

Impact of Education on the Social Life of Married Women in the Rural Community of Bangladesh

**Thesis Submitted for the
Degree of Doctor of Philosophy (PhD) in Education**

Submitted By

Mohsina Arzu

Registration No: 139/2011-2012

Re-Registration No: 162/2016-2017

Supervisor

Professor Dr. Md. Abdul Maleque

Institute of Education and Research

University of Dhaka



Institute of Education and Research

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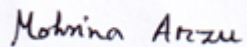
Institute of Education and Research

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July 2019

DECLARATION

I, **Mohsina Arzu**, hereby declare that the thesis entitled “**Impact of Education on the Social Life of Married Women in the Rural Community of Bangladesh**” submitted to the University of Dhaka, for fulfillment of the requirement of the degree of **Doctor of Philosophy in Education**, is an original research work done by me under the supervision and guidance of **Professor Dr. Md. Abdul Maleque**, Institute of Education and Research (IER), University of Dhaka. I have revised the thesis as per the direction and suggestion of the examiner. I have consulted the published work of others, this is always clearly attributed; where I have quoted from the work of others, the source is always mentioned; I have acknowledged all the main sources of resources. Neither of this work has been published before submission, nor have parts of this work been published anywhere.



Mohsina Arzu

Registration No: 139/2011-2012

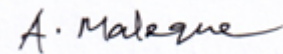
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Institute of Education and Research

University of Dhaka

CERTIFICATE

This is to certify that, the thesis entitled “**Impact of Education on the Social Life of Married Women in the Rural Community of Bangladesh**” submitted by **Mohsina Arzu**, bearing Re-Registration No. 162/2016-2017 and Registration No. 139/2011-2012, for the award of Degree of Doctor of Philosophy (PhD) in Education from the Institute of Education and Research, University of Dhaka, under my guidance and supervision. She has properly revised the thesis as per the direction and suggestion of the examiner. This is an original research work and this thesis has not previously formed the basis for the award of any degree, diploma, fellowship or any other similar title.



Place: Dhaka, Bangladesh
Date: 14.07.2019

Professor Dr. Md. Abdul Maleque
Research Supervisor
Institute of Education and Research
University of Dhaka

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List of Abbreviations

ADB	Asian Development Bank
ASK	Ain O Salish Kendra
BANBEIS	Bangladesh Bureau of Educational Information and Statistics
BBS	Bangladesh Bureau of Statistics
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CIDA	Canadian International Development Agency
DEVAW	Declaration on the Elimination of Violence Against Women.
EFA	Education for All
GO	Government Organization
HSC	Higher Secondary Certificate
ICT	Information and Communication Technology
IER	Institute of Education and Research
IGA	Income Generating Activities
ILO	International Labour Organization
LFP	Labour Force Participation
LFPR	Labour Force Participation Rate
MDGs	Millennium Development Goals
MICS	Multiple Indicator Cluster Survey
NGO	Non-Governmental Organization
NIPORT	National Institute of Population Research and Training

OCC	One-Stop Crisis Center
PhD	Doctor of Philosophy
PSC	Psycho Social Counseling
SDGs	Sustainable Development Goals
SID	Statistics and Informatics Division
SSC	Secondary School Certificate
STD	Sexually Transmitted Diseases
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations Children's Fund
UNIFEM	United Nations Development Fund for Women
VAW	Violence Against Women
WHO	World Health Organization
WID	Women in Development
WTC	Women Trade Center
WTC	Women Training Center

Abstract

Education opens the door of opportunities for all. It plays important role for developing women's social life. Although the rate of female participation in all levels of education is increasing, due to patriarchal social system in Bangladesh women are often victims of early marriage, gender discrimination, gender based violence, religious dogmatism, frequent child bearing, unwanted pregnancy, access to resources, income generating activities and access to participate in political and cultural activities. In this regard, education is very essential for enhancing women's social life status.

The aim of this study was to investigate the impact of education on the empowerment of women's social life in the rural community. In this research, the researcher showed various aspects of women empowerment and how educational attainment affects on various aspects of women's social life; for instance, giving opinion regarding marriage, decision making capacity, protesting gender based violence, freedom in social life activities etc. The researcher adopted human capital and human capabilities theory in this research. Human capital approach is an essential instrument that focuses on women's education. The capabilities approach focuses on how education enhances the wellbeing and the empowerment of women.

This study was conducted through mixed method research design particularly convergent parallel mixed method by applying both quantitative and qualitative research methods. Purposive sampling technique was followed for selecting the sample. The total sample size was 444 consisting of married women and key informants, where grade V completers were 108, 108 SSC completers, 108 HSC completers and 108 Graduate women respectively. There were total 12 respondents who were considered as key informant and their status was primary school head teacher, NGO professional and local government representative who were selected from four different districts. Survey questionnaire was used for

collecting quantitative data and in-depth interview schedule was used for collecting qualitative data. IBM SPSS 20 and Microsoft excel 10 were used for analyzing quantitative data, the data were analyzed in descriptive methods like percentage and frequency etc. To find the significance of the response the researcher also used inferential statistical techniques like chi-square tests and then presented into table and graphical form. On the other hand, the researcher used thematic analysis procedure for analyzing qualitative data.

According to the study findings, child marriage rate is still high in the rural areas. Generally, parents do not take opinion from their daughters regarding marriage. Due to less educational qualification (i.e. grade V completers and SSC completers) women have very limited access to participate in familial decision making activities; for this reason, they cannot continue their study after marriage. In rural areas, these women also have limited access to participate in socio cultural and political activities. They are still not much aware about family planning and they have no individual choice of using contraceptives. They have to depend on their partners' decision. Lower educated women also have limited access to move frequently outside the house, they are remaining captivated through religious dogmatism and social prejudices. In rural area, lower educated women have limited access to self-health care and they can hardly take any decision regarding their children's education. They also have limited access to income generating activities and for this reason, they are not enough economically empowered.

