# Secondary Education, Early Marriage, and the Economic Lives of Women in Bangladesh Policy Brief

Bangladesh launched a nationwide incentive scheme during the 1990s, the female secondary school assistance program (FSSAP), which created new educational opportunities among younger cohorts of Bangladeshi women. Nevertheless, Bangladesh remains a global hot spot for child marriage. In this context, our project asked whether secondary school completion improved women's market participation and had intergenerational impact and, if not, to what extent social customs such as the practice of *purdah* and early marriage still impact upon women's lives at a time when it is becoming a norm for adolescent girls to attend secondary school throughout the country.

### **KEY MESSAGES**

- Women face multiple socio-economic barriers so that removing a few such as lowering the burden of a large family, improving access to schooling and increasing social acceptability of outside mobility in rural Bangladesh have not been sufficient to widen the range of women's life choices.
- New interventions (e.g. designing adolescent development programmes) are needed to end child marriage and help retain girls in schools.
- Parallel improvements in social development, rural poverty reduction and children's rights are needed to avoid the unintended adverse impact of low-wage readymade garments (RMG) factory on girls' schooling.
- Creation of employment opportunities, free of social stigma, is critical to increasing women's participation in the formal economy.

Bangladesh paradox -- persistence of early marriage and low market participation despite falling fertility, rising schooling, and factory employment growth

The vast majority of Bangladeshi women are engaged in household work instead of market work. They have limited say over the timing of marriage and childbirth, drop out of secondary school prematurely, hold traditional social attitudes, and stay outside the purview of the formal economy. Improved access to secondary education induced by the FSSAP scheme coincided with the rise of female employment in the RMG sector during the last two decades. Yet, neither of these changes translated into a big jump in overall female paid work participation rate. Only 3% of women (18% for men) are in paid employment. Participation is lowest among women with secondary schooling compared to those with no education or tertiary education, suggesting a U-shaped relationship between schooling and employment.

Causal evidence of the FSSAP on long-term life outcomes is yet to be established. Available estimates in the literature suffer from a variety of limitations. While the survey data collected is by far the richest to fill this evidence gap in the literature, detailed analysis is awaiting access to administrative data on programme upscaling.

### Parents still trade off schooling aspirations for marriage prospects

One of the three conditions to qualify for FSSAP financial support is to stay unmarried when attending secondary school. Yet early marriage remains the key reason for school drop-out among adolescent girls in Bangladesh. Although parents invest equally in the education of their sons and daughters in primary school, they spend substantially less on the education of their daughters when they reach secondary school (27% less than on their sons), in anticipation of their

marriage during adolescence. The main reason for early marriage is a marriage proposal that is "too good to refuse". Adolescent girls who do not marry at an early age may be viewed with suspicion by families seeking brides (e.g. perceived as being more likely to be promiscuous), which causes dowry prices to rise with marriage age, and pressure parents to marry off their daughters early. In most cases, parents arrange marriages, choosing the marriage partner as well as the timing of marriage. Women who initiate their own marriage tend to marry later, delay childbirth, stay in school longer. Therefore, programmes aimed at improving the agency of adolescent girls to make their own marriage decisions should lead to wider benefits, including shifts away from traditional gender norms. Cash transfer schemes like FSSAP on their own are unlikely to eradicate early marriage and improve secondary school completion rate among women.

# RMG jobs can delay marriage but also make girls vulnerable to child labour, depriving them of education and future access to better-paid non-RMG jobs

Women who experienced early marriage have beliefs and attitudes more aligned with traditional gender norms. About one-third of this effect is due to the fact that women who marry early also have lower schooling and worse social networks, but the remaining two-thirds of the effect is due to the experience of early marriage itself. Thus, the practice of early marriage is contributing to the persistence of traditional gender norms in Bangladesh, which in turn is perpetuating this practice. Access to factory jobs facilitates paid work employment as well as providing adolescent girls with an alternative to early marriage. However, it draws mostly on women from poorer families, besides attracting adolescent girls. This is causing a male-biased gender gap in schooling to reappear in the manufacturing belt in Bangladesh contrary to the trends in other urban areas and rural parts of Bangladesh. Rapid unregulated industrialisation has therefore created a policy dilemma - strict enforcement of child labour laws can push many girls into early marriage.

## Majority of Bangladeshi women with secondary schooling are missing from the market for paid work

Despite the growth in female employment in the RMG (readymade garments) sector, overall paid work participation among women in Bangladesh remains extremely low. The puzzle of "missing

#### **METHODOLOGY**

We designed a nationwide survey, WiLCAS (Women's Life Choices and Attitudes Survey), to study outcomes related to employment, migration, marriage, childbirth and investment in children. Over 7,500 women between the ages of 20 and 39 in rural and urban Bangladesh were interviewed in 2014, with detailed information on their education, marriage, childbirth, employment, migration, social networks, as well as literacy, numeracy, cognitive skills and attitudes regarding traditional norms collected. In the second phase of the survey, 300 secondary schools attended by the phase respondents were traced first information collected on the institutions and the teachers, with in-depth interviews conducted with school pupils, graduates and dropouts at 4 different sites. The data was analysed using multivariate regression techniques to examine causal relationships between marriage, purdah practice and schooling, among other factors shaping women's lives.

women" is not explained by lack of secondary schooling. Instead, community norms such as the practice of *purdah* (i.e. female seclusion) and unacceptability of unmarried women's outside work have a negative influence on women's paid work participation. Together, these two factors can account for nearly half of the gender gap in paid work participation. Institutions based on traditional gender roles and the custom of early marriage inhibits labour market participation of women as is evident from the negative correlation between marriage and paid work employment in our data.

### **Further readings**

Amin, S. & Asadullah, M.N. & Hossain, S. & Wahhaj, Zaki, 2016. "Can Conditional Transfers Eradicate Child Marriage?," Institute for the Study of Labor IZA Policy Papers 118. Asadullah, M Niaz and Wahhaj, Zaki (2016) Missing from the Market: Purdah Norms and Women's Paid Work Participation in Bangladesh (mimeo).

Asadullah, M. Niaz & Zaki Wahhaj (2016) "Early Marriage, Social Networks and the Transmission of Norms," Studies in Economics 1602, School of Economics, University of Kent. Asadullah, M Niaz and Wahhaj, Zaki (2016) "Child Marriage Law and Freedom of Choice: The Battle against Early Marriage in Bangladesh," *Economic and Political Weekly*, Vol. 51, Issue No. 3, 16 Jan.