 0.5 | 0.6 | 0.4 | 3.3 |
| Less than primary | 16.5 | 10.0 | 5.8 | 4.3 | 2.1 | 18.8 |
| Primary complete | 13.0 | 11.1 | 10.2 | 8.4 | 4.9 | 13.6 |
| Less than secondary | 57.0 | 63.4 | 66.6 | 65.5 | 62.2 | 55.1 |
| Secondary+ | 11.5 | 14.7 | 16.9 | 21.2 | 30.4 | 9.2 |
| (N) | (3,968) | (1,635) | (1,198) | (2,644) | (1,600) | (544) |

tion. Most of the parents of daughters who attended secondary schools—mothers and fathers—have no education. Less than 3 percent of adolescent girls whose parents have no education reported that they also have no education. The table also shows that children of educated parents have higher achievement in education than children of less educated parents. The education of both parents seems to be equally important for the educational achievements of the adolescent girls.

CONCLUSION

Survey findings indicate an improving situation with regard to education of adolescent girls in rural Bangladesh. Incentives and financial support are creating opportunities for girls to attend school and to continue their schooling though early marriage, which is still one of the main reasons for discontinuation of schooling. Findings reveal that children of educated parents have higher achievement in education than children of less educated parents.

The data also highlight significant differences and diversity among the younger and older adolescent girls regarding their educational attainment, schooling system, playing sports, etc. The difference among the three districts in terms of schooling rate and educational achievement of adolescent girls is nonsignificant. Subsidies for education of all girls, tutoring support for the girls, different effective interventions for comparatively difficult subjects, and livelihood skills development can increase the school continuation rate of girls, improve the quality of education, as well as reduce the rate of early marriage in Bangladesh.

HIGHLIGHTS

- Only 1 percent of the 12–15-year-old adolescent girls are uneducated.
- Eighty-one percent of adolescent girls have been privately tutored.
- Fifty-two percent of adolescent girls left school to be married.
- Only a small percentage (10 percent) of adolescent girls participated in any kind of outdoor group sports.
- Only 48 percent of adolescent girls could read an English sentence correctly.
- Around 10 percent of girls not in school are competent in unit conversion.
- Only 7 percent of adolescent girls received any types of training.

3 Livelihoods

This chapter explores characteristics affecting livelihoods of rural adolescent girls engaged in income-earning activities in and outside of their home. Scoones (1998) described livelihood as “the capabilities, assets (including both material and social resources) and activities required for a means of living.” The National Child Labor Survey (NCLS) 2002–03 revealed that 27 percent of Bangladeshi girls aged 5–17 were engaged in economic activity, with the majority (56 percent) working in the agricultural sector. On average, a working girl was involved in 22 hours of work per week and earned Tk 216 (US 3.79)³ on a weekly basis (BBS and ILO 2003). The *Baseline Survey on Child Domestic Labor in Bangladesh* published by the International Labour Organisation (ILO) documented that the average monthly wage of a female child domestic worker was only Tk 89 (ILO 2006). A recent survey among young adults in Ethiopia found that 23 percent of 12–24-year-old girls ever worked, and in rural areas girls worked an average of 27 hours at paid work and earned \$3.50 on a weekly basis (Erulkar et al. 2010). While these surveys documented the child labor situation and focused on harmful work conditions, relatively little is known about asset ownership and the expenditure behaviors of these children.

Only a small proportion of adolescent girls in Bangladesh (an average of 7 percent) reported having engaged in any income-earning activities in the month preceding the survey.

This survey on adolescent girls in three districts in southern Bangladesh collected information about their work, income, ownership of assets, and expenditure patterns. Data on livelihoods are shown and discussed by district, marital status, schooling status, and education level.

SURVEY RESULTS

Work

Across the districts that the survey observed, the proportion of working girls is similar (10 percent) except for Satkhira district (only 7 percent). Only an average of 7 percent of adolescent girls reported having worked in the month preceding the survey. Those who are currently working or had ever worked were asked about their occupation and half of them

3 USD 1= Tk. 57 in 2001.

had worked as a teacher or a tutor. Compared to ever-working girls living in Narail, ever-working girls in Satkhira were twice as likely to engage in farming, cottage industry, and/or in home-based poultry rearing. The study also shows that girls in Khulna were more likely to be engaged as day laborers than girls from other districts.

Approximately 94 percent of working girls reported average weekly working hours and earnings. Average hours worked ranged between 13 hours to almost 19 hours across the districts. Average weekly wages varied less—between Tk 203 to Tk 265 across the districts. Working girls from Satkhira on average earned Tk 17 per hour while working girls from Khulna got Tk 26 per hour.

All the adolescent girls in the study were asked whether they have alternative sources of income besides their own work. Almost half of the girls

have other sources of income with support from the family being reported by more than 75 percent of respondents. There is some variation in relatives as a source of support across the districts. Compared to Khulna district, the percentage of adolescent girls receiving support from their relatives is almost double in Narail. Among those who have other sources of income and can recall the amount, Tk 98 was their average income from these sources.

Table 3.1 also presents the adolescent girls' working profile by their marital status. Marital status does not have any impact on whether the respondent worked, either in terms of current or former working status. However, variation is observed in the type of work they were engaged in. Never-married girls are more likely than married adolescents to have worked as a teacher or a tutor. On the other hand, married girls are more likely to be engaged in farming, cottage industry, poultry, or day labor than

TABLE 3.1 Percentage of adolescent girls surveyed, by work characteristic, according to district and marital status

| Work characteristic | District | | | Marital status | | All girls |
|--|----------|----------|---------|----------------|---------------|-----------|
| | Khulna | Satkhira | Narail | Ever married | Never married | |
| Ever worked for pay ^a | 10.9 | 7.1 | 11.9 | 12.3 | 9.3 | 9.9 |
| Currently working ^b | 7.5 | 5.2 | 8.4 | 6.5 | 7.1 | 7.0 |
| All adolescents surveyed (N) | (3,269) | (4,160) | (4,180) | (2,214) | (9,395) | (11,609) |
| Occupation | | | | | | |
| Teacher/tutor | 44.7 | 30.4 | 65.9 | 32.6 | 55.9 | 50.4 |
| Agricultural/cottage/poultry | 24.3 | 37.1 | 17.4 | 31.3 | 22.4 | 24.5 |
| Day labor | 11.4 | 8.0 | 2.4 | 10.3 | 5.4 | 6.6 |
| Housemaid | 3.4 | 6.4 | 4.8 | 5.2 | 4.7 | 4.8 |
| Garment worker | 1.1 | 3.2 | 2.8 | 5.5 | 1.4 | 2.3 |
| Other salary/wage | 4.8 | 6.7 | 5.1 | 10.3 | 3.9 | 5.4 |
| Other | 10.3 | 8.3 | 1.7 | 4.8 | 6.3 | 6.0 |
| (N) (ever/currently working) | (378) | (313) | (545) | (291) | (945) | (1,236) |
| Average number of hours worked per week | 18.3 | 19.3 | 13.0 | 20.3 | 14.8 | 16.1 |
| Average weekly income (Tk) [†] | 265 | 238 | 203 | 346 | 195 | 230 |
| Average hourly rate (Tk/hr) | 25.7 | 17.1 | 22.9 | 29.7 | 20.2 | 22.4 |
| (N) (those answering about wage) | (345) | (275) | (541) | (269) | (892) | (1,161) |
| Have other source of income* | | | | | | |
| Family | 40.3 | 47.6 | 53.4 | 38.7 | 49.7 | 47.6 |
| Scholarship | 88.2 | 80.0 | 77.8 | 94.9 | 78.5 | 81.1 |
| Relatives | 20.5 | 25.5 | 24.9 | 2.0 | 28.1 | 24.1 |
| (N) | 7.1 | 4.5 | 13.7 | 12.3 | 8.2 | 8.9 |
| (N) | (1,317) | (1,981) | (2,233) | (857) | (4,674) | (5,531) |
| Avg. weekly income (Tk) from other sources | | | | | | |
| (N) | 92 | 91 | 108 | 144 | 50 | 98 |
| (N) | (1,239) | (1,948) | (2,222) | (854) | (4,555) | (5,409) |

* Multiple responses; ^a = Includes any paid work, ^b = Includes any paid work in the last month, [†]\$2.87 (@80Tk=\$1USD).

others. Notable differences were observed between married and unmarried girls in the average weekly hours engaged in work and the earnings received. Married girls worked longer hours and earned almost double what never-married girls earned. Almost half of the never-married mentioned having an alternative source of income while two-fifths of ever-married girls mentioned the same. Family support (95 percent) turned out to be the other major source of income for married adolescents followed by relatives (12 percent). Only 2 percent of the married girls mentioned a scholarship as an alternative source of income. More than three-fourths of never-married girls received support from their family. Among never-married girls reporting sources of support other than work, more than one in four mentioned scholarships as a source of income.

Notable differences were observed in the average amount of weekly income from alternative sources among adolescents by marital status. Never-married girls received one-third the amount of ever-married girls on average.

Differences in current work status by level of schooling were small among adolescent girls (Table 3.2). However, the differences were notable in terms of past work history. Girls who never went to school and those who are out of school now were more likely than the girls currently in school to report ever being engaged in any sort of paid work. Among those who had never been to school and had been exposed to work, one in three reported working as a housemaid followed by one in four reporting work as a day laborer. Girls who are

TABLE 3.2 Percentage of adolescent girls surveyed, by work characteristic, according to schooling status and education level

| Work characteristic | Schooling status | | | Education level | | | | All girls |
|--|----------------------|-----------|---------------|-----------------------------------|------------------|----------------------|------------------------------|-----------|
| | Never been to school | In school | Out of school | Less than primary or no education | Primary complete | Secondary incomplete | Secondary complete or higher | |
| Ever worked for pay ^a | 18.0 | 8.8 | 13.6 | 10.6 | 3.7 | 6.6 | 24.9 | 9.9 |
| Currently working ^b | 7.4 | 6.7 | 8.1 | 5.6 | 1.9 | 4.5 | 19.8 | 7.0 |
| All adolescents surveyed (N) | (122) | (9,048) | (2,439) | (1,274) | (1,198) | (7,135) | (2,001) | (11,609) |
| Occupation | | | | | | | | |
| Teacher/tutor | — | 65.1 | 17.7 | 0.7 | 13.0 | 36.3 | 79.7 | 50.4 |
| Agricultural/cottage/poultry | 12.5 | 19.3 | 38.3 | 23.6 | 45.7 | 36.7 | 11.5 | 24.5 |
| Day labor | 25.0 | 3.4 | 13.1 | 23.6 | 19.6 | 6.7 | 0.9 | 6.6 |
| Housemaid | 33.3 | 2.4 | 8.6 | 26.4 | — | 3.3 | 0.9 | 4.8 |
| Garment worker | 8.3 | 0.2 | 7.1 | 6.4 | 6.5 | 2.9 | 0.4 | 2.3 |
| Other salary/wage | 16.7 | 4.3 | 7.4 | 8.6 | 2.2 | 5.9 | 4.4 | 5.4 |
| Other | 4.2 | 5.3 | 7.7 | 10.7 | 13.0 | 8.1 | 2.2 | 6.0 |
| (N) (ever/currently working) | (24) | (862) | (350) | (140) | (46) | (509) | (541) | (1,236) |
| Average number of hours worked per week | | | | | | | | |
| | 37.1 | 11.8 | 25.1 | 31.2 | 19.1 | 15.6 | 12.4 | 16.1 |
| Average weekly income (Tk) [†] | | | | | | | | |
| | 458 | 173 | 355 | 362 | 327 | 246 | 173 | 230 |
| Average hourly rate (Tk/hr) | | | | | | | | |
| | 22.0 | 23.0 | 20.8 | 18.4 | 19.4 | 25.2 | 21.0 | 22.4 |
| (N) (answering about wage) | (22) | (811) | (328) | (131) | (43) | (471) | (516) | (1,161) |
| Have other source of income* | | | | | | | | |
| Family | 96.4 | 78.1 | 96.4 | 86.6 | 88.5 | 78.3 | 84.9 | 81.1 |
| Scholarship | — | 28.6 | — | 15.3 | 15.7 | 28.6 | 15.7 | 24.1 |
| Other relatives | 3.6 | 8.8 | 9.3 | 7.9 | 6.1 | 8.5 | 12.4 | 8.9 |
| (N) | (28) | (4,647) | (856) | (491) | (522) | (3,606) | (912) | (5,531) |
| Avg. weekly income (Tk) from other sources | | | | | | | | |
| | 132 | 98 | 99 | 64 | 76 | 89 | 164 | 98 |
| (N) | (27) | (4,535) | (847) | (480) | (501) | (3,525) | (903) | (5,409) |

* Multiple responses; a = Includes any paid work; b = Includes any paid work in the last month. [†]\$2.87 (@80Tk=\$1USD). — = Not applicable.

currently in school and working were most likely to report working as a teacher or a tutor (65 percent). Among girls who had discontinued school and were currently working, two out of every five reported that they were engaged in farming, cottage industry, or in poultry. Notable differences are found when average weekly hours engaged in wage work is analyzed by schooling status. Lower schooling is associated with longer work hours. Average hours reported were 37 hours weekly for those who have never been to school, 25 hours for out-of-school girls, and 12 hours for those currently in school. Just over half of the girls who are currently in school mentioned having an alternative source of income and 78 percent of them mentioned family contributors followed by 29 percent who mentioned scholarship as an alternative source of income. Patterns of different sources of income among girls who had never been to school and girls who are out of school were similar. Table 3.2 also shows that girls who had never been to school received more money from sources other than family, scholarship, or relatives than other girls on average.

Better-educated adolescent girls are more likely to have worked compared to girls with less or no education. One fourth of adolescents who completed secondary or higher-level education reported that they have ever worked. Furthermore, 20 percent of

girls with higher education levels mentioned being engaged in paid work in the month preceding the interview. Occupational distributions differed widely among adolescent girls by their different education level. The study showed that less-educated girls were more likely to report farming, cottage industry, poultry, day labor work, or garment industry as their occupation, while almost 80 percent of the girls who completed a secondary-level education mentioned that they were engaged in teaching or tutoring. The study also revealed that average weekly hours of engagement in paid work drops as education level rises but average hourly pay increases with education level.

Asset Ownership

The survey asked about rural girls' asset ownership shown by districts, marital status, schooling status, and education level, as shown in Tables 3.3 and 3.4. The pattern of ownership of assets is similar across the districts. Two-thirds of the girls mentioned that they have gold items followed by one-half of the girls owning silver items. In terms of productive assets, almost 15 percent of adolescent girls reported owning poultry (14 percent) and a mobile phone (13 percent). Only 1 percent mentioned owning land (Table 3.3).