This study also found that, those women who have higher educational status have more access to the empowerment process. According to the study findings, those women who have completed HSC and graduation enjoy more freedom in every aspect of their social life than SSC and Grade V completers. They have their own professional choices, access to income generating activities, access to health care services and contraceptive choices. Due to their educational qualification, they also have decision-making power regarding their marriage, children's

education, income-expenditure and skill development activities. They enjoy the freedom of participating in socio cultural activities and political activities.

This study revealed that, those women who have more educational qualification are entitled with improved social life status than who have less educational qualification. Thus, it showed that education plays important role for changing social life status and work as a change agent for empowering women. It transforms women into human capital and enables them to be more economically and strategically empowered that enhance their participation in family, socio-cultural and political activities.

Though this research revealed that education has a great impact on women's social life, but still in the rural areas women are frequently victims of violence, child marriage and gender based violence. There are existing strong laws- dowry prevention act, women and child repression prevention act 2000, domestic violence (prevention and protection) act 2010 etc. and also for women development Bangladesh Government made National Women Development Policy 2011. But their implications are still in limitations. Hence government and other stakeholders need to initiate more awareness programs to aware mass people about the punishment of dowry and domestic violence. To attain the sustainable development goals like gender equality, decent work and economic growth quality education is very essential in this regards. So the government and other stakeholders need to be launched more effective initiatives and monitoring system to stop early marriage and dropped out from mid-level of their education and also need to create second chance of education through non-formal education system for rural women along with implementation of existing policies and programs.

Chapter One

Introduction

1.1 Background of the study

Education is the commitment in national development. It helps anyone to play active role in the uninterrupted pace of development programs of the country and it helps anyone to achieve all of the human rights. Bangladesh, officially the People's Republic of Bangladesh, is a country in South Asia. Bangladesh is a developing country. In 1971 Bangladesh established as an independent country.

The Constitution of the People's Republic of Bangladesh, in the sections 15 and 17, mentions about basic needs and education.

According to section 15 of the Constitution-

“15. It shall be a fundamental responsibility of the state to attain, through planned economic growth, a constant increase of productive forces and a steady improvement in the material and cultural standard of living of the people with a view to securing to its citizens-

(a) To provision of the basic necessities of life. Including food, clothing, shelter, education and medical care;”

And according to section 17(a) of the Constitution-

“17. (a) Establishing a uniform, mass oriented and universal system of education and extending in free and compulsory education to all children to such stage as may be determined by law;”

Though women compose half of the total population of Bangladesh, their voices are not being fully heard in the society. Due to existing poverty, patriarchal social structure, values and laws, social prejudices and religious dogmatism, a large number of girls and female students fail to attain their desired level of education.

In our country, women are deprived of their socio-economic and political rights. They are suffering from the values of patriarchal social system, early marriage, discrimination, gender based violence, religious dogmatism and they are also victims of frequent child bearing, unwanted pregnancy and high mortality rate during birth. The status of married women in Bangladesh remained considerably inferior to that of men. Women's custom and practice remained subordinate to men in almost all aspects of their lives. Most of the married women's lives remained centered on their traditional roles and they had limited access to resources, income generating activities, productive service, unmet health care, poverty reduction strategy and local politics. The lack of opportunities contributed to high fertility patterns, which diminished family well-being, contributed to the malnourishment and generally poor health of both mother and children and frustrated educational and other national goals.

Qadir (2003) argued that despite the constitutional assurance of equal rights of women to men, they get often trapped of this unequal and hindered social position. Women often remain excluded from the process of decision making and policy development. The illiteracy, lack of basic education, training and experience remain serious obstacles in rural women's development. Besides the lack of awareness and social superstitious also affect the rural women's contribution in economic activities outside the family. Benerjee and Sen (2003) stated that rural women regularly face a number of constraints on their ability to participate in formal and informal decision making procedure.

Discriminatory and stereotypical attitudes, security concerns, lack of education and freedom of movement may also limit opportunities of women to contribute decision-making process.

Women empowerment is one of the most significant issues in the contemporary world. Though women have a great contribution in the development process, they have lower status as compared to men, specifically in the developing world (Khan et al., 2010). The development process of Bangladesh will not get pace without the further involvement of the women (Al-Hossienie, 2011). However, the women of this country are very much mistreated than men through the rules, regulations, customs and ancient nature of the society. This irrational behavior gives women lower status in terms of men socially, culturally, religiously, economically, and legally (Haque et al., 2011). They are deprived of education, decision making power in the family, control of their own assets, and decision of changing household properties etc.

Like in many other developing countries, Bangladesh has limited access to positions of influence and power of women and therefore, their occupational choices are narrow, income is lower than those of men, and they usually struggle to reconcile activities outside the home with their traditional role.

However, the situation is changing day by day because women are getting educational facilities, skill development training facilities and other socio-economic facilities. Among different determinants of women empowerment such as education, age, employment status, family status, contribution to household income and so on, employment plays the most vital role. The women who are involved in any income generating activities or who contribute in the household income are more empowered than the women who are not engaged in any income generating activities (Hossain and Jaim, 2011; Khan, 2006).

Illiteracy, low life expectancy, higher rate of unemployment, low rate of labor force participation, no ownership of land, high fertility, mortality and morbidity, form a vicious circle which is adversely affecting women in Bangladesh. Women are also politically exploited, socially oppressed, legally ignored and technologically deprived.

Ahmed and Chakraborty (2012) claimed that women's independence in decision making is positively associated with their age, education, employment and number of living children. Women's increased education is positively related to independence in their own health care decision making, more schooling, family planning and so on. Women in Bangladesh often face discrimination regarding decision making because of women's educational status is below than any other developing country. Bangladesh's overall development will undoubtedly be hampered because of the status of women which consists about fifty percent of the country's total population, remains as low as it is today.