TABLE 3.3 Percentage of adolescent girls surveyed, by asset ownership, according to district and marital status

| Owns: | District | | | Marital status | | All girls |
|---------------------|----------|----------|---------|----------------|---------------|-----------|
| | Khulna | Satkhira | Narail | Ever married | Never married | |
| Unproductive asset* | | | | | | |
| Gold | 69.3 | 65.9 | 67.1 | 83.0 | 63.6 | 67.3 |
| Silver | 54.8 | 58.1 | 47.8 | 56.3 | 52.8 | 53.5 |
| Productive asset* | | | | | | |
| Poultry | 14.6 | 16.0 | 12.8 | 26.9 | 11.5 | 14.4 |
| Cow | 6.3 | 5.7 | 2.7 | 9.7 | 3.6 | 4.8 |
| Sheep | 4.7 | 8.9 | 3.4 | 9.1 | 4.9 | 5.7 |
| Land | 1.3 | 1.2 | 1.0 | 1.2 | 2.1 | 1.0 |
| Computer | 1.9 | 2.0 | 2.4 | 1.9 | 2.2 | 2.1 |
| Mobile phone | 13.0 | 11.5 | 15.3 | 28.5 | 9.7 | 13.3 |
| (N) | (3,269) | (4,160) | (4,180) | (2,214) | (9,395) | (11,609) |

* Multiple responses.



Variability is found in ownership of gold items, poultry, and mobile phones between ever-married and never-married girls. In each of the cases, married girls owned the most assets. In terms of land ownership, a small percentage (less than 2 percent) of all girls owned land; however, ever-married women were more likely to own land than those who were never married. Compared to never-married girls, ever-married girls were three times more likely to own a mobile phone (Table 3.3).

Table 3.4 shows asset ownership by schooling status. Those who have some exposure to school were more likely to own gold and silver items compared to girls having no exposure to school. On the other hand, girls who have never been school are more likely to report productive assets. Girls who had no exposure to school or those who had discontinued schooling were twice as likely to own a mobile phone than girls who were in school at the time of the survey.

TABLE 3.4 Percentage of adolescent girls surveyed, by asset ownership, according to schooling status and education level

| Owns: | Schooling status | | | Education level | | | | All girls |
|---------------------|----------------------|-----------|---------------|-----------------------------------|------------------|----------------------|------------------------------|-----------|
| | Never been to school | In school | Out of school | Less than primary or no education | Primary complete | Secondary incomplete | Secondary complete or higher | |
| Unproductive asset* | | | | | | | | |
| Gold | 42.6 | 67.1 | 69.2 | 45.9 | 59.3 | 69.6 | 77.4 | 67.3 |
| Silver | 31.1 | 55.1 | 48.5 | 53.5 | 35.5 | 46.1 | 55.7 | 61.6 |
| Productive asset* | | | | | | | | |
| Poultry | 14.8 | 11.8 | 24.1 | 16.8 | 16.9 | 14.3 | 12.1 | 14.4 |
| Cow | 6.1 | 5.3 | 4.7 | 3.9 | 7.4 | 4.9 | 8.7 | 4.8 |
| Sheep | 5.7 | 4.0 | 7.7 | 8.4 | 7.5 | 5.4 | 4.3 | 5.7 |
| Land | 3.3 | 1.0 | 1.6 | 1.0 | 1.1 | 1.2 | 1.1 | 1.2 |
| Computer | 1.6 | 2.5 | 0.9 | 0.6 | 0.9 | 1.7 | 5.1 | 2.1 |
| Mobile phone | 19.7 | 11.0 | 21.5 | 8.1 | 4.8 | 9.7 | 34.5 | 13.3 |
| (N) | (122) | (9,048) | (2,439) | (1,274) | (1,198) | (7,135) | (2,001) | (11,609) |

* Multiple responses.

The study shows a strong association between possession of gold and silver ornaments and educational level. Ownership of gold or silver rises with higher education levels while ownership of productive assets (such as poultry, cows, land, or sheep) declines with increasing levels of education. Possession of computers and mobile phones is highest among the most educated with one-third of better-educated girls reporting that they own a phone (Table 3.4).

Expenditures

Table 3.5 explores how adolescent girls spent money in the month preceding the survey, according to work and marital status. Almost 50 percent of girls regardless of their working and marital status spent some money buying cosmetics. Contributing to household expenses is an important category of expenditure and more so for married girls. This pattern is similar for working and nonworking girls although the former are more likely to contribute. Working girls are more likely to report that they spent money on transportation costs than non-

working girls (19 percent versus 12 percent). In both work statuses, never-married girls were more likely to spend on transportation than married girls. The survey also reveals that 27 percent of unmarried adolescent working girls use their income to buy books—a negligible category of expenditure for married adolescents. Unmarried working adolescents mentioned school fees as an expense (12 percent) reflecting the fact that most of the girls are enrolled in a nongovernment school (see Chapter 2). On the issue of saving for the future, one out of 10 married adolescent working girls reported saving while less than 8 percent of girls from other work and marital status groups reported saving.

Table 3.6 shows that girls' spending of money on cosmetics, clothing, and contributions to their family is highest for girls with primary-level education and declines for higher education levels. On the other hand, with increasing levels of education, girls are more likely to report expenditures on books, school fees, and transportation cost. Similarly, girls who are more educated are less likely to report savings.

Table 3.5 Percentage of adolescent girls surveyed, by type of expenses, according to marital and working status

| | Working girls | | | Nonworking girls | | | All girls |
|----------------------|---------------|---------------|-------------------|------------------|---------------|----------------------|-----------|
| | Ever married | Never married | All working girls | Ever married | Never married | All nonworking girls | |
| Expenses* | | | | | | | |
| Cosmetics | 45.0 | 56.0 | 53.4 | 43.5 | 50.5 | 49.2 | 49.7 |
| Clothes | 30.9 | 34.8 | 33.9 | 33.9 | 31.8 | 32.2 | 32.4 |
| Contribute to family | 36.1 | 14.9 | 19.9 | 33.4 | 8.6 | 13.2 | 13.9 |
| Transportation | 13.7 | 21.0 | 19.3 | 7.7 | 11.8 | 11.1 | 11.9 |
| Books | 4.1 | 20.1 | 16.3 | 2.5 | 26.8 | 22.3 | 21.7 |
| School fees | 3.1 | 11.9 | 9.8 | 1.6 | 13.2 | 11.0 | 10.9 |
| Savings | 10.0 | 7.5 | 8.1 | 7.9 | 6.0 | 6.4 | 6.5 |
| (N) | (291) | (945) | (1,236) | (1,008) | (8,450) | (10,373) | (11,609) |

* Multiple responses.

Table 3.6 Percentage of adolescent girls surveyed, by type of expenses, according to educational status

| | Educational status | | | | All working girls |
|----------------------|-----------------------------------|------------------|----------------------|------------------------------|-------------------|
| | Less than primary or no education | Primary complete | Secondary incomplete | Secondary complete or higher | |
| Expenses* | | | | | |
| Cosmetics | 55.0 | 65.2 | 50.5 | 54.7 | 53.4 |
| Clothes | 31.4 | 41.3 | 30.1 | 37.5 | 33.9 |
| Contribute to family | 34.3 | 19.6 | 19.4 | 16.6 | 19.9 |
| Transportation costs | 7.9 | 8.7 | 10.2 | 31.6 | 19.3 |
| Books | 3.6 | 10.9 | 17.3 | 19.2 | 16.3 |
| School fee | 0.7 | 4.3 | 8.8 | 13.5 | 9.8 |
| Savings | 10.0 | 6.5 | 10.0 | 5.9 | 8.1 |
| (N) | (140) | (46) | (509) | (541) | (1,236) |

* Multiple responses.

CONCLUSION

The survey revealed levels of child labor and hours of work lower than levels reported by national surveys in Bangladesh. Only 10 percent of all adolescent girls in the survey area reported ever having worked for pay, while 7 percent were currently working. There is some district-level variation with girls in Narail being less likely to be engaged in more strenuous labor relative to girls from Khulna and

Satkhira. There are not many apparent differences in asset ownership across districts.

Married adolescents were more likely to be engaged in work and earned more than unmarried girls. The majority of working married adolescents were involved in farming, cottage industry, poultry, or as day laborers. On the other hand, more unmarried adolescents worked as tutors. Compared to unmarried adolescents married adolescents

were less likely to have an alternative source of income. Notable differences were observed in the average amount of income from alternative sources by marital status. Never-married girls received one-third less compared to ever-married girls on average. Married adolescents possessed more productive and unproductive assets than unmarried adolescents. Regardless of working status, married adolescents contributed to their family and saved more than unmarried adolescents.

The study found that education level is associated with adolescents' engagement in the workforce as well as their asset ownership status. Although girls with higher education did fewer hours of work, their hourly rate was higher as they were more engaged in tutoring. The association between income earning and education shown here suggests that increasing educational opportunities are likely to result in increased income-generating activities.

HIGHLIGHTS

- **10 percent of adolescent girls have ever worked.**
- **7 percent of adolescent girls were currently working.**
- **80 percent of adolescent girls with higher education level who reported working have worked as tutors.**
- **26 percent of adolescent girls who never attended school worked as domestic workers.**
- **Working adolescents spent an average of 16 hours at work and earned Tk 230 per week.**
- **Expenditure pattern of all adolescents:**
 - **50 percent spent money on cosmetics;**
 - **1 in 3 spent money on clothes;**
 - **1 in 3 spent money on books and school fees;**
 - **12 percent spent money on transportation.**

4 Gender and Rights

Conventional gender ideology considers women to be weak, vulnerable, and unable to protect themselves from violence, particularly men's violence (Hollander 2002). In many societies around the world, female-gendered status is inferior and subordinate to male-gendered status. Males are considered to be gallant, bold in courtship, and aggressive in initiative, while females are passive, render service in modest fulfillment of duty, and offer comfort in responsive obedience, thus vulnerable to confinement to female status by social, political, religious, and other institutions. Traditional norms emphasize that women should stay at home and rear children and that women should not aspire to and achieve the same advances as men (Cook 1995).

In general, studies that explore gender-rights awareness among women and girls find low levels of awareness of equitable gender roles, attitudes, and rights. In Ethiopia, for example, about 65 percent of adolescent girls believed that beating a wife was justified in some instances (Erulkar et al. 2010). A similar study in India found that about 58 percent of young girls agreed that beating a wife was justified; the perception was lower among unmarried girls (Ram et al. 2010). The Ethiopia study further found that 38 percent of urban girls and 14 percent of rural girls thought that girls who

Study participants who were married, not in school, and had lower educational attainment were less aware of gender rights and roles, including freedom from domestic violence, autonomy, and confidence related to their reproductive lives.

were raped were themselves to blame. Also, more than half of the girls believed that a wife should not refuse to have sex with her husband. However, in India, about 80 percent of girls reported that they could refuse to have sex with their husband and those who thought girls could not refuse had lower educational attainment (Santhya et al. 2007). About 65 percent of Indian girls agreed that males and females should do household chores equally (Ram et al. 2010). These studies conclude that while there is some variation by context, in both settings girls subscribe to values and attitudes that undermine their status.

In Bangladesh, Parvin, Sultana, and Naved (2012) conducted a study among females aged 15–29 in an urban slum in Dhaka that reported high levels of spousal violence. The study showed similar patterns of values and attitudes held by girls regarding roles and rights among women that undermine their own status in the family and society. For instance, 87 percent of women agreed with a statement that a woman's most important role is taking care of the family and cooking, and 90 percent agreed with a statement read to them that a wife must obey her husband. About half of the women believed that husbands' decisions should be the final ones in family matters, that a woman was responsible for avoiding getting pregnant, and that women deserve to be beaten under certain circumstances. About 38 percent of women believed that women themselves are at fault when they are raped. About 55 percent of women agreed that a woman should have the right to divorce, while 64 percent of women agreed that a woman should tolerate violence to keep her family together (Parvin, Sultana, and Naved 2012). Alim (2013) also found that adolescent girls in Bangladesh experienced various types of harassment including sexual harassment, which could be reduced by providing adequate knowledge and information on gender rights that are instrumental in changing attitudes toward harassment and empowering adolescents to deal with various types of harassment including sexual harassment.

Another baseline study by Bhattacharjee and Das (2011) in Bangladesh found that a considerable proportion of the adolescent girls had low confidence regarding life skills and did not have the necessary power and position in their family to delay pregnancy. However, the majority of adolescents disagreed that a husband alone would make decisions on important family matters. The study further found that many girls could voice their opinions in both personal and social settings, protest and report harassments, and express their opinions regarding important family issues. They

also believed that husbands must help their wives with the household chores and child care. The study found that while age and marital status did not have a significant effect on a girl's health, social, and legal awareness, her education was associated with heightened awareness.

STUDY RESULTS

Perceived Gender Differences in School Competence

The BALIKA study explored values and attitudes regarding gender and rights awareness among rural adolescent girls aged 12–19 by asking questions about gender equality, literacy, necessity of education, women's role in the family, masculinity, marriage and violence. Table 4.1 shows the results of responses to questions about perceptions regarding gender differences in competence.

Table 4.1 shows the results of perceptions by age group, marital status, and level of schooling of the adolescent girls. Overall, about one-fifth of the girls agreed with a statement that boys were smarter than girls in mathematics and English, while about 40 percent reported that girls were smarter. Younger girls were more likely than older girls to report that girls were smarter. With increasing age respondents were more likely to say that boys and girls are equally smart.

The majority of respondents think education is equally important for boys and girls—about 61 percent agreed. Twenty-seven percent of the respondents said it is more important to educate boys while 12 percent of respondents stated it is more important to educate girls. The response that education is equally necessary for boys and girls increases with age of respondent and education level, while the proportion who weigh in favor of boys decreases with the respondent's age and education.

TABLE 4.1 Percentage of adolescent girls surveyed, by responses to questions regarding perceptions about education and gender, according to age group, marital status, and level of schooling

| Question | Age | | | Marital status | | Level of schooling | | | All |
|----------------------------------|---------|---------|---------|----------------|------------|--------------------------|---------------------|------------------------------|----------|
| | 12 | 13-15 | 16-19 | Ever-married | Un-married | Primary complete or less | Less than secondary | Secondary complete or higher | |
| Who is smart in mathematics? | | | | | | | | | |
| Boys | 12.9 | 17.9 | 25.4 | 26.1 | 18.8 | 19.6 | 19.3 | 24.4 | 20.3 |
| Girls | 54.5 | 48.3 | 33.7 | 30.7 | 46.3 | 44.4 | 45.3 | 34.9 | 43.3 |
| Both | 31.3 | 32.1 | 38.5 | 40.4 | 33.2 | 31.7 | 34.2 | 39.1 | 34.5 |
| Don't know | 1.3 | 1.7 | 2.4 | 2.8 | 1.7 | 4.3 | 1.2 | 1.6 | 1.9 |
| Who is smart in English? | | | | | | | | | |
| Boys | 14.9 | 17.5 | 20.4 | 21.4 | 17.6 | 22.0 | 17.1 | 18.1 | 18.3 |
| Girls | 50.6 | 45.6 | 33.4 | 30.4 | 44.0 | 40.0 | 43.7 | 34.8 | 41.4 |
| Both | 33.1 | 35.2 | 44.0 | 45.2 | 36.8 | 33.7 | 37.9 | 46.0 | 38.4 |
| Don't know | 1.4 | 1.7 | 2.2 | 3.0 | 1.6 | 4.3 | 1.3 | 1.1 | 1.9 |
| For whom is education necessary? | | | | | | | | | |
| Boys | 36.5 | 29.2 | 21.2 | 23.8 | 27.7 | 38.7 | 26.0 | 16.2 | 27.0 |
| Girls | 12.3 | 12.2 | 11.5 | 14.8 | 11.2 | 14.6 | 12.4 | 6.8 | 11.9 |
| Both | 50.6 | 58.5 | 67.2 | 61.4 | 60.8 | 46.2 | 61.5 | 77.0 | 61.0 |
| Don't know | 0.6 | 0.1 | 0.1 | 0.0 | 0.3 | 0.5 | 0.1 | 0.0 | 0.1 |
| (N) | (1,542) | (5,454) | (4,613) | (2,214) | (9,395) | (2,473) | (7,135) | (2,001) | (11,609) |

There were remarkable differences between married and unmarried girls regarding the perception about smartness in English and mathematics that suggest marriage is associated with poorer perceptions about competence of girls relative to boys. More than 40 percent of unmarried adolescents agreed with the statement that girls are smarter than boys in mathematics and English compared to 31 percent among married adolescents. About 12 percent of adolescents irrespective of marital status mentioned necessity of education for girls. However, higher responses were documented for the necessity of education for boys—28 percent for unmarried girls and 24 percent for ever-married girls, respectively.

The association between respondent's education and perceptions about gender differences are complicated. Those who have a secondary-level or

higher education were more likely to say that boys are smarter in mathematics than those with less education. On the other hand, girls with higher education are less likely to say that boys are smarter in English than girls having primary or less education. Overall, about 40 percent of the adolescents reported that girls were smarter than boys in English and mathematics, while about one-fifth of the girls responded the opposite.

Only 12 percent of adolescents irrespective of level of schooling mentioned the necessity of education for girls, where the highest responses were documented among the girls having primary or less education (15 percent) and the lowest among the girls having secondary or higher level of education (7 percent). Conversely, 27 percent of adolescents reported the necessity of education for boys with a decreasing trend by

the level of schooling—adolescents having primary or less education being the highest responses (39 percent) and adolescents having secondary or higher being the lowest responses (16 percent).

Gender Equality and Rights

Table 4.2 shows the perceptions regarding gender equality in rights, marriage, women's role, masculinity, and violence by age group, marital status and level of schooling.

Nearly all of the adolescents agreed with a generic statement that males and females should be treated equally (98 percent) with almost no variation among age groups, marital status, and level of schooling. Few adolescents (17 percent) perceived that their parents were biased toward their male child in providing more food to them than to girls in the family. A slightly higher percentage of married girls (19 percent) compared to unmarried girls (16 percent) and a higher proportion of girls having primary or less education (21 percent) reported so. The proportion gradually decreased as the level of schooling increased. On the other hand, more than 80 percent of the adolescents believed that men should assist women in the household chores. However, girls having secondary or higher level of education responded the highest (88 percent) regarding assisting in the household chores, followed by incomplete secondary (84 percent) and primary or lower level of education (80 percent).

Right to Refuse Arranged Marriage

About 63 percent of the adolescents agreed that boys could refuse an arranged marriage, where the highest responses were recorded among the 16–19-year age group (68 percent) and lowest (53 percent) among the 12-year-olds. However, more unmarried girls reported so (64 percent) compared to married girls (61 percent). Remarkable differences were observed among the levels

of schooling, where adolescents having primary or lower levels of education responded the lowest (49 percent) followed by incomplete secondary (65 percent) and secondary or higher (77 percent). On the other hand, 45 percent of the adolescents agreed that girls could refuse an arranged marriage; this perception was found to be lowest among the 12-year-old age group (37 percent) and highest among the 16–19-year group (47 percent). The perception was also found to be lowest for married girls (41 percent) and highest for unmarried girls (46 percent). Similarly, 32 percent of the adolescents having primary or less education responded in favor of the issue followed by incomplete secondary (46 percent) and secondary or higher (56 percent).

Women's Primary Role

About three-fourths of the adolescents believed that a woman's most important role was to take care of her family and cooking. The perception was highest among the 12-year-old age group (81 percent) and decreased as age increased. However, the perception ranged from a high of 83 percent among married girls to 75 percent among unmarried girls. About 88 percent of the adolescents having primary or less education perceived such a belief followed by incomplete secondary (77 percent) and secondary complete or more (60 percent).

More than half of the adolescents mentioned the mother as the primary caregiver of children. The response was highest among 12-year-old girls (63 percent) and decreased as the age increased. Married girls were somewhat more likely to agree with this statement (60 percent) than unmarried girls (57 percent). About 65 percent of the adolescents having primary or less education emphasized mother as the primary caregiver while it was 58 percent and 48 percent for incomplete secondary and secondary complete or more, respectively.

TABLE 4.2 Percentage of adolescent girls who agreed with statements about gender equality, right of refusal for marriage, women's roles, masculinity, and violence-related indicators, according to age group, marital status, and level of schooling

| Statement | Age | | | Marital status | | Level of schooling | | | All |
|---|---------|---------|---------|----------------|------------|--------------------------|---------------------|------------------------------|----------|
| | 12 | 13-15 | 16-19 | Ever-married | Un-married | Primary complete or less | Less than secondary | Secondary complete or higher | |
| Gender equality | | | | | | | | | |
| Men and women should be treated equally | 98.2 | 98.3 | 98.3 | 98.3 | 98.3 | 98.0 | 98.3 | 98.6 | 98.3 |
| Boys are given more food than girls in the family | 16.5 | 17.0 | 16.4 | 18.6 | 16.3 | 21.0 | 16.1 | 13.3 | 16.7 |
| Men should assist women with household chores | 80.3 | 84.0 | 84.1 | 81.7 | 83.9 | 79.5 | 83.5 | 88.4 | 83.5 |
| Marriage | | | | | | | | | |
| Boys are allowed to say "no" to an arranged marriage | 52.8 | 62.6 | 67.9 | 61.2 | 63.9 | 48.8 | 64.7 | 76.9 | 63.4 |
| Girls are allowed to say "no" to an arranged marriage | 37.0 | 45.2 | 47.3 | 41.2 | 45.8 | 32.3 | 46.2 | 56.0 | 45.0 |
| Women's roles | | | | | | | | | |
| A woman's most important role is to take care of the family and to cook | 81.3 | 78.1 | 73.0 | 83.2 | 75.0 | 88.4 | 77.0 | 60.2 | 76.5 |
| It is a mother's duty to take care of children | 63.1 | 57.4 | 55.5 | 60.0 | 56.8 | 65.0 | 57.5 | 47.7 | 57.4 |
| A woman should always obey her husband | 90.7 | 90.9 | 88.8 | 93.5 | 89.2 | 93.1 | 90.9 | 82.9 | 90.0 |
| Masculinity | | | | | | | | | |
| A man should use force to defend his reputation | 31.8 | 26.8 | 23.4 | 30.3 | 25.1 | 35.1 | 25.9 | 15.7 | 26.1 |
| A real man must be tough | 17.3 | 15.6 | 14.4 | 19.6 | 14.4 | 24.5 | 14.2 | 8.2 | 15.4 |
| A man's decisions should be final in the family matters | 45.9 | 41.5 | 35.8 | 44.4 | 38.8 | 52.5 | 40.2 | 23.0 | 39.8 |
| Violence | | | | | | | | | |
| A woman deserves to be beaten in some instances | 48.2 | 49.8 | 49.8 | 52.5 | 48.9 | 49.0 | 50.8 | 46.3 | 49.6 |
| It is a woman's responsibility to avoid getting pregnant | 38.5 | 38.0 | 37.5 | 44.9 | 36.2 | 43.4 | 38.6 | 28.6 | 37.9 |
| A woman should tolerate violence for the sake of her family | 53.8 | 50.9 | 45.5 | 57.8 | 47.0 | 64.7 | 49.0 | 30.1 | 49.1 |
| A woman should have the right to divorce | 47.1 | 53.2 | 59.8 | 56.9 | 54.6 | 45.9 | 54.0 | 69.9 | 55.0 |
| (N) | (1,542) | (5,454) | (4,613) | (2,214) | (9,395) | (2,458) | (7,135) | (2,001) | (11,609) |



About 90 percent of the adolescents believed that a woman should always obey her husband. Although 89 percent of the unmarried girls and 94 percent of the married adolescents concurred, a decreased rate in the response by an increase in the level of education was observed where adolescents having primary or less education recorded the highest percentages (93 percent) followed by those with less than secondary (91 percent) and secondary or higher (83 percent) education.

Masculinity

About one-fourth of the adolescents perceived that a man should use force to defend his reputation, with the 12-year-old age group having the highest response (32 percent) and the 16–19-year age group having the lowest response (23 percent). However, more married girls responded in favor of this issue (30 percent) compared to unmarried girls (25 percent), while more adolescents having primary or less education responded in favor of this issue (35 percent) compared to less than secondary level (26 percent) and secondary or higher level (16 percent).

Few adolescents (15 percent) agreed that a real man must be tough; however, a slightly higher percentage of girls in the 12-year-old age group agreed (17 percent) than in the other groups. A slightly higher proportion of married girls (20 percent) than unmarried girls (14 percent) agreed. About 25 percent of the adolescents having primary or less education responded in favor of this issue while 14 percent of those with less than secondary level and 8 percent of girls with secondary or higher level of schooling concurred.

Overall, about 40 percent of the adolescents perceived that the male's decision was final in the family where the 12-year-old group provided the highest affirmative response rate (46 percent) and 16–19-year-olds were the lowest (36 percent).

Married girls agreed at a higher rate (44 percent) than unmarried girls (39 percent). More adolescents having primary or less education believed so (52 percent), followed by incomplete secondary (40 percent) and secondary or higher (23 percent).

Acceptance of Gender-Based Violence

About half of the adolescents agreed that a woman could be beaten in some instances. However, 53 percent of married adolescents agreed on this issue compared to unmarried girls (49 percent) and more adolescents having less than secondary education concurred (51 percent) compared to other groups.

About 38 percent of the adolescents perceived that to avoid getting pregnant was a woman's responsibility. However, 45 percent of married girls reported so compared to 36 percent of unmarried girls. The responses decreased with an increase in education levels, where 43 percent of adolescents having primary or less education agreed, followed by less than secondary level education (39 percent) and secondary or higher level of education (29 percent).

About half of the adolescents agreed to the acceptance of domestic violence for the sake of the family and this response was recorded as being highest among the young adolescents (54 percent), married girls (58 percent), and girls having primary or less education (65 percent); and lowest among higher ages, unmarried girls (47 percent), girls having secondary or less level of education (49 percent), and secondary or higher level of education (30 percent).

More than half of the adolescents agreed that women should have the right to divorce. However, young adolescents responded less in favor of the issue compared to the older adolescents (47 percent vs. 53 percent). There was no remarkable

difference between married and unmarried girls. About 46 percent of adolescents having primary or less education responded that a woman should have the right to divorce whereas 54 percent for those with incomplete secondary and 70 percent of adolescents with secondary or more education levels agreed.

Table 4.3 exhibits the perceptions of adolescent girls aged 15 and above on selected gender rights indicators according to age, and Table 4.4 presents the findings according to marital status and level of schooling. Overall, about 38 percent of the girls perceived that a wife could refuse to have sex with her husband. The response in favor

of the issue was highest among the 18-year-olds (42 percent) compared to the other age groups. On the other hand, 45 percent of ever-married adolescents opined in favor of the issue compared to 34 percent of unmarried adolescents. About half of the adolescents having primary or less education responded in favor of the issue which was higher than the response rate of girls at other educational levels.

About 35 percent of the adolescents agreed that it is the woman's fault if she is raped. A slightly higher percentage of married girls agreed with the issue compared to unmarried adolescents (37 percent vs. 34 percent). More adolescents having

TABLE 4.3 Percentage of adolescent girls aged 15 and above who agreed with gender rights-related indicators, by age group

| Statement | Age | | | | | All |
|---|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|
| | 15 | 16 | 17 | 18 | 19 | |
| A wife can refuse to have sex with her husband (N) | 35.1 (1,586) | 35.2 (1,486) | 39.4 (1,202) | 42.2 (1,448) | 38.4 (365) | 37.9 (6,087) |
| If a woman is raped, it is her fault (N) | 35.3 (1,641) | 36.7 (1,520) | 34.0 (1,220) | 34.2 (1,466) | 35.8 (366) | 35.2 (6,213) |
| A husband should be outraged if his wife asks him to use condom (N) | 11.8 (1,589) | 11.6 (1,480) | 9.8 (1,203) | 12.3 (1,451) | 10.9 (367) | 11.4 (6,090) |

TABLE 4.4 Percentage of adolescent girls aged 15 and above who agreed with gender rights-related indicators, by marital status and level of schooling

| Statement | Marital status | | | Level of schooling | | | All |
|---|-----------------|-----------------|-----------------|--------------------------|---------------------|------------------------------|-----------------|
| | Ever-married | Un-married | All | Primary complete or less | Less than secondary | Secondary complete or higher | |
| A wife can refuse to have sex with her husband (N) | 44.7 (2,058) | 34.4 (4,029) | 37.9 (6,087) | 49.7 (787) | 35.7 (3,350) | 36.8 (1,950) | 37.9 (6,087) |
| If a woman is raped, it is her fault (N) | 37.0 (2,055) | 34.3 (4,158) | 35.2 (6,213) | 38.0 (798) | 36.4 (3,436) | 32.0 (1,979) | 35.2 (6,213) |
| A husband should be outraged if his wife asks him to use condom (N) | 13.3 (2,055) | 10.4 (4,035) | 11.4 (6,090) | 18.0 (785) | 11.1 (3,350) | 9.3 (1,955) | 11.4 (6,090) |

primary or less education believed so (38 percent) compared to secondary incomplete (36 percent) and secondary or more (32 percent).