Ullah et al. (2011) stated that the importance of education for woman has been accepted worldwide, as it improves their earning ability and empowers them in deciding about their family size, and other familial decisions. This study showed that the educated women delay marriages, use family planning methods, they tend to have small family size and play an effective role in society. Education also plays an important role in economic terms for women, by allowing them going out from their houses and work in different sectors of the country; the working women also desire small family size so that they can easily handle the family matters as well as the official matters. In a large number of the families where women are educated the couple mutually takes the decision about the family size. Bbaale and Mpuga (2011) found the positive impact of women's education on their autonomy, leading to later marriages, increased use of contraceptives and lower fertility. Female

education is also claimed to alter household power relations, making women more autonomous and giving them greater control of various dimensions of their lives.

Education helps an individual to achieve rights, reduce poverty and empowerment. It also raises the ability of decision making and ability to protect domestic or social violence and helps a person to being conscious about social superstition. Nowadays the overall enrolment rate of women in Bangladesh at various stages of education is increasing. However, women especially the rural women in our country still face huge discrimination in all parts of life. Thus, it is very important to identify the impact of education on the social life of married women in the rural area of Bangladesh.

1.2 Problem statement and relevance

Women are the half of our society, but women in Bangladesh frequently face huge discrimination in all spheres of life. Traditionally, a rural married woman in Bangladesh derives her status from her family. Her role includes the maintenance of her family as a social institution and as an economic entity. Most importantly, through childbearing and child rearing, she ensures the existence of succeeding generations. The life of a woman in Bangladesh is therefore dominated by this social system. Such a system upholds a rigid division of labor that controls women's mobility, roles and responsibility, and sexuality.

Majority of the rural girls are got married before reaching at the age of 15 years. Since marriage, among other things, transfers guardianship of the bride from her father to her husband, permission for further education, employment, hospitalization, or any other disposal of a married woman's time outside her conjugal residence is to be sought from her husband. In general,

as head of the household, the husband makes most of the important decisions. Abandoned women are yet another category, constituting the majority of the hard-core poor who enter the labor market for survival as heads of their households (ADB, August 2001). Dowry is an enormous social crisis especially in rural communities in Bangladesh. The Prime Minister of Bangladesh issued a memorandum to all the government officials to work towards abolishing the practice of dowry. However, reports of deaths caused by dowry related violence are still common and evidence is presented in every day's news coverage. Amin and Kamal (2006) explains that the causes for marrying daughter off at an early age in order to save on dowry costs remain strong.

Women in Bangladesh are also responsible for most of the hard work that is done in rural areas. Rural income-generating activities include postharvest activities, cow fattening and milking, goat farming, backyard poultry rearing, pisci-culture, agriculture, horticulture, food processing, cane and bamboo works, silk reeling, handloom, garment making, fishnet making, coir production, and handicrafts. A good number of rural women are also involved in rural construction works. Women workers are found in certain activities traditionally falling within the male domain. This is particularly the case for landless women who largely belong to the hardcore poor group. It indicates growing economic pressure and erosion of familial support and traditional beliefs and norms regarding women's outside work.

Although women are primarily responsible for homestead production, in most cases husband is the dominant seller and handles the money himself. However, in recent years women are showing preference to sell the products by themselves even in rural areas.

Bangladesh is essentially a Muslim society and freedom of movement outside the homestead is of a special interest because of its association with purdah

which may be deterrent from women specially married women seeking jobs outside their homestead (Akter, 2011).

Education is the key foundation for the development of any nation. Education plays a very significant role in social development and social changes. Female education rate in our country at primary and secondary level is fair enough but lower at higher level education and particularly the rate variation is much more visible in the rural areas. In rural community of Bangladesh married women face massive discrimination in all phases of their family and social life. So it is necessary to know how education provides benefits of rural married women and to assess the impact of education on the social life of married women in the rural community of Bangladesh.

1.3 Research purpose and research questions

The purpose of the study is to investigate the impact of education on the women empowerment in the social life of married women in the rural community of Bangladesh.

According to the research purpose, research questions of this study are:

1. What extent does education affect the marriage of rural women?
2. How does education influence the decision-making activities of married women?
3. How does education combat the violence against women?
4. In what way does education impact on freedom of married women in their social life?

1.4 Operational terms

Education

Education in its broadest sense is any act or experience that has a formative effect on the mind, character or physical ability of an individual. In its technical sense education is the process by which society deliberately transmits its accumulated knowledge, skills and values from one generation to another. Education can take place in formal, non-formal or informal settings. Any experience that has a formative effect on the way one thinks, feels, or acts may be considered educational. Formal education is commonly divided into primary education, secondary education and higher education.

Woman

A woman is a female human being. The word woman is usually reserved for an adult, with girl being the usual term for a female child or adolescent. The plural women is also sometimes used for female humans, regardless of age, as in phrases such as "women's rights". Women with typical genetic development are usually capable of giving birth from puberty until menopause.

Empowerment

Empowerment refers to measures designed to increase the degree of autonomy and self-determination in people and in communities in order to enable them to represent their interests in a responsible and self-determined way, acting on their own authority. It is the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights. Empowerment as action refers both to the process of self-empowerment and to professional support of people, which enables them to overcome their

sense of powerlessness and lack of influence, and to recognize and use their resources.

Bangladesh

Bangladesh, officially the People's Republic of Bangladesh, is a sovereign state located in South Asia. It is bordered by India on all sides except for a small border with Myanmar (Burma) to the far southeast and by the Bay of Bengal to the south. The country is divided into eight administrative divisions and sixty-four districts. It is one of the emerging and growth-leading economies of the world.

Rural Area

In generally, a rural area is a geographic area that is located outside towns and cities. Rural areas are also known as the village in our country. Typical rural areas have low population density and small settlements. In rural areas, agriculture is the main source of livelihood along with fishing, cottage industries etc.

Marriage

Marriage is a social union or legal contract between people that creates kinship. It is an institution in which interpersonal relationships, usually intimate and sexual, are acknowledged in a variety of ways, depending on the culture or subculture in which it is found. Such a union, often formalized via a wedding ceremony, may also be called matrimony.

Family planning

Family planning services are defined as educational, comprehensive medical or social activities which enable individuals, including minors, to determine

freely the number and spacing of their children and to select the means by which this may be achieved. Family planning may involve consideration of the number of children a woman wishes to have, including the choice to have no children, as well as the age at which she wishes to have them. Contemporary notions of family planning, however, tend to place a woman and her childbearing decisions at the center of the discussion, as notions of women's empowerment and reproductive autonomy have gained traction in many parts of the world. It is most usually applied to a female-male couple who wish to limit the number of children they have and/or to control the timing of pregnancy.

Employment

Employment is a relationship between two parties, usually based on a contract where work is paid for, where one party, which may be a corporation, an organization, a co-operative or other entity is the employer and the other is the employee. Employees work in return for payment, which may be in the form of an hourly or a weekly or a monthly wage.

Violence

Violence is the use of physical or mental force so as to injure, abuse, damage, or destroy. Moreover, violence is the intentional use of physical force or power as well as mental abuse, threatened or actual, against oneself, another person, or against a group or community, which either results in or has a high likelihood of resulting in injury, death, psychological harm, maldevelopment, or deprivation.

Dowry

A dowry is a transfer of property, gifts, or money at the marriage of a daughter. Dowry contrasts with the related concepts of bride price and dower. While bride price or bride service is a payment by the groom or his family to the bride's parents, dowry is the wealth transferred from the bride's family to the groom or his family, ostensibly for the bride. Dowry is an ancient custom, and its existence may well predate records of it. The custom of dowry is most common in cultures that are strongly patrilineal and that expect women to reside with or near their husband's family (patrilocality).

Freedom

Freedom, generally, is having the ability to act or change without constraint. Something is "free" if it can change easily and is not constrained in its present state. In philosophy and religion, it is associated with having free will and being without undue or unjust constraints, or enslavement, and is an idea closely related to the concept of liberty. A person has the freedom to do things that will not, in theory or in practice, be prevented by other forces.

1.5 Significance of the study

In Bangladesh the level of education of female is escalating day-by-day. Education is one of the key factors, determining changes in the role of female at household and societal level. However there is a gross disparity between women and men in every sphere of life, especially in economic aspect, since the agricultural sector which dominates the national economy is controlled mostly by men. The subordination of women in Bangladesh is a consequence

of the existing patriarchal social system which determines power relations within households and the negotiation power of household members through the organization of the family, kinship and marriage, inheritance patterns, gender segregation and associated ideologies (Khair, 1998; Kabeer, 1999; Naved, 2000). Women's powerlessness arises from their illiteracy, lack of consciousness, poor knowledge and skills and also from their lack of self-esteem and confidence (Lazo, 1995). Thus, even though women constitute almost half of the population in Bangladesh, their status has been ranked the lowest in the world on the basis of twenty indicators related to education, health, marriage, child bearing, employment and social equality (NCBP, 2000).

There are social stigmas, such as early marriage, dowry and limited property inheritance rights that cause misery for many women in Bangladesh, especially in rural areas. Early marriage is one of the main factors for low educational attainment among females, which leads to lower participation in economic activities as their physical mobility become restricted after marriage (Khatun, 2002). Another contributing factor is that Muslim women's rights to inheritance are not equal to those of men, because a daughter inherits half of the share of her brother and a wife receives only one-eighth of the deceased husband's property (ADB, 2001). Thus, in most aspects of women's lives, particularly her freedom of choice, decision-making power and access to resources are controlled by the norms of the patriarchal society (Sebstad and Cohen, 2000). Consequently, they are marginalized as the production units for bearing and rearing children (Ahmad, 2001).

Moreover, there is a growing spectrum of violence against women. Bangladeshi women are the most battered in the world, an estimated 47 percent have suffered from different types of assault (Mahmood, 2004). As a result of these norms and practices, women lack choice and agency in decisions that shape their welfare (Mahmud, 2003).

The violence against women in Bangladesh occurs into different levels such as the family, community and country level. Some forms of gender based violence at family and community level may be tacitly approved and promoted through state laws and institutions by existing patriarchal social norms. Social norms are typically seen to emerge in environments characterized by multiple equilibriums, to keep the community in a preferred equilibrium (Kandori, 1992). Women have some existing social barriers, like forbidding particular forms of violence against women, such as rape and domestic violence, which may be largely ineffectual and barely enforced, mainly because violence against women takes place in the domestic sphere, where customary, personal or family laws often prevail, and state institutions are reluctant to intervene (Schuler, 1992; Pisa and El-Bushra, 1992). Whilst the physical dimension of gender violence may be the most readily identifiable, psychological abuse, the deprivation of resources for physical and psychological needs, and the commodification of women, through trafficking and prostitution, are also important dimensions of gender violence (Schuler, 1992).

Khan et al. (2010) state that education is the imperative way for empowering women. An educated woman is more aware of her rights and knows the strategies of establishing, adopts to pay a job, which leads to increase empowerment of women.

The empowerment of women and improvement of their status are essential ingredients for realizing the full potential of economic, political and social development. Potential economic, political and social development enables women to meet both their practical and strategic needs. The process of empowerment increases women's access to economic opportunities and resources; increases women's political power; raises women's consciousness

about the symptoms and causes of oppression; and strengthens women's self-confidence (Khan and Sajid, 2011).

Parveen and Leonhäuser (2004) found that education, skill acquisition training and exposure to information media help women to be empowered. In Bangladesh, women have full and equal access to ICT based economic and educational activities, which support their contribution in business and home-based activities and help them become more empowered (Laizu et al., 2010). The women who are engaged in any self-earning activities are more empowered because they have a great role in decision making, access to assets and their control over the self-earnings in Bangladesh (Parvin et al., 2004). The level of women empowerment in decision making in both economic and household activities is satisfactory but the empowerment in physical movement is very low and the empowerment level of women in Bangladesh is the least (Haque et al., 2011). The women who are entrepreneur or engaged in the development of entrepreneurship activities in Bangladesh are more socially, politically, and economically empowered (Al-Hossienie, 2011).