About 11 percent of the girls irrespective of age, marital status, and level of schooling perceived that a husband should be outraged if his wife asks him to use a condom. Among the age groups, the highest response was observed among the adolescents aged 18 years (12 percent). Married adolescents agreed at a higher rate than unmarried adolescents (13 percent vs. 10 percent). Adolescents having primary or less education responded the highest (18 percent) followed by incomplete secondary (11 percent) and complete secondary or more (9 percent).

CONCLUSION

The survey found that younger adolescents were more likely than older adolescents to perceive that girls were smarter than boys in mathematics and English. A similar perception was found among unmarried adolescents compared to married adolescents. On the other hand, those having secondary or more education and primary or less education were more likely to agree that boys were smarter than girls in mathematics and English. However, most of the respondents irrespective of age groups, marital status, and having a secondary or higher education reported the necessity of education for both. Girls having primary or less education were more likely to emphasize boys' education compared to girls in the other educational groups.

Almost all of the adolescents irrespective of age groups, marital status, and level of schooling emphasized gender equality. Less than one-fifth reported that parents were biased toward boys regarding food distribution, while a slightly higher percentage of married girls and those having lower educational attainment perceived so. A majority of the girls irrespective of age and marital status per-

ceived that males should assist women in household chores, while more girls having secondary or higher levels of education believed so compared to those having lower levels of education.

Overall, adolescent girls believed that boys could refuse arranged marriages more than girls could. More young adolescents, married girls, and those having primary or less education perceived that a woman's most important role was to take care of her family and that the mother was the primary caregiver of children. Most of the adolescents agreed that a woman should always obey her husband, with more married girls and those having primary or less level of education expressing this opinion. The study also found that young adolescents, married girls, and those having lower educational levels were more likely to agree that the male's decision was final in family matters.

About half of the respondents (regardless of age and level of education) reported that beating a woman was justified in some instances. Married women and those having less education were more likely to believe that women have the primary responsibility to avoid getting pregnant, and that women should tolerate violence for the sake of family. Although there was no remarkable variation by marital status regarding women's right to divorce, girls having higher education levels were more likely to agree to a woman's right to divorce compared to those having lower education.

The study further found that compared to other age groups girls aged 18 years were more likely to agree that a wife should have the right to refuse sex with her husband. However, more married girls favored the issue than unmarried girls. Likewise, girls having primary or less education were more likely to favor the issue compared to those having higher education levels. Married girls were more likely to blame the victim compared to unmarried girls, while those having primary or less educa-

tion were more likely than those having higher education to do so. Few adolescents responded to the question of whether a husband should be outraged if his wife asked him to use a condom. Among those who answered the question, responses in favor of the indicator were found to be higher among 18-year-olds, married adolescents, and those having primary or less education.

The study revealed the necessity of education for all adolescents irrespective of age, marital status, and level of schooling. In particular, adolescent girls who were married, not in school, and with lower educational attainment appear to be less aware of gender rights and roles including domestic violence, autonomy, and confidence related to their reproductive lives at both individual and societal levels, which makes them more vulnerable compared to their counterparts. This creates demand for comprehensive and effective programs to address these particular groups in the areas of education and gender rights and roles for their optimal well-being.

HIGHLIGHTS

- 98 percent of girls agreed that girls and boys deserved to be treated equally.
- 83 percent of married girls and 75 percent of unmarried girls reported that taking care of the family was a woman's primary role.
- 44 percent of married girls and 39 percent of unmarried girls reported that men should have the final say in all family matters.
- 53 percent of married girls reported that a man who beats his wife is justified under certain circumstances.
- 58 percent of married girls reported that women should tolerate violence for the sake of the family compared to 47 percent of unmarried girls.
- Overall 55 percent of girls agreed that women should have the right to seek divorce.
- Overall 38 percent of girls agreed that a wife can refuse to have sex with her husband.

5 Marriage

When compared with other countries, Bangladesh has an extraordinarily low average age at marriage for girls and a considerable average age difference in marriage between girls and their husbands. Being married usually means taking on significant responsibilities in the marital home and thus an abrupt change in roles and responsibilities at the time of marriage. Marriage often puts an end to schooling. Young girls are expected to take on roles for which they are not psychologically or physically prepared. Many have no choice about the timing of marriage or their partner. Some are coerced into marriage, while others are too young to make an informed decision. Early marriage deprives young girls of opportunities for personal development as well as their rights to full reproductive health and well-being, education, and participation in civic life (Amin and Das 2012; Amin, Mahmud, and Huq 2002).

One-half of all girls affected by child marriage reside in South Asia, despite the fact that child marriage has been prohibited by law for nearly eight decades (ICRW 2011). The Child Marriage Restraint Act of 1929 was implemented in the entire subcontinent during colonial rule and initially specified 15 years as the legal minimum age at marriage for girls. The laws have been reformed in multiple ways in present-day Bangladesh and specify that the legal minimum age of marriage is 18 for girls and 21

One-half of all girls affected by child marriage reside in South Asia, despite the fact that child marriages have been prohibited by law for nearly eight decades.

for boys (Government of Bangladesh, Ministry of Law 2014). Despite all these provisions that make child marriage illegal in the country, girls continue to be married at very young ages in Bangladesh. According to the 2007 Bangladesh Demographic and Health Survey (BDHS), 66 percent of women aged 20–24 were married before the age of 18. In addition, UNICEF’s State of the World’s Children 2011 report revealed that one-third of Bangladeshi women aged between 20–24 were married by the age of 15. Comparisons of proportions married across surveys over the years show that these numbers have been fairly stable over time (NIPORT, Mitra and Associates, and ICF International 2009; Amin, Selim, and Waiz 2006).

STUDY RESULTS

Table 5.1 shows the percentage of a sample of respondents 12–19 who were ever married, by age, district, and religion. Among the respondents of the BALIKA baseline survey, 19 percent of girls aged 12–19 are married. Even within these three adjacent districts in the sample variation occurs in the proportions married; 16 percent of adolescent girls in Narail are married compared with 20 percent and 21 percent in Khulna and Satkhira, respectively.

Table 5.1 shows the high proportion of adolescent girls who are married and indicates the ages at which they are married. Data from the baseline survey in 2013 show 19 percent of girls surveyed are married. Overall, the proportion married in the 13–15 age group is 7 percent which rises to 37 percent in the 16–18 age group and moves much higher (70 percent) at the age of 19. There is con-

siderable variation in community indicators, by religion and by district. Among Muslims, the proportion of marriage is higher (20 percent) compared to that of Hindus (15 percent) and Christians (12 percent). Most girls are married between the ages of 16–18 and by age 19 the vast majority of girls have been married. Very few (<1 percent) among 12-year-olds and only 7 percent of 13–15-year-old girls surveyed are married. This proportion climbs to 37 percent among those aged 16–18 and to 70 percent among those aged 19 (see Table 5.1). However, these proportions need to be interpreted with caution. Age misreporting is common and there may be tendencies to deliberately exaggerate age for girls who are married. Also, considerable age heaping is found at the age 18 and 20 in our enumeration data.

Among the three districts, Narail has the lowest proportion of ever-married girls (16 percent). The proportion increases to 20 percent in Khulna and 21 percent in Satkhira. When we break down the proportions by district and religion according to age group, considerable variation is found. Khulna shows a pattern of earlier marriages compared to both Satkhira and Narail. For instance, in Khulna 12 percent of Muslim girls aged 13–15 are married while only 7 percent are married in both Satkhira and Narail.

Within the districts, considerable variation is found in marriage by religious affiliation. For Muslims, 21 percent are married in all age groups across three districts whereas the rate is 15 for Hindus. In Khulna, for the girls aged 13–15 the proportion married is 12 for Muslims whereas it is only 2 percent for the Hindu community (see Table 5.1). The proportion married is consistently lower for Hindus compared to Muslims in all districts across all age groups.

As reported earlier in Chapter 2, the BALIKA baseline data show that larger proportions of present-day adolescent girls are enrolled in school in comparison to the proportions reported in a similar survey conducted among adolescents in 2001 (Amin, Mahmud, and Huq 2002). Government incentives and scholarship programs for girls may have played a major role in keeping girls in school.

TABLE 5.1 Percentage of ever-married adolescents, by district, religion, and age group

| | Age group | | | | All ages |
|----------------------|-----------|---------|---------|--------|----------|
| | 12 | 13–15 | 16–18 | 19 | |
| All districts | | | | | |
| Ever married | 0.3 | 7.1 | 36.9 | 69.5 | 19.1 |
| Muslim | 0.3 | 8.0 | 39.7 | 71.4 | 20.5 |
| Hindu | — | 4.1 | 28.7 | 62.0 | 14.6 |
| Christian | — | — | 20.8 | 50.0 | 11.8 |
| (N) | (1,542) | (5,454) | (4,243) | (370) | (11,609) |
| Khulna | | | | | |
| Ever married | 0.2 | 8.0 | 39.0 | 71.2 | 20.4 |
| Muslim | 0.3 | 11.6 | 48.0 | 77.7 | 25.3 |
| Hindu | — | 2.4 | 26.8 | 56.8 | 12.9 |
| Christian | — | — | 8.3 | — | 3.8 |
| (N) | (464) | (1,519) | (1,154) | (132) | (3,269) |
| Satkhira | | | | | |
| Ever married | 0.4 | 7.1 | 38.3 | 82.3 | 20.8 |
| Muslim | 0.5 | 7.1 | 38.9 | 85.5 | 21.0 |
| Hindu | — | 7.0 | 35.3 | 73.1 | 20.0 |
| Christian | — | — | 33.3 | 100.0* | 20.8 |
| (N) | (478) | (1,879) | (1,707) | (96) | (4,160) |
| Narail | | | | | |
| Ever married | 0.2 | 6.4 | 33.5 | 59.2 | 16.3 |
| Muslim | 0.2 | 6.9 | 35.6 | 59.7 | 17.2 |
| Hindu | — | 4.2 | 24.6 | 50.0 | 11.8 |
| (N) | (600) | (2,056) | (1,382) | (142) | (4,180) |

* Too few observations. — = Not applicable.

Most surveys in the past revealed that school and marriage are a difficult combination for girls and, in fact, marriage is the major reason that girls drop out of school. The BALIKA data stand in sharp contrast in this regard. Among married girls, one in five are currently reported to be in school while 80 percent are not in school (see Table 5.2). Although still in sharp contrast to the 92 percent of unmarried girls who are in school, the high proportion of married girls reported to be in school was a surprise to us. While it is true that girls who were once married and were separated, divorced, or widowed are more likely to be in school at about 30 percent (data not shown), they constitute only 6 percent of all married girls and do not change estimates by much. Among currently married women 20 percent are currently in school (data not shown). The highest proportion in school among married girls was observed in Narail district at 24 percent.

In order to explore how girls themselves view patterns of early marriage, they were asked what they think is the ideal age of marriage for girls. The reported ideal age at marriage is shown in Table 5.3. The stated ideal ages for marriage are typically higher than the real ages at marriage in the area. There is not much variation in reported ideal age at marriage for girls across the three districts. Reported ideal ages are slightly higher among never-married girls compared to ever-married girls. Reported ideal age at marriage is slightly higher in Narail than in the two other districts. The

TABLE 5.2 Percentage of unmarried and ever-married adolescents surveyed, by schooling status, according to district

| Schooling status | District | | | All areas |
|------------------|----------|----------|---------|-----------|
| | Khulna | Satkhira | Narail | |
| Unmarried | | | | |
| In school | 90.3 | 92.5 | 91.7 | 91.6 |
| Not in school | 9.7 | 7.5 | 8.3 | 8.4 |
| (N) | (2,602) | (3,293) | (3,500) | (9,395) |
| Married | | | | |
| In school | 18.3 | 17.3 | 24.4 | 20.0 |
| Not in school | 81.7 | 82.7 | 75.6 | 80.0 |
| (N) | (667) | (867) | (680) | (2,214) |

percentage of never-married girls who are familiar with marriage laws is considerably higher in Narail (81 percent) compared to the two other districts (61 percent in Khulna and 54 percent in Satkhira). The percentage of girls having knowledge about a woman's right to divorce is also higher in Narail (40 percent) compared to Khulna (37 percent) and Satkhira (33 percent).

Marriage Registration

Marriage registration is now common in Bangladesh, and several recent surveys in the country have noted that the majority of marriages are registered among Muslims. In the Gender Norms Survey (Amin and Das 2012), 65 percent of marriages were found to be registered, and comparison between older and younger cohorts suggests that there has been a rising trend in registered marriages. Data from the SAFE baseline survey conducted in slums of Dhaka in 2011 also show that younger women are more likely to have registered their marriages (Amin, Rahman, and Hossain 2012).

Table 5.4 shows percentage of marriages registered in all three districts. Overall, 78 percent of

TABLE 5.3 Percentage of adolescents surveyed, by knowledge of marriage law and divorce, according to district

| | District | | | All areas |
|---|----------|----------|---------|-----------|
| | Khulna | Satkhira | Narail | |
| Reported ideal age at marriage (years) | | | | |
| Never-married girls | 19.1 | 18.8 | 19.3 | 19.1 |
| Ever-married girls | 18.9 | 18.6 | 18.9 | 18.8 |
| Have knowledge about marriage law* | | | | |
| Never-married girls | 61.4 | 54.2 | 80.9 | 66.1 |
| Ever-married girls | 60.6 | 60.8 | 85.4 | 68.3 |
| Have knowledge about a woman's right to divorce | | | | |
| Never-married girls | 36.7 | 32.9 | 40.1 | 36.7 |
| Ever-married girls | 42.0 | 37.6 | 44.7 | 41.1 |
| (N) | (3,269) | (4,160) | (4,180) | (11,609) |

*A girl was considered knowledgeable about marriage law (punishment law) if she knew that either her husband or guardian could go to jail if he/she arranged an early marriage.

marriages are registered. The highest percentage of marriages were registered in Narail compared to Satkhira and Khulna. Among Muslims, 94 percent of marriages were registered while the percentage is only 8 percent among Hindus. Marriage registration is enforced by law in Muslim marriages while marriage registration is optional for Hindus.⁴

Dowry

The practice of dowry (payments by the bride and her family to the groom and his family) is a persistent problem in Bangladesh. Although not a traditional practice among Muslims, dowry exchange is now common among Muslims and Hindus. One study in northern Bangladesh concluded that the rise of dowry began sometime during the early 1960s and that by the early 1990s the majority of marriages involve dowry (Amin and Cain 1997). The Bangladesh penal code includes many sanctions against marriage practices deemed harmful. These include constraints on marriage age such as the Child Marriage Restraint Acts, and a 1980 dowry prevention act that has been amended over the years to impose harsher penalties and sanctions for those who demand dowry (Bangladesh Ministry of Law 2014). Men who ask for dowry at marriage can face fines and imprisonment. But the practice continues unabated despite many judicial and consciousness-raising efforts to discourage the practice. Dowry involves a complicated arithmetic based on the relative desirability of the bride's characteristics and those of the groom, as well as the ability of the bride's family to pay, culture, and norms of the society. The amount varies considerably by region and even varies across the three contiguous districts within the sample area of the current survey.

Overall, in the survey districts, 28 percent of girls are married with a dowry, a rate that is considerably

TABLE 5.4 Percentage of marriages registered, by age group, religion, and school attendance, according to district, 2013

| | District | | | |
|--------------------|----------|----------|--------|-----------|
| | Khulna | Satkhira | Narail | All areas |
| Ever-married girls | 74.2 | 76.5 | 84.1 | 78.1 |
| Age group (years) | | | | |
| 12 | 0.0* | 100.0* | 100.0* | 75.0* |
| 13–15 | 81.1 | 75.2 | 83.3 | 79.8 |
| 16–18 | 71.8 | 77.3 | 83.2 | 77.5 |
| 19 | 77.7 | 70.9 | 90.5 | 79.8 |
| Religion | | | | |
| Muslim | 95.5 | 91.2 | 94.6 | 93.5 |
| Hindu | 7.5 | 7.4 | 9.5 | 7.9 |
| Christianity | 0.0* | 40.0* | — | 33.3* |
| Schooling exposure | | | | |
| Ever in school | 73.7 | 76.6 | 84.0 | 78.0 |
| Never in school | 87.5 | 70.6 | 88.9 | 83.1 |
| (N) | (667) | (867) | (680) | (2,214) |

* Too few observations. — = Not applicable.

lower than rates reported in a 2001 rural survey (Amin, Mahmud, and Huq 2002) or a more recent urban slum survey in Dhaka in 2011–2012 (Amin et al. 2012). By district, the proportion of marriages with a dowry in Khulna is 24 percent (n=161), 40 percent in Satkhira (n=346), and 17 percent in Narail (n=115) (not shown here). We hypothesize that the lower dowry rates in our survey reflect a pattern specific to the region. Women in the Dhaka survey who come from this part of southern Bangladesh report similar levels of dowry. Considerable regional variation is also seen in dowry payments within the study area. Dowry payment is highest in Satkhira compared to the other two districts.

Table 5.5 shows the association of dowry amounts with characteristics of the bride. There is a clear increase in amount of dowry paid with age at marriage. Young age is associated with less dowry. The average dowry for brides married before age 12 is Tk 30,000 (approximate), and it rises to Tk 60,000 (approximate) for girls marrying at the age of 16–18. A similar pattern was found in data from the Kishori Abhijan baseline survey in 2001. Similarly the positive relationship between dowry

4 A 1974 Muslim Marriage and Divorce Act provides penal sanctions against unregistered marriages. A series of related acts were subsequently enacted in 1980, 1984, 1985, and 2000, to prevent cruelty toward women, child marriage, and dowry requirements, together with provisions for registration by local registrars ("Kazi").

and economic condition found in 2001 is true for the present survey. A family's ability to pay is still a deciding factor in the amount of dowry paid. The amount of dowry increases with increased wealth status, thus a better-off family pays higher dowry than a poorer household.

Table 5.5 shows indicators of community influences as well. The average amount of dowry paid is considerably higher among Hindus than among Muslims. For the Hindus the custom of dowry payment is a long-standing tradition, whereas for Muslims it is a relatively new practice. The sample did not include an adequate number of respondents from other religious groups for meaningful estimates to be generated, but anecdotal evidence suggests dowry is not a widespread practice in other religious communities.

Type of Marriage and Dowry

TABLE 5.5 Average dowry payments made, by respondent characteristics

| Characteristic | Average dowry amount (in Tk) | (N) |
|-----------------------------|------------------------------|-------|
| Household's wealth quintile | | |
| Poorest | 32,047 | (205) |
| Poor | 46,875 | (135) |
| Middle | 50,520 | (92) |
| Richer | 59,286 | (78) |
| Richest | 123,347 | (57) |
| Marriage types | | |
| Love marriage | 69,739 | (76) |
| Other types of marriage | 48,677 | (491) |
| Religion | | |
| Muslim | 37,197 | (405) |
| Hindu | 87,769 | (161) |
| Christian | 50,000 | (1)* |
| Age at marriage | | |
| ≤12 | 29,716 | (14) |
| 13–15 | 44,312 | (325) |
| 16–18 | 63,198 | (223) |
| 19 | 58,016 | (5)* |
| District | | |
| Khulna | 37,407 | (148) |
| Satkhira | 58,761 | (325) |
| Narail | 48,585 | (94) |

*Too few observations. Note: In 2013, \$1USD = Tk 80.00.

Dowry demands seem to correspond with type of marriage as well. Marriages where the bride and groom choose their own partners are referred to as "love marriages." The percentage of love marriages does not vary much across these three districts (not shown). Overall, 23 percent of marriages are love marriages. The percentage of marriages involving dowry is lower in love marriages (18 percent) than that of arranged/other marriages (31 percent) but the average amount of dowry paid by those who did pay dowry was higher (Table 5.6).

The SAFE baseline survey data in Dhaka slums conducted in 2011-2012 reported that love marriages were less likely to entail dowry and involve less dowry. The BALIKA data show love marriages were higher among girls who have secondary or higher level education possibly correlated with more wealth and higher amounts of dowry paid (see Table 5.7).

Spousal Age Differences

It makes intuitive sense that larger differences in age between a young woman and her husband

TABLE 5.6 Percentage of ever-married adolescents surveyed, by type of marriage, according to whether marriage had dowry or other demands

| Marriage type | Dowry or other demands | | (N) |
|---------------|------------------------|------|---------|
| | Yes | No | |
| Love | 17.5 | 82.5 | (504) |
| Other | 31.2 | 68.8 | (1,710) |
| Total | 28.1 | 71.9 | (2,214) |

TABLE 5.7 Percentage of ever-married adolescents surveyed, by girls' level of schooling, according to type of marriage

| Level of schooling | Marriage type | | (N) |
|---------------------|---------------|-------|---------|
| | Love | Other | |
| Less than primary | 21.3 | 78.7 | (342) |
| Primary complete | 20.7 | 79.3 | (222) |
| Less than secondary | 21.1 | 78.9 | (1,282) |
| Secondary+ | 31.4 | 68.6 | (368) |
| Total | 22.8 | 77.2 | (2,214) |

would contribute to her having relatively less power in the marital relationship and related negotiations. Some studies have used spousal age difference as an indicator of, or proxy for, women's autonomy (Abadian 1996; Hogan, Berhanu and Hailemariam 1999). From the data collected in the 2013 BALIKA baseline survey, the average spousal age difference averages more than 7.5 years across all three districts. Distribution of married adolescents by age at first marriage shows that spousal age differences are greater for girls who marry earlier (Table 5.8).

CONCLUSION

TABLE 5.8 Mean age difference between married adolescents with their husband, by district, according to age at first marriage

| District | Age at first marriage | | | | All ages |
|----------|-----------------------|---------|-------|------|----------|
| | >12 | 13–15 | 16–18 | 19 | |
| Khulna | 9.3 | 8.0 | 7.7 | 8.0* | 7.9 |
| Satkhira | 8.6 | 8.0 | 7.1 | 4.6 | 7.6 |
| Narail | 9.5 | 8.6 | 7.9 | 7.1 | 8.3 |
| (N) | (55) | (1,141) | (864) | (16) | (2,076) |

*Too few observations.

The BALIKA baseline data confirm our prior hypotheses about marriage in the area of southern Bangladesh. Early marriage rates are high and child marriage persists, but the implied rates are not as early as the average age at marriage data reported retrospectively by married women in the Demographic and Health Surveys. This may be a reflection of recent changes in marriage or differential out-migration of unmarried women from rural areas during adolescence. Since the DHS data on age at marriage is based on retrospective reports by older women they are less likely to capture recent changes in the manner that an adolescent survey can. Nevertheless, marriage remains early by most standards and the majority of girls still get married before reaching the legal age of 18 years. By age 19 more than two-thirds of girls are married.

The reported amounts of dowry payments are high, suggesting a continuation of dowry inflation reported in previous studies. However, the percentage of marriages involving dowry is lower than rates from other surveys. We think this reflects a regional pattern and is consistent with data from previous studies. Dowry amounts increase with age at marriage suggesting that young age at marriage is a valued attribute. The proportion of marriages that are “love” or own-choice marriages is relatively high and highest among girls with the most education. These marriages are less likely to entail a dowry payment.

In Bangladesh, marriage marks the beginning of

HIGHLIGHTS

- 19 percent of girls of aged 12–19 are married.
- Marriage registration is high (over 93 percent among Muslims).
- 28 percent of marriages involve dowry.
- Dowry increases with age.
- Love marriages less frequently involve dowry.
- 7–8 year spousal age differences are common.

6 Married Adolescents

sanctioned sexual activity as well as increased social isolation, as girls typically leave their homes and natal villages, losing contact with friends and peers. Marriage may have implications for social isolation since married girls are less likely to attend school. When girls are not in school, they miss the opportunity to interact with same-age peers and form social networks. They may be less likely to gain skills and knowledge and ultimately have less earning power. A large age difference between spouses and a girl's lack of power within the marital relationship can compromise her ability to exercise her reproductive rights and assert her preferences in terms of timing of childbearing, including decisions related to family planning and maternal and child health services. Married adolescents have poorer sexual and reproductive health knowledge and more unequal gender attitudes.

Past rural surveys such as the one conducted in 2001 suggest that marriage and school are a difficult combination for girls and, in fact, marriage is the major reason why girls drop out of school (Amin, Mahmud, and Huq 2002). What is noteworthy from the data of the current study is that a higher proportion of married girls are currently going to school. Overall, 20 percent of married girls were reported to still be enrolled in school.

A large age difference between spouses and a girl's lack of power within the marital relationship can compromise her ability to exercise her reproductive rights.

STUDY RESULTS

Some regional variation is found in terms of marriage and schooling combination in these three districts which has been depicted in Table 6.1. The highest percentage of girls continuing school is observed in Narail (24 percent) compared to 19 percent in Khulna and 17 percent in Satkhira district.

Time Use

The lives of married adolescents change vastly from their unmarried peers. Social isolation begins, and domestic chores and responsibilities expand. Table 6.2 presents time-use patterns for married and unmarried in school girls according to the types of activities that occupy them. The data clearly show

TABLE 6.1 Percentage of ever-married girls surveyed who are currently in school, by district

| | Currently in school | | Total (N) |
|---------------|---------------------|-------|-----------|
| | (%) | (N) | |
| All districts | 20.0 | (442) | (2,214) |
| Khulna | 18.9 | (126) | (667) |
| Satkhira | 17.3 | (150) | (867) |
| Narail | 24.4 | (166) | (680) |

TABLE 6.2 In-school adolescents' average use of time per day (in hours), by activity, according to marital status

| Activity | Married | Unmarried |
|-------------------------------|---------|-----------|
| Total hours | 5.14 | 4.41 |
| Agricultural work on own farm | 0.03 | 0.02 |
| Wage work | 0.14 | 0.09 |
| Housework | 4.47 | 2.53 |
| Time at school | 0.50 | 1.77 |
| (N) | (442) | (8,606) |

that married girls spend nearly twice as many hours working than their unmarried peers.

Married girls spend the majority of their time (4.47 hours) in household chores, which is, by contrast, only 2.53 hours for their unmarried peers. As expected, married girls spend less time in school (only 0.50 hours) compared to their unmarried peers (1.77 hours). Time-use patterns depict the clear

disadvantaged position of married adolescents in terms of their availability for educational, vocational, or social activities because of their domestic responsibilities and restrictions on mobility in comparison to their unmarried peers.

Reproduction

In a cultural setting like Bangladesh the high pressure to bear a child starts soon after marriage. It forces children to assume responsibilities and handle situations for which they are often physically and psychologically unprepared.

Table 6.3 shows patterns of childbearing and contraception use among married adolescents. In all three districts more than 48 percent of the married girls surveyed have conceived. Narail shows the highest proportion (18 percent) of girls who are currently pregnant. The current pregnancy rates are puzzling given the high levels of contraceptive use reported but both pregnancy and contraceptive prevalence rates from the BALIKA baseline are consistent with the rates reported in recent Demographic and Health Surveys for this region (author's calculations). It is possible that surveys such as these that are based on reports by women residing in the area may exaggerate pregnancy if currently pregnant women are less mobile and more likely to become respondents than women who are not pregnant. Narail also shows the

TABLE 6.3 Percentage of married adolescents surveyed, by pregnancy history, contraceptive use, and STI knowledge, according to district

| Variable | District | | | |
|--|----------|----------|--------|-----------|
| | Khulna | Satkhira | Narail | All areas |
| Mean age at marriage (years) | 15.16 | 15.22 | 15.23 | 15.20 |
| Percent ever conceived | 49.3 | 50.7 | 48.5 | 49.6 |
| Percent currently pregnant | 13.5 | 13.8 | 17.9 | 15.0 |
| Percent currently using contraceptives | 65.0 | 68.0 | 61.3 | 65.1 |
| Percent who ever used a contraceptive | 87.7 | 85.1 | 81.8 | 84.9 |
| Percent who know about STIs | 12.6 | 6.1 | 9.9 | 9.2 |
| Percent who know about HIV/AIDS | 82.6 | 71.2 | 80.7 | 77.6 |
| Mean age (years) of spouse at marriage | 23.08 | 22.82 | 23.57 | 23.12 |
| Ideal age at marriage for a girl (years) | 18.89 | 18.60 | 18.91 | 18.78 |

Note: STIs = sexually transmitted infections (questions asked: heard about syphilis/gonorrhoea).



lowest level of contraception use, currently at 61 percent compared with 68 percent in Satkhira and 65 percent in Khulna. Overall, knowledge about sexually transmitted infections (STIs) is dismally low. Knowledge about STIs found in the 2001 rural survey was higher. In contraceptive-use patterns (both ever-use and current use) Khulna shows the highest percentage and Narail shows the lowest percentage (see Table 6.3).