Education is a direct and powerful indicator of the status of a population and has a contributing effect which causes variations in the level of fertility. Singh (1989) commented that various studies brought out clearly the impact of female education on reduction of fertility. Education depresses the fertility by raising the age at marriage, strengthening the propensity to be in labor force, fostering a favorable attitude towards small size norm and improving the awareness and use of family planning methods (Patnaik 1985; Arora 1990; Vashisht and Rana, 1991).

Education is treated as one of the decisive and highly influential factors in reproductive behavior (Josipovic, 2007). Singh et al. (2002) also established the fact that education affects reproductive behavior of women up to marked

extent and influences fertility by reducing it. Education has become one of the most important modern social factors that influence fertility. Female education is more inversely related to fertility than male's education. It is seen that better educated women have more positive attitude towards fertility control as they are more likely to seek professional advice, use a contraceptive technique (Brolchain, 1988). On the other hand, Choudhary (1984) argued that education is the strongest correlated variable with use of contraception and also one of the significant variables explaining fertility in Bangladesh.

Present situation of women are much lower in status than that of men. Women usually face huge discrimination in all spheres of their social life. Socially they do not have individual identity.

The rate of participation of women in primary education is increasing day by day. In 2017 total 98.8 percent female student enrolled in primary education where 97.01 percent were male. But it also found that after increasing the level of education the participation is becoming degrading and the lowest rate in tertiary education and the rate is 40 percent (BANBEIS, 2017). Although women are participating more in primary education, the number is decreasing due to early marriage, poverty, lack of social security, religious misinterpretation etc. Reviewing various literatures, it is also found that women are also suffering from various form of gender based violence, discrimination, lack of knowledge and becoming un-empowered. As they have no education they have less capabilities to handle the incidents and they are always become deprived of their rights and freedom. So the researcher feels that education is essential for the change of the status of social life where education will help women to become entitled with capabilities which lead them to being empowered.

Many researchers conducted studies on women empowerment strategies and role of education. In addition, many researches showed education as a tool of

empowerment. They showed education as an element of empowerment but no research was conducted regarding how the level of education impacts on the women empowerment in the social life of married women in the rural community of Bangladesh. That is why the researcher aimed to investigate the impact of education on the social life of married women in the rural community of Bangladesh.

1.6 Organization of the thesis

This thesis is structured into seven Chapters.

Chapter 1

The first chapter includes the introductory section, statement of the problem, rationale of the study, purpose and research questions, operational terms, significance of the study and the outline of this thesis.

Chapter 2

This chapter deals with literature reviews of this study. The researcher reviewed different literatures like thesis papers, books, newspaper, journals and articles on impact of education on the social life status of women. The researcher also reviewed different dimensions of the empowerment of women's social life. In this chapter the researcher also highlighted and reviewed different empowerment strategies for women. Moreover, the researcher also reviewed the social life indicators i.e. marriage, decision making, violence against women, freedom of choice regarding women empowerment and the relationship between education and these indicators. The researcher also reviewed various local and international journals to explain the matter how the level of educational attainment affects women's social life and then the researcher developed the theoretical framework and

at later used as basement for developing conceptual framework for this study. In this chapter the researcher also explained how education affect women's social life through this conceptual framework.

Chapter 3

In this chapter the researcher presents the methodology of this study to explain the overall approach of this research. It includes the research procedures, sources of data, sampling technique, data collection strategies and procedures, developing instruments, developing interview schedule, survey questionnaire, piloting, finalizing of instruments, analysis of data, ethical consideration and the challenges of the study. The researcher also outlines data analysis and presentation procedures and discussed the validity and reliability of the data collection procedures and interpretation of the analyzed data.

Chapter 4

This chapter presents data presentation and analysis of the study. Analysis is based on data acquired from the survey questions, in-depth interviews. As this study is done following the mixed method research, the researcher used both quantitative and qualitative analysis. Firstly, the researcher discussed about the effect of educational attainment on the social life of rural community through quantitative analysis and then analyzed the in-depth interviewed data through qualitative analysis. The researcher merged both data and interpretations.

Chapter 5

This chapter includes the discussion of this study. In this section the researcher discussed about the challenges that generally faced by rural women in their social life and also explained the role of educational level on the social life of women in the rural community of Bangladesh. The researcher

discussed the problems through the theoretical framework with the help of different literatures regarding this issue.

Chapter 6

This chapter presents the major findings of the research based on data analysis and presentation.

Chapter 7

This chapter includes the conclusion, limitations, recommendations and implications of the research.

Chapter Two

Literature Review

2.1 Introduction

Literature review is an important constituent in any research process. This chapter presents the review of literature relevant to the study. Many books, national and international reports, documents of Govt. and Non-Govt. organizations and research journals are reviewed to get an overall insight about the present research topic which helps the researcher to reveal the fact and to understand how education influences the social life of married women in the rural community of Bangladesh. Empowerment is an essential element for enhancing social life status of women. The concept of women empowerment are choices, control and power (Malhotra and Schuler, 2005).

Women empowerment is conceptualized as an element of women's access to control over resources which stretches out their decision making abilities regarding family units matters, resources and household expenditure, employment and income, fertility and sexuality, freedom of movement and control over substantial and immaterial resources like property, information and time; their situation inside the household compared to other male and female household members; their experience of domestic violence; and their education (Gurumurthy, 1998). In extensive sense, women empowerment is a procedure that increases women's capacity to influence every single institution and process from domestic to state that shapes resource allocation and public policy choices affecting their lives and gaining access to resources. As from time immemorial women have been subjected to a discriminating

process resulting in their exclusion from decision-making. Women empowerment today ought to imply any counter process that adds to their ability to control over decision making at any dimension.

2.2 Concept of women empowerment

Women's empowerment relies upon a scope of elements including psychological, intellectual, economic, social and political dimensions (Stromquist, 1995). The United Nations' Population Information System states five dimensions of women's empowerment, such as women's feeling of self-esteem, decisions, access to circumstances and resources, capacity to control own lives and capacity to impact the heading of social change (POPIN, 1995).

The World Bank (2002) defines empowerment as the extension of capacities and the assets of individuals to take an interest in, consult with, impact, control and consider responsible establishments that influence their lives. Kabeer (2001) stated that empowerment is the extension in individuals' capacity to make strategic life choices in a context where the capacity was denied previously to them. In the same way, the concept of empowerment is especially important in light of the fact that it contains both the fundamentals of process and the elements of human agency and choice, with empowerment suggesting choices made from the convenient point of alternatives and without intensely high costs (Malhotra et al., 2002; Kabeer, 1999). Basu and Koolwal (2005) added that choice must reach out to the capacity to choose not to accomplish something without dreading the results.

The most conspicuous feature term of empowerment is that it contains within it the word power. Batliwala (1994) defined empowerment as a procedure and not as a product; the procedure through which women in general and poor women specifically will gain control over resources and ideologies.

Women empowerment is a process which aims at achieving specific goals of empowering women. Women empowerment is the process of open activity as empowerment because women being to perceive their ability to achieve change.

Sen and Batliwala (2000) stated that women empowerment leads to a developing intrinsic capability, more prominent self-confidence, and an inward transformation of one's consciousness which empowers one to defeat outside obstructions. This view for the most part underscores on two critical perspectives. For instance, firstly, it is a power to accomplish desired goals but not a power over others. In addition, idea of empowerment increasingly appropriate the individuals who are powerless, whether they are male or female, group or individuals, class or standing. In spite of the fact that the concept of empowerment is not explicit to women, yet it is exclusive, in that and it cuts over a wide range of class and position and furthermore inside families and family units (Malhotra et al., 2002). Empowerment of women by and large intends to let women survive and give them a chance to carry on with an existence with pride, regard, confidence and independence.

Alsop and Heinsohn (2005) pointed empowerment as an individual's capacity to make effective choices; that is, as the ability to transform choices into desired actions and results. They proceed to state that the extent or degree to which an individual is empowered by personal agency, the ability to make purposive choice and opportunity structure, the institutional perspective in which choice is made. Agency is indicated by asset enrichments (psychological, instructive, organizational, material, social, financial or human), while opportunity structure incorporates things like the presence and operation of formal and informal institutions, including the laws, regulatory outlines, and norms governing behavior. Moreover, degrees of empowerment

are estimated by existence of choice, the use of choice and the accomplishment of choice.

A number of researchers have also expanded the concept of empowerment as a procedure to consolidate empowerment as a condition or as an outcome. As it were, empowerment is not just a process or procedure, however it is the condition of being that outcomes from the empowerment process. Dixon-Mueller (1998) claimed that empowerment pleasantly entires up this perspective: empowerment is both a group and an individual trait; both a process, that of picking up power and a condition that of being empowered. Also contend that empowerment is a condition of being by discussing it in terms of awareness, the pitch of empowerment is the development of individual and group cognizance of the opportunity and ability to act; awareness of the existence and sources of injustice; cognizance of a privilege to reasonable and equal treatment and to the conditions important for survival, security, or social advancement; consciousness of an ability to oppose, challenge and overcome social injustice wherever it happens.

In this sense, empowerment is the process by which an individual or group overcomes their own ideas, thoughts and the external obstructions that oppress them and the outcome of this process, being empowered by themselves.

Kabeer (1998) stated that women's empowerment is the process to obtain the capacity to make the strategic life choices limited through poverty mostly and societal or religious norms generally. Their capacity to practice choice consolidates three interrelated dimensions, that is, resources or assets, agency or organization and achievements. Empowerment is a process which permits women to meet both their pragmatic and strategic needs and builds women's political power, awareness about them and strengthens women's self-confidence (Khan, 2006; Mason and Smith, 2003). Kabeer et al. (1999)

argued that empowerment implies the process which requires change at various levels and in different dimensions such as change at the individual level and change in their internal feelings of self or in their access to material resources and relationships within the family and household. Other than empowerment alludes to the equitable representation of women in decision-making structures in both formal and casual and voice in the detailing of arrangements influencing their social orders (Lopez-Claros et al., 2005). It is the process of acquiring some activities of women.

The primary elements of empowerment have been defined as agency, the ability to define one's goals and act upon or follow up them, awareness of gender power structures, self-esteem, and self-confidence (Kabeer, 2001). Women empowerment consists of greater access to knowledge and resources, greater independence in decision making to enable them to have greater ability to plan their existence or to have greater control over the situations that affect their lives and free from shocks imposed on them by tradition, belief and practice (GU, 2005). Women empowerment means their participation in household decision making process and contribution to family income (Hossain and Jaim, 2011; Yusuf, 2010).

Other scholars present similar conceptualizations of empowerment noting the importance of both process and outcome. Batliwala (1994) says that women's empowerment is thus the process and the outcome or results of the process, by which women gain more control over material and intellectual resources, and challenge the ideology of patriarchy and the gender based oppression against women in every one of the institutions and structures of society. In addition a report by CIDA (1999) highlights that empowerment is about individuals control over their lives, setting their own agenda, gaining skills, increasing self-confidence, solving problems, and developing confidence. It is actually both a process and an outcome.

The common component of most definitions of empowerment is that it is multi-faceted. This often refers to the ability of empowerment to cross both numerous domains and numerous dimensions, with domain referring to where empowerment occurs. For illustration, according to the UN Population Information Network (1995), women's empowerment involves their entitlement to have the ability to control their own lives, both within and outside the home, and their ability to influence the direction of social change to create a more just social and economic order, nationally and globally. This statement distinguishes that empowerment needs to occur across over numerous areas such as in women's own lives, in their homes, communities and networks, in extensive society and its structures, and in the national and global arena. In terms of the multiple dimensions of empowerment, Malhotra et al. (2002) point out that various empowerment frameworks identify and distinguish a number of unique dimensions, portentous that empowerment must occur along economic, socio-cultural, familial/interpersonal, legal, political, and psychological lines.