Table 6.4 shows the pattern of contraception knowledge and practice among married adolescent girls by schooling. Knowledge about family planning methods seems fairly common among girls of all age groups. In all age groups, more than 98 percent of married adolescent know about family planning and it does not seem to vary much by schooling. However, in the case of those currently using a method, we found a higher percentage

reported among the girls who have ever been in school, in comparison to their peers who were never in school.

TABLE 6.4 Percentage of married adolescents surveyed, by knowledge of and current use of a family planning method, according to schooling status and age

| Schooling status | Has knowledge of a family planning method | Is currently using a family planning method |
|------------------|---|---|
| Ever in school | | |
| Ages 13–15 | 98.2 | 64.7 |
| Ages 16–18 | 99.1 | 65.1 |
| Age 19 | 99.2 | 69.1 |
| Never in school | | |
| Ages 13–15 | 100.0 | 20.0 |
| Ages 16–18 | 97.4 | 62.2 |
| Age 19 | 100.0 | 45.5 |

Conclusion

Data on married adolescents revealed some important departures from past surveys but also suggest some significant continuities. The most remarkable change is in the high proportion of girls who report continuing schooling. It is possible that while the reality of marriage-related responsibilities precludes any effective time spent in school, girls are motivated to continue being enrolled in school. Provisions under the Open University system that enable distance learning may be one way in which girls manage to remain enrolled. However, the time-use data, and the relatively little time reported in school work suggest that marriage effectively precludes education. Instead, it appears that it is common for most girls to begin childbearing soon after marriage. As a result most married adolescents are either currently pregnant or have already had children. A high proportion of adolescents reported about their contraception usage. Rates of contraception are consistent with a high degree of fertility control in the area. Thus early childbearing does not preclude fertility control. Finally, questions asked about fertility control and sexually transmitted infections show that while knowledge about family planning is high, other reproductive health knowledge is quite low.

HIGHLIGHTS

- 20 percent of married girls are still attending school.
- Childbearing starts soon after marriage.
- 15 percent are currently pregnant.
- 50 percent ever conceived.
- Only 9 percent know about STIs.

7 Social Life

This chapter reports on a range of indicators that describe the social lives of rural adolescent girls in southern Bangladesh. The study collected data on a range of indicators such as time use, mobility, social networks, civic participation, access to technology and media, interpersonal relationships, observance of purdah, and experiences of harassment and violence. There is a growing body of evidence that suggests that social networks and positive social interactions play a protective role with regard to risky behaviors related to sexual activity, drugs, and alcohol use (Blum, McNeely and Nonnemaker 2002). Schoolgoing is expected to play a generally positive role while increased restrictions and social isolation associated with marriage (Amin, Mahmud, and Huq 2002) are expected to lead to generally negative sexual and reproductive health outcomes.

STUDY RESULTS

Daily Activities of Adolescent Girls

The study recorded the daily activities of adolescent girls using time-use diaries for the last 24 hours (see Table 6.2 in Chapter 6), as well as specific questions about the nature of activities for the last week preceding the survey (Table 7.1). While domestic work is by far the most important way of spending time for both married and unmarried adolescents, in general the time-use diaries suggest that most adolescents are able to account for around

Evidence shows that the lives of older and married adolescent girls in Bangladesh are more constrained than the lives of unmarried girls, as marriage appears to reduce their social networks and interactions.

five hours of their day in terms of work. The rest of the time is spent in a variety of activities. About 17 percent of the respondents reported to have read (any printed material) for pleasure. While one-fifth of girls in school read for pleasure, only 5 percent of out-of-school girls reported doing so. Similarly, unmarried girls read more than married girls, 19 percent and 7 percent respectively. The proportion varied by district with girls of Satkhira reading the least and girls from Khulna reading most (12 percent vs. 17 percent). As reported in the introduction (Table 1.1), Muslims are a majority and practicing Muslims are obliged to pray five times a day. Hindus are the most significant minority populations, and also have daily ritual prayers. About one-third of the adolescents reported saying their prayers every

TABLE 7.1 Percentage of adolescent girls reporting daily non-work activities, by school enrollment, marital status, and district

| Activity in past week | School enrollment | | Marital status | | District | | | All |
|------------------------------------|-------------------|---------------|----------------|------------|----------|----------|---------|----------|
| | In school | Out of school | Ever married | Un-married | Khulna | Satkhira | Narail | |
| Read for pleasure | 20.2 | 4.7 | 7.0 | 19.1 | 21.1 | 11.7 | 18.5 | 16.8 |
| Say prayers every day | 32.6 | 35.2 | 38.9 | 31.8 | 39.2 | 34.5 | 27.2 | 33.2 |
| Played outdoor games | 13.5 | 2.7 | 1.0 | 13.5 | 14.3 | 10.3 | 9.6 | 11.1 |
| Perform/practice cultural activity | 2.4 | 0.3 | 0.3 | 2.3 | 1.8 | 2.2 | 1.8 | 1.9 |
| (N) | (9,048) | (2,561) | (2,214) | (9,395) | (3,269) | (4,160) | (4,180) | (11,609) |

day where out-of-school girls and married girls had higher response rates compared to in-school and unmarried girls. In general respondents reported relatively little time spent playing outdoor games. Overall 11 percent of girls had played any outdoor games in the last week where in-school girls and unmarried girls had played more than their counterparts. Adolescent girls were also asked if they had performed or participated in any cultural activity in the past week such as taking music or dance lessons. The recorded response rate was a very low 2 percent overall. However, among those who performed or practiced there was a higher percentage of in-school girls and unmarried girls compared to out-of-school girls and married girls.

Mobility and Permission to Go Places Alone

Women and girls in rural Bangladesh are generally restricted in their mobility by rules of seclusion or purdah. These purdah restrictions can have important implications for the socialization of girls by regulating their ability to engage in civic activities or to avail themselves of income-earning opportunities outside the home. Similar restrictions are reported for India. In 2010, a youth study in India revealed that 52 percent of young women said that they had less freedom to go out than their brother or male cousins (Ram et al. 2010). The Kishori Abhijan baseline survey (Amin, Mahmud, and Huq 2002) asked about social activities, mobility, and social networks. The BALIKA baseline survey asked

specific questions about mobility by destination and time of day, phrased as to whether the respondent habitually went or was allowed to go to specific destinations by herself or after dark (Table 7.2).

Overall, only 6 percent of adolescent girls said they were allowed to go out after dark and the percentage increases slightly with age. In general, mobility gets restricted as girls get older. Table 7.2 shows that less than 1 percent of all adolescent girls have permission to go out to attend a club or related

TABLE 7.2 Percentage of adolescents who reported they are allowed to participate in specified outdoor social activities, engaged in different type of activities, by age group

| Type of activity* | Age group | | | | All ages |
|-------------------------------------|-----------|---------|---------|-------|----------|
| | 12 | 13-15 | 16-18 | 19 | |
| Can go outside after sunset | 5.4 | 4.8 | 6.7 | 10.3 | 5.8 |
| Go to club/association | 0.2 | 0.7 | 0.6 | 0.5 | 0.6 |
| Go to library | 23.7 | 23.0 | 15.2 | 11.1 | 19.9 |
| Go to the market | 63.9 | 62.3 | 60.7 | 63.2 | 61.9 |
| Play outdoor games | 42.8 | 24.2 | 9.3 | 6.8 | 20.6 |
| Visit friends | 73.5 | 70.3 | 55.2 | 35.4 | 64.1 |
| Go to cinema | 1.2 | 0.9 | 0.8 | 1.1 | 0.9 |
| Ever played outdoor games with boys | 94.0 | 94.9 | 94.6 | 92.4 | 94.6 |
| (N) | (1,542) | (5,454) | (4,243) | (370) | (11,609) |

* Multiple responses.

activities. Around 20 percent adolescent girls said they are permitted and able to go to a library. Younger girls are more likely to report visiting a library than older adolescents.

Similarly, 21 percent of girls overall said they played outdoor games but this percentage varied substantially with age. At 12 years of age 43 percent reported that they play outdoor games whereas only 7 percent girls in the 19-year-old age group reported that they played outdoor games. As girls get older they are also less likely to visit friends—74 percent of 12-year-olds reported going out to visit friends, but only 35 percent of 19-year-olds said they visited friends. Girls were asked whether they ever played outdoor games with boys and around 95 percent of girls of all ages reported that they had ever played outdoor games with boys. The percentage is universal across all age groups. According to the findings, a negligible proportion of adolescent girls (1 percent) go to the cinema, though an adolescent study conducted in 2001 found that 3 percent of adolescent girls reported going to the cinema (Amin, Mahmud, and Huq 2002).

An expanded set of mobility indicators is shown by schooling status, marital status, and district of residence (Table 7.3). As mentioned earlier, about three-fourths of the adolescents were enrolled in

school, therefore, those who were in school almost all go to school/college/madrasah (the exception involves some enrolled married girls who only attended school to sit for exams because they no longer lived in the same village after marriage). There is a notable difference according to marital status where 90 percent of unmarried girls go to the places indicated, whereas only 14 percent of married girls do so. Narail has the highest levels of school enrollment among the three districts and schoolgoing is higher accordingly.

Places girls go to most frequently are friends' houses (64 percent), the market (62 percent), the playground (21 percent), and the library (20 percent). Breaking down the numbers by school enrollment and marital status suggests that out-of-school girls and married girls have remarkably restricted mobility compared with in-school girls and unmarried girls, respectively. Girls of Satkhira district were less mobile compared to other districts. Few respondents reported going to adolescent centers, youth clubs, or similar civic associations. Likewise, few reported going to the cinema, a bank, or an NGO office. In general in-school girls and unmarried girls are more likely to go to these places relative to out of school and married girls. One exception is going to an NGO office where out-of-school girls and married girls go more often than their counterparts.

TABLE 7.3 Percentage of adolescent girls reporting mobility, by location, according to school enrollment, marital status, and district

| Location* | School enrollment | | Marital status | | District | | | All |
|--------------------------------------|-------------------|---------------|----------------|------------|----------|----------|---------|----------|
| | In school | Out of school | Ever married | Un-married | Khulna | Satkhira | Narail | |
| Adolescent center/ Kishori Kendra | 3.0 | 0.2 | 0.1 | 2.9 | 6.4 | 1.3 | 0.2 | 2.4 |
| Club/association | 0.7 | 0.3 | 0.2 | 0.7 | 1.0 | 0.6 | 0.2 | 0.6 |
| Library | 25.4 | 0.4 | 3.1 | 23.8 | 23.2 | 13.6 | 23.6 | 19.9 |
| Market | 66.6 | 45.5 | 46.7 | 65.5 | 67.5 | 55.0 | 64.5 | 61.9 |
| Playground | 25.6 | 3.0 | 2.2 | 25.0 | 26.6 | 16.1 | 20.5 | 20.6 |
| Friend's house | 73.7 | 30.0 | 26.8 | 72.9 | 68.7 | 60.3 | 64.3 | 64.1 |
| Cinema | 1.0 | 0.6 | 0.6 | 1.0 | 0.6 | 0.8 | 1.2 | 0.9 |
| Bank | 5.6 | 1.8 | 3.5 | 5.0 | 4.9 | 2.6 | 6.7 | 4.7 |
| NGO office | 1.2 | 3.3 | 4.4 | 1.1 | 2.8 | 1.0 | 1.6 | 1.7 |
| (N) | (9,048) | (2,561) | (2,214) | (9,395) | (3,269) | (4,160) | (4,180) | (11,609) |

* Multiple responses.

TABLE 7.4 Percentage of adolescent girls reporting membership/affiliation with clubs and other associations, by school enrollment, marital status, and district

| Affiliated with/member of* | School enrollment | | Marital status | | District | | | All |
|-----------------------------------|-------------------|---------------|----------------|------------|----------|----------|---------|----------|
| | In school | Out of school | Ever married | Un-married | Khulna | Satkhira | Narail | |
| Social/cultural club/ association | 1.5 | 0.8 | 0.6 | 1.5 | 1.9 | 0.7 | 1.5 | 1.3 |
| Sports club | 0.3 | 0.1 | 0.2 | 0.4 | 0.2 | 0.2 | 0.5 | 0.3 |
| Youth club | 0.2 | 0.2 | 0.2 | 0.2 | 0.3 | 0.3 | 0.1 | 0.2 |
| Children group | 0.3 | 0.7 | 0.7 | 0.3 | 0.5 | 0.3 | 0.4 | 0.4 |
| Adolescent club | 2.5 | 0.6 | 0.5 | 2.5 | 5.7 | 1.0 | 0.1 | 2.0 |
| BRAC | 0.7 | 0.9 | 1.1 | 0.7 | 1.2 | 0.6 | 0.6 | 0.8 |
| UCEP | 0.1 | 0.0 | 0.0 | 0.1 | 0.2 | 0.1 | 0.0 | 0.1 |
| Association for Social Action | 0.1 | 1.9 | 2.5 | 0.0 | 0.6 | 0.4 | 0.6 | 0.5 |
| No affiliation | 92.9 | 90.9 | 90.7 | 94.0 | 88.0 | 95.0 | 96.2 | 93.4 |
| (N) | (9,048) | (2,561) | (2,214) | (9,395) | (3,269) | (4,160) | (4,180) | (11,609) |

* Multiple responses.

Table 7.4 explores club membership/affiliation of adolescent girls, according to schooling status and marital status. The survey suggests that 93 percent of the adolescents do not have any membership or affiliation with a club or association. In general, few adolescent girls had membership with cultural institutions, sport clubs, youth clubs, or “adolescent clubs.” Among the few who did, in-school girls and unmarried girls have higher percentages of involvement. On the other hand, out-of school girls and married girls had a higher percentage of involvement with organizations such as Association for Social Action (ASA) that work primarily in micro-credit and/or cooperatives. The study further found no remarkable variation across the districts among the indicators except girls of Khulna district had a higher percentage of affiliation in “adolescent clubs” and “other” associations or organizations compared to Satkhira and Narail districts.

Access to Technology and Mass Media

Mobile phone ownership and use

Table 7.5 demonstrates adolescents’ exposure to technology and mass media. About two percent of the adolescents had their own computer with some variation by school enrollment and marital status. More in-school girls and unmarried girls had their

own computer compared to out-of-school and married girls. Ownership of a mobile phone showed remarkable variation by school enrollment and marital status. Overall 13 percent of adolescents had their own mobile phone, more among out-of-school girls than in-school girls (21 percent vs. 11 percent) and more among married adolescents than unmarried adolescent girls (29 percent vs. 10 percent).

Respondents were asked about their own phone usage and ability to perform various tasks on mobile phones. Almost all of the adolescents irrespective of school enrollment, marital status, or district could make calls, while an average of 45 percent could send an SMS. In-school girls had more skills in sending SMS than out-of school girls (49 percent vs. 31 percent), and unmarried girls more than married girls (46 percent vs. 42 percent). Few adolescents were found using a mobile phone for airtime balance transfer and this skill was more frequent among in-school girls and unmarried girls.

Exposure to mass media

The survey included questions about whether the respondent listened to the radio, watched television, or read the newspaper in the week preceding the interview. About 12 percent of the adolescents had listened to the radio in the last week and the

TABLE 7.5 Percentage of adolescent girls reporting exposure to technology and mass media, by school enrollment and marital status

| Type of technology | School enrollment | | Marital status | | All |
|-------------------------------------|-------------------|---------------|----------------|-----------|----------|
| | In school | Out of school | Ever married | Unmarried | |
| Owns personal computer | 2.5 | 0.9 | 1.9 | 2.2 | 2.1 |
| Owns mobile phone | 11.0 | 21.4 | 28.5 | 9.7 | 13.3 |
| Mobile phone usage* | | | | | |
| Make phone call | 98.1 | 96.8 | 99.0 | 97.5 | 97.8 |
| Send SMS | 48.9 | 31.2 | 42.1 | 45.7 | 45.0 |
| Airtime balance transfer | 4.6 | 2.9 | 3.4 | 4.4 | 4.2 |
| Listen to music/news | 89.6 | 85.4 | 90.1 | 88.3 | 88.7 |
| Exposure to mass media (last week)* | | | | | |
| Listen to radio | 12.3 | 8.6 | 8.6 | 12.2 | 11.5 |
| Watch TV | 72.7 | 52.4 | 52.5 | 72.0 | 68.2 |
| Read newspaper | 12.2 | 2.4 | 4.5 | 11.4 | 10.1 |
| (N) | (9,048) | (2,561) | (2,214) | (9,395) | (11,609) |

* Multiple responses.

percentage was highest among in-school girls and unmarried girls. About 68 percent of adolescents had watched television in the last week but in-school girls watched more than out-of-school girls (73 percent vs. 52 percent), and it was 72 percent for unmarried girls and 53 percent for married girls. Few out-of-school girls read the newspaper compared to in-school girls (2 percent vs. 12 percent). Similar responses were documented by marital status where married girls read the newspaper less than unmarried girls (4 percent vs. 11 percent).

Friends and neighbors

About 79 percent of girls reported that they had

many friends in their area with notable variation by school enrollment and marital status. (see Table 7.6). In-school girls and unmarried girls were more likely to report having many friends. About 31 percent of girls said that they felt safe in their neighborhood at night with almost no variation by school enrollment or marital status. Nearly half of the adolescents reported that many crimes were committed in the area. Respondents were asked if they would rather live elsewhere, but relatively few adolescent girls (16 percent) expressed this desire. Married girls were more likely to report they would rather live elsewhere than unmarried girls, and out-of-school girls were more likely to say so relative to in-school girls. The survey sought respondents' assessment

TABLE 7.6 Percentage of adolescent girls reporting about their friends, neighborhood, and ability to disagree with parents, by school enrollment and marital status

| | School enrollment | | Marital status | | All |
|--|-------------------|---------------|----------------|-----------|----------|
| | In school | Out of school | Ever married | Unmarried | |
| Have many friends in the area | 83.8 | 61.4 | 59.1 | 83.5 | 78.9 |
| Feel safe in the area at night | 30.9 | 30.9 | 31.9 | 30.6 | 30.9 |
| Many crimes committed in the area | 47.6 | 45.3 | 46.1 | 47.3 | 47.1 |
| Would be happier living elsewhere | 15.2 | 17.8 | 17.4 | 15.4 | 15.8 |
| People trust each other in the area | 71.0 | 66.5 | 68.4 | 70.3 | 70.0 |
| Am able to disagree with parents about decisions | 81.5 | 71.0 | 75.4 | 80.1 | 79.2 |
| (N) | (9,048) | (2,561) | (2,214) | (9,395) | (11,609) |

* Multiple responses.



about their community and asked if people in their area trusted each other. About 70 percent responded in the affirmative with very small variation by schooling or marital status. In-school girls and unmarried girls were more likely to perceive that people trusted each other relative to out-of-school and married girls, respectively.

The survey assessed decisionmaking authority and capability by asking if the respondent felt she could disagree with her parents and husband (if applicable) as well as about her ability to refuse to have sex (Table 7.6). About 79 percent of girls said they could disagree with their parents about decisions affecting them. In-school girls and unmarried girls were more likely to say they could disagree.

There was considerable variation by age in the responses to questions about community assessment and decisionmaking (Table 7.7). Younger adolescent

girls were more likely to report having many friends in the area than older adolescent girls. Around 86 percent of 12-year-old adolescent girls have many friends in the area whereas only 56 percent of 19-year-old adolescent girls reported that. However, older girls were more likely to say that they felt safe at night.

Relationship with Closest Confidant

Adolescent girls were asked about the closest person in their life—with whom they were most likely to discuss and share their likes, dislikes, and decisions—and about negotiations. Mothers were most often reported as this person. Sixty percent of all respondents said their mother is their closest confidant (Table 7.8). A youth study in India reported similar results—young women consider their mother as their leading confidant on two matters: regarding their job (38 percent) and menstrual problems (72 percent) (Ram et al. 2010). Around 12 percent of adolescent

TABLE 7.7 Percentage of adolescent girls who agreed with survey statements about assessments of their communities and negotiations with parents and husbands, by age group

| | Age group | | | | |
|-------------------------------|-----------|---------|---------|-------|----------|
| | 12 | 13–15 | 16–18 | 19 | All |
| Have many friends in the area | 86.4 | 83.1 | 72.7 | 56.2 | 78.9 |
| Feel safe at night in area | 27.8 | 28.6 | 34.2 | 38.1 | 30.9 |
| Can negotiate with parents | 70.0 | 79.8 | 81.5 | 81.1 | 79.2 |
| Can negotiate with husband | 50.0† | 75.9 | 81.5 | 84.5 | 80.8 |
| (N) | (1,542) | (5,454) | (4,243) | (370) | (11,609) |

* Multiple responses. † =Too few observations.

TABLE 7.8 Percentage of adolescents surveyed, by person designated as closest confidant, according to age group

| Closest confidant | Age group | | | | All ages |
|-------------------|-----------|---------|---------|-------|----------|
| | 12 | 13–15 | 16–18 | 19 | |
| Mother | 71.7 | 65.8 | 49.4 | 35.7 | 59.6 |
| Father | 4.1 | 3.8 | 2.7 | 3.8 | 3.4 |
| Spouse | 0.2 | 4.1 | 25.1 | 46.2 | 12.6 |
| Sister | 2.3 | 3.3 | 3.7 | 2.4 | 3.3 |
| Cousin | 2.3 | 3.0 | 2.2 | 4.3 | 2.5 |
| Friend | 13.4 | 13.5 | 10.2 | 4.6 | 12.0 |
| Others | 6.0 | 6.5 | 6.7 | 3.0 | 5.7 |
| (N) | (1,542) | (5,454) | (4,243) | (370) | (11,609) |

* Multiple responses.

girls said their spouse and friends were their closest confidants. Few adolescent girls considered their father, sister, or cousin as their closest person.

Adolescent girls were asked to describe the nature of their relationship with their closest person: whether they talked with them often, quarreled with them, made claims on them, talked to them about

their boyfriend, or wanted to be like them. Reports of the nature of relationship in these categories did not vary much by age (Table 7.9). Around 97 percent of adolescent girls reported that they talked a lot with and trusted their mentioned confidant. Girls from age group 16–18 years were more likely to talk to their closest confidant about their boyfriend than other groups. Almost two-thirds of all surveyed adolescent girls wanted to be like their closest confidant (not shown).

Association with and Attitudes Toward People of Opposite Sex and Other Religions

To gauge relations between the sexes and between religious groups, respondents were asked about their opinions and feelings regarding relationships and social interactions between people of different sex and religious groups. There are no ethnic or language variations within the study population so other categories of difference are not directly relevant. Table 7.10 shows variability in responses by age.

TABLE 7.9 Percentage of adolescent girls who agreed with survey statements describing the nature of their relationship with their closest confidant, by age group

| Nature of relationship | Age group | | | | |
|---|-----------|---------|---------|-------|----------|
| | 12 | 13–15 | 16–18 | 19 | All |
| We talk a lot | 97.5 | 96.9 | 98.1 | 95.7 | 97.4 |
| We quarrel a lot | 28.5 | 32.3 | 38.3 | 46.8 | 34.4 |
| S/he makes many claims on me | 62.7 | 67.1 | 67.4 | 65.7 | 66.6 |
| I can talk about my boyfriend | 49.7 | 57.8 | 61.3 | 58.6 | 58.1 |
| Very important to him/her that I complete high school | 96.0 | 91.2 | 76.9 | 58.4 | 85.6 |
| (N) | (1,542) | (5,454) | (4,243) | (370) | (11,609) |

Younger girls were less likely to say they have friends of the opposite sex than older adolescent girls.

Table 7.11 shows the same attitude indicators of respondents regarding relationships with the opposite sex and other religions by school enrollment and marital status. Overall, about one-fourth of the girls supported having friends of the opposite sex and a notably higher percentage of in-school girls and unmarried girls reported so. About 53 percent of in-school girls were in favor of having friends of other religious groups compared to 26 percent of out-of-school girls. Similarly half of the unmarried girls and 31 percent for married girls favored having friends of another religion. Overall, about 27 percent of girls agreed that they would eat in the houses of people from a different religion/ethnic group; responses were higher for in-school and unmarried adolescents. About one-fourth of the girls said that they have attended festivals of other religions where in-school girls and unmarried girls

reported more than their counterparts. Girls were asked if they support marriage between different religions and the response rate was only 10 percent overall. Although differences were small, in-school girls and unmarried girls had a higher percentage of favorable responses.

Feeling Safe and Practice of Purdah

The survey asked about feelings of security and safety of the adolescent girls in their community, their parents' concerns about security, and observance of the practice of purdah in dress. Purdah practice responses were sought in terms of the form of garment worn outside the home. Most of the respondents (82 percent) reported that their parents were concerned about their security (Table 7.12). Younger girls were more likely to report their parents' concerns than older adolescent girls. Parents of more than 71 percent of adolescent girls did not allow their daughters to go anywhere alone and this

TABLE 7.10 Percentage of girls surveyed who agreed with statements about their choice of friends and attitudes about religion, by age group

| Statement | Age group | | | | |
|--|-----------|---------|---------|-------|----------|
| | 12 | 13–15 | 16–18 | 19 | All |
| Have friend of opposite sex | 17.8 | 23.6 | 27.6 | 24.6 | 24.3 |
| Have friend of other religion | 46.7 | 48.2 | 46.1 | 38.6 | 46.9 |
| Eat in the house of someone of different religion/ ethnic group | 21.3 | 26.5 | 30.2 | 26.5 | 27.2 |
| Attend other religious festival | 22.7 | 23.8 | 25.1 | 23.0 | 24.1 |
| Support marriage between two different religions | 6.9 | 9.1 | 11.9 | 14.1 | 10.0 |
| (N) | (1,542) | (5,454) | (4,243) | (370) | (11,609) |

TABLE 7.11 Percentage of adolescent girls surveyed, by their attitude toward relations with opposite sex and other religious groups, by school enrollment and marital status

| Type of technology | School enrollment | | Marital status | | All |
|---|-------------------|---------------|----------------|-----------|----------|
| | In school | Out of school | Ever married | Unmarried | |
| Support having friends of opposite sex | 28.4 | 10.0 | 12.5 | 27.1 | 24.3 |
| Support having friends of another religion | 52.9 | 25.9 | 31.1 | 50.7 | 46.9 |
| Would eat in the house of someone of different religion/ethnic group | 29.2 | 20.0 | 24.2 | 27.9 | 27.2 |
| Attend festivals of other religions | 25.8 | 18.3 | 20.5 | 24.9 | 24.1 |
| Support marriage between different religions | 10.8 | 7.3 | 9.5 | 10.1 | 10.0 |
| (N) | (9,048) | (2,561) | (2,214) | (9,395) | (11,609) |

is similar for all age groups. Parents also took other types of security measures such as not allowing girls to go out after dark and providing an escort if needed. Respondents overwhelmingly reported (89 percent) that they believed women should observe purdah. Religious reasons and security were the two reasons most often mentioned for purdah. The average age at which respondents say girls should begin observing purdah is about age 9.

Exposure to Abuse/Harassment

Girls were asked whether they faced any kind of harassment in their daily life and, if so, where it occurred. The term “harassment” is used here to include eve teasing, catcalls, being whistled at, badgering, and intimidation. Responses were recorded as to whether these were experienced at home, in a public place, or at school/in the classroom. The survey also recorded the respondents’ relationship with the perpetrator in the following categories: male relatives, classmates, teachers, or strangers. Reports of harassment are lowest among the youngest age group of adolescent girls and increases with age (not shown in the table).