UNIFEM (2000) found that to generate choices, advance the ability and exercise bargaining power, build up a feeling of self-worth, and secure desired changes, trust in one's ability and the right to control one's life are essential elements of women empowerment. Women empowerment is also defined as a change in the context of a woman's life, which enables her augmented capability for leading a fulfilled human life. Kutty (2003) defined that the empowerment of women means developing women as more aware individuals who are politically active, economically productive and independent, and are able to make smart decisions in matters that affect their own life and their nations. Furthermore, women's empowerment alludes to the ability of women to transform economic and social development, when they will be empowered to fully participate in the decision making process that affect their lives through leadership training, instructing, coaching,

consulting and enabling provision tools for women to lead inside their communities, regions, and countries.

2.3 Process of empowerment

According to Kabeer (1999), empowerment is the idea of power. One way of thinking about power is in terms of choice making ability. Some choices have greater importance than others in terms of their consequences for people's lives. The choice of ability to have children and the number of children to have is of greater planned consequence and indeed consequentially prior, in an individual's life than the ability to choose between different items. In addition, Kabeer (1999) described of 'choice' comprises three inter related component which are 'resources, agency and achievement'.

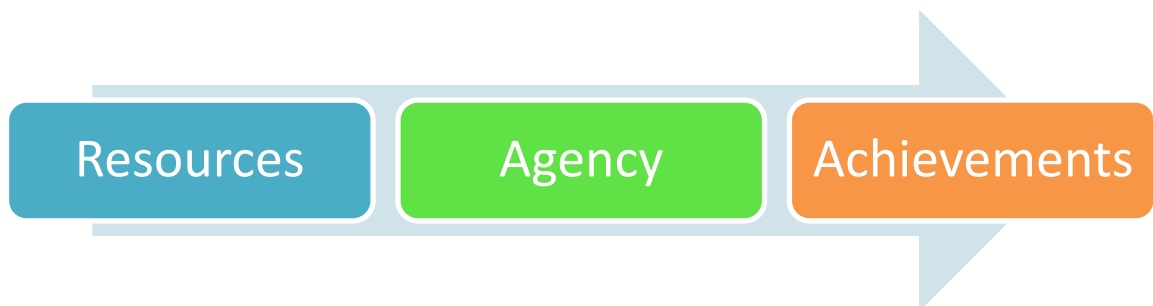


Figure: 2.1: Concept of empowerment (Adapted from Kabeer, 1999)

Kabeer (1999) describes all the three components of empowerment concept,

“Resources in this broader sense are acquired through a variety of social relationships conducted in the various institutional domains that make up a society, including the domains of family, market, state and community. The resources acquired within these various relationships take the form of not only actual allocations, but also of future claims and expectations, where access to both will reflect the rules and norms

by which distribution and exchange occur within different institutional contexts” (Kabeer,1999, p.3).

The second component ‘agency’ is at the heart of many conceptualizations of empowerment. Agency often inclines to be operationalized as decision making in the social science, but it can take a diversity of other forms like negotiation and bargaining, deception and manipulation, subversion and resistance as well more imperceptible, cognitive processes of analysis and reflection.

Kabeer (2001) argued that ‘Agency’ should be treated as the essence of empowerment, resources and achievements as enabling conditions and outcomes respectively. She described microcredit programs and employment opportunities are often seen as resources for women’s empowerment. But if a woman seeks to gain access to microcredit, or to get a job, then getting the job or joining the credit program might be best characterized as a manifestation of women’s agency, and the benefits she draws as a result— income, discretionary spending, healthcare, etc. as achievements.

Moreover, it can be exercised by an individual as formal or informal groups. And Resources and agency together constitute the potential that people have for living the lives they want, of achieving valued ways of ‘being and doing’ (Kabeer, 1999).

2.4 Marriage situation of women

Marriage is a social institution that socially institutionalizes the sexual relationship between male and female. Additionally institutionalizes male and female reproduction. One important aspect of the biological dimension of juvenile is gaining the complete reproductive health through different

sociological process. Before having a complete physiology for reproduction if male or female are socially bound to be married, his or her biological capacity will be undermined by socio cultural stressors. Marriage ought to be held at the biological age when someone is prepared to serve his or her socially bound obligation to reproduce. A woman in the foundation of marriage is the person who will bear to kids and give birth. Socio cultural dimension must be legitimately intermixed with female biological and physiological dimension (Rabbo and Akhter, 2005).

Child marriage is one of the harshest demonstrations of inequality and power imbalance between women and men. Initially, child marriage was a contrivance to protect girls from unwanted sexual advances and for protection their economic well-being. Today, however, child marriage weakens the very basis of what it was established to achieve, and generally results in a life of sexual and economic slavery for the girl (UNICEF Bangladesh, 2010). The depreciation and concealment of women and their rights reinforce the practice of child marriage and lead to dire consequences for the child victims and their society (Silva-de-Alwis, 2008). Blunch and Das (2007) argued that the purdah custom is one of the explanations behind for a low interest in girl's education. Among conservative Bangladeshi individuals it is considered as unacceptable and a risk to purity and chastity of girls if they are allowed to travel to other villages. Depending on safety and security conditions, in these days it is accepted about the women that they may travel in order to get education and to participate in labor market if appropriate conditions exist.

On the other hand, early marriage is also a significant barrier to a girl's education, health and employment. Usually child marriage restricts a young girl's access to education and therefore her employment opportunities. Additionally, child marriage increases the girl's defenselessness to health

problems; early marriage also perpetrates gender inequity, as young brides have correspondence in their relational unions (Unnayan Onneshan, 2011).

According to Child Marriage Restraint Act (1929), the legal marriage age for a girl is 18 years and for a boy is 21 years in Bangladesh. Despite national laws and international treaties, early marriage remains widespread problem particularly in developing countries like Bangladesh. It is a barrier for the further opportunities of millions of girls (Nasrin and Rahman, 2012). According to UNICEF flagship report, the child marriage rate is 66 percent in Bangladesh which is one of the world's highest rates and this issue needs an earnest consideration. Within South Asia, the teenage pregnancy rate is also higher in Bangladesh (Raj et al., 2010). A large portion of teenage girls conceive immediately after their marriage and death due to the pregnancy related reasons is practically double among women aged 15-19 compared to the women in their twenties in Bangladesh (Boyd et al., 2000).