TABLE 7.12 Percentage of adolescent girls who reported that their parents were concerned with their security, and girls’ opinion regarding maintenance of purdah, by age group

| | Age group | | | | |
|--|-----------|---------|---------|-------|----------|
| | 12 | 13–15 | 16–18 | 19 | All |
| Parents concerned about security | 80.7 | 85.7 | 79.5 | 68.6 | 82.2 |
| Types of security measures | | | | | |
| Provide company during movement | 27.0 | 30.6 | 29.1 | 26.4 | 29.5 |
| Not allowed to go out alone | 71.3 | 71.1 | 70.1 | 61.8 | 70.6 |
| Not allowed to go outside after dark | 43.3 | 43.4 | 43.5 | 46.5 | 43.5 |
| Need to use burka/scarf when outside | 8.0 | 14.2 | 22.3 | 23.6 | 16.5 |
| Restricted from going to some places | 25.3 | 31.4 | 29.8 | 33.5 | 30.1 |
| Other | 0.4 | 0.6 | 0.5 | 0.4 | 0.5 |
| Women should observe purdah | 87.2 | 89.2 | 89.8 | 90.5 | 89.2 |
| Reasons for observing purdah | | | | | |
| Security | 37.2 | 36.9 | 35.0 | 29.9 | 36.0 |
| Religious reasons | 55.9 | 56.1 | 57.8 | 64.5 | 57.0 |
| Social reasons | 5.4 | 6.5 | 6.7 | 5.7 | 6.4 |
| Family reasons | 1.2 | 0.4 | 0.5 | - | 0.5 |
| Other | 0.3 | 0.1 | 0.1 | - | 0.1 |
| Average age when women should start observing purdah (years) | 9.1 | 9.2 | 9.6 | 9.8 | 9.3 |
| (N) | (1,542) | (5,454) | (4,243) | (370) | (11,609) |

TABLE 7.13 Percentage of adolescent girls reporting harassment, by location, according to school enrollment, marital status, and districts

| Location | School enrollment | | Marital status | | District | | | All |
|--------------------------------|-------------------|---------------|----------------|------------|----------|----------|---------|----------|
| | In school | Out of school | Ever married | Un-married | Khulna | Satkhira | Narail | |
| At home or with close relative | 10.9 | 11.8 | 14.5 | 10.3 | 12.7 | 14.0 | 7.0 | 11.1 |
| Outside of home | 32.8 | 29.3 | 33.3 | 31.7 | 35.2 | 35.6 | 26.0 | 32.0 |
| In school or in class | 12.1 | 10.9 | 14.1 | 11.3 | 17.5 | 11.1 | 8.2 | 11.9 |
| (N) | (9,048) | (2,561) | (2,214) | (9,395) | (3,269) | (4,160) | (4,180) | (11,609) |

Eleven percent of girls faced harassment at home or by a close relative whereas 32 percent claimed harassment in a public space (Table 7.13). Twelve percent of all girls reported they had been harassed in school and reports were higher among currently in-school girls and married girls. Girls of Narail district were less likely to say they were harassed relative to Satkhira and Khulna. In-school girls were more likely to experience harassment in a public place other than school, most likely because they are more mobile relative to girls who do not go to school.

CONCLUSION

The data reveal important contrasts in the social lives of adolescents by marital status, education, and age. Compared to unmarried girls, the lives of older and married adolescent girls are more constrained and marriage appears to reduce their social networks and interactions. Education, on the other hand, greatly expands friendships and other networks. Younger adolescents report parental concerns about their security more than older adolescents, perhaps because older girls are more likely to be married and therefore not the direct responsibility of parents. Most of the adolescent girls do not play outdoor games and are not involved in clubs/associations. Younger adolescent girls and girls in school are more liberal in their choice of friends from other religions and older adolescent girls are more positive about interreligious marriage.

HIGHLIGHTS

- 20 percent of in-school girls read for pleasure compared to only 7 percent of married girls.
- 43 percent of girls aged 12 years played outdoor games; reports decrease by age to 7 percent by age 19.
- 93 percent of girls do not have any affiliation with any organization.
- 84 percent of unmarried girls said they had many friends compared to 59 percent for married girls.
- 71 percent of girls are not allowed to go out alone; 44 percent of girls are not allowed to go out after dark.
- 74 percent of girls aged 12 years visit their friend's home; 27 percent of married girls visit their friend's home.
- 60 percent of girls across all ages reported mother as their closest person.
- About one-fourth of the girls support having friends of the opposite sex.
- Respondents believe that girls should begin observing purdah around age 9.
- 11 percent of girls reported being harassed at home or by a close relative, 32 percent of girls reported being harassed in a public place, and 12 percent of girls reported being harassed in school or in class.

8 Future Directions for Programs and Policy

The baseline survey for the BALIKA project was designed to assess the situation of adolescent girls in three southern districts of Bangladesh. The survey is part of an intervention research study and was conducted before any intervention was offered. We expect the survey to generate baseline indicators on dimensions of adolescent lives that are expected to be influenced by the BALIKA interventions. This report presents and discusses data and analysis from the 2013 baseline survey in ways that can offer important background and context information to program implementers and policymakers working to enhance skill development for adolescent girls. Specifically, we are interested in identifying strategies for empowering girls in the most disadvantaged communities. Our aim is to help communities and girls acquire skills and make appropriate and healthy transitions into marriage and adulthood. To these ends, the survey covered a broad range of topics with the objective of documenting important aspects of the lives of adolescent girls living in rural Bangladesh. This report highlights some of these findings.

It is clear that education for girls is widely available in the three districts in which the study was conducted. Only one percent of girls never attended school. Most of the youngest adolescents in the survey (12-year-olds) were currently attending school. Girls are usually at the correct grade for age. The overwhelming majority of girls are in govern-

ment-supported nonreligious schools. About 11 percent of the respondents last attended an Islamic school or Madrasah. Over 90 percent of those attending a religious school were in government-approved schools that offer a curriculum of studies including science, English, and mathematics, in addition to religious studies and Arabic. Most girls receive some kind of stipend support for attending school. The proportion receiving stipends in the study population is lower than those reported by an adolescent survey conducted in other areas of Bangladesh more than a decade ago. This decline in stipends for girls is consistent with changes in government stipend policies that were previously need-blind, and depended only on successful attendance. Stipends are now means-tested and only the relatively poor are eligible. The data also suggest that schooling entails some extra costs for families for private tutoring after school hours. Eighty-one percent of girls in school report receiving tutoring support mostly in mathematics and English.

Thus, based on a number of indicators, the data give us reason to be optimistic that conditions are improving for adolescent girls. This is particularly true in terms of access to schooling and increased exposure to media and technology. School attendance and continuation may be due to the considerable investments made by governments, but there is also an indication that families are willing to invest in the schooling of their daughters by

investing in private tutoring for them. However, other indicators such as age at marriage and childbearing, exposure to harassment, and a lack of opportunities for civic participation and skills development are causes for concern. The persistence of marriage before the age of 18 is disheartening. Marriage trends have not kept pace with the positive trends in schooling. By age 19, girls have received over eight years of schooling. At the same time, by age 19, 70 percent of respondents are married, and the majority of married girls have started to bear children. As a result, marriage is the most often cited reason for leaving school. However, a striking observation from this study is the considerably high proportion of married girls who are continuing schooling. Fully one in five married adolescent girls report that they are attending school.

Indicators of physical school quality are generally good and compared to the situation described in earlier studies, improving. Almost 75 percent of schools have electricity and more than 80 percent of students attend a school that has a library. As seen in past studies, however, girls were less likely to use open spaces such as playgrounds. These indicators are consistent with generally positive trends in terms of investments in educational resources by communities, national governmental subventions, and civic society efforts for the country as a whole. However, girls are not yet able to utilize school resources and facilities to the full extent. Few play sports, use the library, or take part in cultural activities. Our assessment of reading and mathematical competence also suggests that while levels of competence improve with age, girls who have lower levels of education and who are no longer in school generally perform poorly, and married girls in particular have low levels of competence in mathematics. Competencies are associated with income levels with girls from poor households performing poorly across all indicators.

Girls in the survey area appear to have few opportunities and only about 10 percent of all adolescent girls report ever having worked to earn, while 7 percent were currently working. There is an interest-

ing pattern of difference among those who work that bears scrutiny and may be relevant for policy. Workforce participation rates among those with little or no education and not currently in school are lower than participation rates among girls who have completed secondary education. There are important differences: Girls with less education work longer hours—an average of 30 hours or more a week—and earn wages that translate to around Tk 20 an hour. Compared to that, educated girls work fewer hours—15 hours or less—and earn approximately Tk 13–16 per hour depending on level of education. Thus girls with low education tend to work longer hours and are predominantly in domestic work, the garment industry, or in agriculture. Educated girls work mostly in the education sector as teachers or private tutors and they work half as many hours as the less educated girls. These statistics suggest that education is a sector that offers productive opportunities. Increasing skills in English language or mathematics competencies, two subjects most often identified as subjects where students seek extra tutoring, has potential income-earning as well as educational benefits.

Domestic work and child care are the two most important ways of spending time for married girls. While unmarried girls spend only half as much time in domestic work as married girls, they too spend a significant amount of time in household tasks.

The survey explored attitudinal measures of gender equity through a series of questions assessing girls' perceptions and attitudes toward gender differences. Most respondents believe that women and men deserve to be treated equally, that girls are as competent as or more competent than boys and deserve to be educated. That is, at an ideational level girls express opinions that they value equity and do not see girls as being fundamentally inferior to boys. At the same time girls hold values about appropriate gender roles that are profoundly inequitable. The vast majority believe that women rather than men should be held primarily responsible for household and child care and about reproduction. They also believe men should be obeyed by women and many (though fewer) believe that men hold the



final say in family matters. Although a little over half of the girls believe women should have the right of to divorce, similar proportions also believe that women should tolerate violence for the sake of the family, and that some women deserve to be beaten under certain circumstances. However, an interesting contrast is that women do not express strong opinions regarding masculinity. Just about one in five women agreed that “a real man must be tough” and about one in four reported that men should use force to defend their reputation. These results suggest that efforts to inculcate more gender-equitable attitudes need to focus on shared domestic and childcare responsibilities and on attitudes of acceptance of gender-based violence. It is significant and important to note that younger girls, girls in school, and unmarried girls generally expressed more gender-equitable attitudes.

As suggested earlier, the data on age at marriage are disheartening. Overall, around 7 percent of girls between 13 and 15 years of age are married, and about 37 percent among 16–18-year-olds, despite the fact that the overwhelming majority hold a birth registration card. Over 90 percent of these marriages are registered and it is widely known that the legal minimum age at marriage is 18 and those officiating are expected to verify age. Laws against payment of a dowry are also widely known, yet around 20 percent of marriages were reported to have involved a dowry. We confirm findings from previous surveys that child marriage is common in the study districts. The majority of girls in the sample were married before the legal minimum age at marriage of 18 years and according to qualitative accounts of the marriage process it is common and relatively easy to obtain false certificates of age

from government officials. Girls typically marry men considerably older than they are and have children soon after they marry.

The study documents that although girls have children soon after marriage, and despite the fact that a fairly high proportion have ever been pregnant, the level of contraceptive use reported is quite high. High levels of contraception in the study area are consistent with reports from the Demographic and Health Surveys that suggest that the level of fertility is low in the region and has reached below-replacement levels of less than two births per woman.

Time spent reading, playing outdoor games, watching television, or listening to the radio are some activities that can reflect the quality of life of young people. While use of social media is not common, around 80 percent of respondents have access to a mobile phone. The survey documented that about one in five girls reported reading for pleasure, with married girls being considerably less likely to read compared to unmarried girls. Similarly, about one in 10 reported playing outdoor games but this was much less likely if a girl were married. Over 40 percent of 12-year-olds reported playing outdoor games compares to less than 7 percent of 19-year-olds. Married girls are also much less likely to report playing sports. Less than 2 percent of the respondents reported taking part in any kind of cultural activities such as music, theater, or dance lessons and performances. On the other hand about one in every three respondents reported that they prayed every day. This rate was similar for Hindus and Muslims, but married girls were more likely to pray than girls who are not married. Programs that include outdoor physical activities for girls will need to take into account the fact that girls are not habituated to, and older and married girls are particularly discouraged from, playing sports.

To summarize, the data highlight ages corresponding to the early years of secondary school as critical moments of transition. Being enrolled in school and having a birth registration card do not protect girls from child marriage. Attending school does not guarantee positive learning outcomes. Although learning improves with more years of schooling, there is some evidence to suggest that being out of school is associated with some level of delearning. Schooling and education are positively associated with more equitable gender attitudes on many indicators. There is a significant number of girls in the sample who have completed 12 years of schooling, are engaged in productive work, have positive aspirations, and have remained unmarried. The life histories of these girls can offer important insights on how programs can move forward and offer support to more disadvantaged girls. We find that even though there are widespread opportunities for education, there are few avenues for social support and skill development in the community. Few girls have availed themselves of opportunities for earning and training. The vast majority of girls are not affiliated with sports clubs or other avenues for civic participation. As such, BALIKA centers may serve to fill an important need for girls in the study area. By providing social networks and social support, by creating a favorable group of supportive adults and mentors, by offering skills development that girls need and want, we hope to demonstrate how programs and policies can contribute to positive and healthy transitions to adulthood.

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Appendix 1

SAMPLE SIZE CALCULATION AND NUMBERS FOR INTERVENTION COVERAGE

SAMPLE SIZE CALCULATION

The BALIKA study aims to reach out to both in- and out-of-school girls aged 12–18 with a preference for girls aged 12–15 and students studying in grades 7 to 9 in high-prevalence child marriage regions in Bangladesh in order to reduce child marriage. The study with four arms tests three strategies. The arms include: (i) gender rights awareness (ii) educational tutoring on mathematics and English for in-school girls and useful computing or financial-skill training for out-of-school girls; (ii) livelihood training on computers/mobile repairing/mobile-based application selling/photography, and (iv) a comparison group with no treatment. Safe spaces, community awareness-raising activities, and basic life-skill training on reproductive health will be offered across the three treatment arms.

The outcome for the study is whether or not a girl can remain unmarried one and a half years after participating in the intervention. The endline data will measure the proportions married during adolescence and will focus on girls between the ages of 15–18. Assuming that at baseline about 30 percent of girls in this age range are married, we expect the probability of a girl to remain unmarried after one and a half years to be 0.85 in the clusters that adopt any of the three treatment conditions. Clusters are formed with about 700 households centered around a government primary school in

rural districts with high child-marriage prevalence. We assume the probability of a girl remaining unmarried to be 0.75 in the comparison clusters. We expect to reach about 120 girls per cluster; half of them will be in school. The sample has been calculated with a two-level cluster randomized trial, where girls are nested within the clusters. The clusters are randomly assigned to each of the four study arms. The villages in each arm are expected to be approximately similar on average, and geographically separated—at least five kilometers apart—in order to avoid contamination.

Assuming the probability of success in keeping girls in the treatment groups unmarried after one and half years = 0.85, the probability of success in the comparison group = 0.75, and with lower and upper bounds of success from 0.35 to 0.90 with $n = 120$ girls from each cluster, $\alpha = .05$ and power = 0.80, a sample size of 11,520 girls from 96 clusters is determined (Table A1).

TOTAL NUMBER OF INTERVENTION PARTICIPANTS

Intervention activities reach out to in-school and out-of-school girls from each of the 72 intervention clusters and targeted 8,640 girls to be covered by the study (Table A1).

TABLE A1 Sample size for population-based survey with two-level cluster randomized trial

| Type of study participants | Power | Number of arms (A) | Clusters per arm (J) | Cluster size (N) | Total clusters (AxJ) | Total sample for 4 arms [AxJxN] |
|-----------------------------|-------|--------------------|----------------------|------------------|----------------------|---------------------------------|
| In- and out-of-school girls | 0.80 | 4 | 24 | 120 | 96 | 11,520 |

Note: The samples have been calculated using Optimal Design for Multi-level and Longitudinal Research version 2.0 (HLM Software 2005–2009).



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