Bangladesh has the highest rate of under-16 marriages in South Asia, with about half of the country's young girls marrying before reaching their mid-teens. Additionally, statistics reported by the Bangladesh Demographic Health Survey the prevalence of child marriage in Bangladesh is among the highest globally. Although the practice of child marriage in Bangladesh has been declining over the last 30 years, it continues to be a major problem (NIPORT, 2009). Under the Child Marriage Restraint Act, the minimum legal age for girls to marry is 18; however, 75 percent of women aged 20-49 were married before the age of 18, which is one of the highest rate in the world. Irritatingly, numerous children in Bangladesh are married even younger; one study found that one-third of women in Bangladesh aged 20-49 were married before they reached the age of 15. The practice of arranging child marriage remains very usual, especially among poor in rural areas and urban slums, where most

families regard the onset of puberty as the point at which a girl is ready for marriage (UNICEF and BBS, MICS 2006).

Among the many reasons for early marriage in Bangladesh, some of the most prominent causes are poverty, superstition and lack of awareness about laws. Poverty is one of the most influential reasons for the extremely high occurrence of child marriage in Bangladesh. It is also found that paying a dowry to the groom's family is becoming more common though it is illegal. A study by the World Bank found that dowry was almost non-existent among women aged 40-46, but that 46 percent of women aged 15-25 paid a dowry at the time of their marriage (World Bank, March 2008).

Child marriage is also considered as an infringement of rights of the girls because they cannot complete their education and become developed enough with managing familial issues. The timing of marriage is an important factor towards women's reproductive behavior (Singh and Samara, 1996). Death due to pregnancy is the number one cause of death among girls aged 15-19 globally (Verma et al., 2013). Sometimes families suffering from poverty often want to reduce their number of children. And thus they marry off their daughters. And some families believe that it brings blessings on their family if they marry off girls before their puberty (Tristam, 2014). However young girls also show less interest to continue their study and in some cases, poor families are unable to bear the cost of education (Verma et al., 2013). Another incentive for the parents to marry off their daughters at the younger age is dowry (Amin, 2008). The existing practices of law seem to have not stopped early marriage in Bangladesh. Our society is still facing the adverse effect of child marriage.

Choe et al. (2005) exploited information from both male and female adolescents in their study 'Early Marriage and Early Motherhood in Nepal' where they applied comparative hazard model and logistic regression model

to estimate covariates of early marriage, early motherhood and delayed consummation of marriage in Nepal, also they found that education along with parental education has a significant effect on early marriage. The study explained that attaining the level of education increases the age of first marriage.

Similarly, Kumchulesi et al. (2011) examined in their study that early marriage was affected by high fertility, high mortality and low contraceptive use. They were used to find out the affiliation between age at the first marriage and selected socioeconomic factors and they found that age, education, religion, region and ethnicity are the most powerful factors of age at first marriage. In the same way, Sah et al. (2014) revealed that child marriage is related with low education and low economic status. Correspondingly Jain et al. (2011) discussed the incident of child marriage in India, in their study they investigated the causes of child marriage as economic survival, protection of young girls, controlling female behavior and socio-cultural and religious values.

Child marriage is an omnipresent form of sexual exploitation of girls in our country. Many married young girls are removed from family, friends and their community, and they are denied education and other developmental opportunities. Besides, child marriage frequently results in bonded labor, enslavement, isolation, and violence and child brides are also vulnerable to major health risks caused by premature pregnancy and exposure to sexual transmitted diseases.

The extensive practice of child marriage in Bangladesh is extremely destructive to the lives and futures of millions of Bangladeshi girls as well as their families and communities which contribute to a cycle of limited development indicators and slow economic growth. Kamal et al. (2013) stated that higher educated women are relied upon to acquire more control over

household resources and personal behavior so that they can accomplish better bargaining power in deciding the timing of their marriage as well as the selection of grooms. Hence, due to prolonged schooling and craving for career development, higher educated women are more likely to marry later than their lower educated counterparts. Although higher education of both females and males seems to appear a defensive role in child marriage, it is not the higher education itself, the environment and other external elements developed through education that reduce the probabilities of child marriage.

2.4.1 Causes and context of child marriage

In countries where child marriage is common, the practice tends to occur as a result of a range of diverse socioeconomic and cultural factors.

According to UNESCO (2010), families that are unable to accommodate the requirements of their children may offer their young daughters for marriage in order to ensure their future and to have one less person in the home to accommodate. Poorer families may see early marriage as financially beneficial because of the amplified dowry cost at an early age and in light of the fact the family is no longer burdened with supporting their daughter. Dowry is very common in poorer divisions of society, causing poor families to become increasingly destitute and reinforcing the cycle of poverty even further. Being poor also heightens a girl's weakness when parents want to marry off her at a young age because of traditional beliefs such as protecting a girl's righteousness. In addition to poverty, child marriage is also related to illiteracy and lack of education (UNESCO, 2010).

The marriage of girls frequently correlates with low levels of education, or no education at all. Marriage is frequently accepted as a possibility for uneducated girls who do not have any options for the future (World Vision,

2008). Furthermore, uneducated parents or guardians are more outlandish than educated parents to be aware of laws prohibiting child marriage and the numerous consequences associated with the practice. In addition, lack of education among parents may cause them to have less gratitude for education and regard it as irrelevant rather than valuable (World Vision, 2007).

An in-depth UNICEF statistical study on child marriage throughout the world found that in 47 nation's girls between the ages of 15 and 19 with higher levels of education were least likely to be married. For women who received tertiary levels of education, rates of child marriage were often insignificant. Without education, girls have limited substitutes for their future, especially in cases of child marriage where young brides need chance to gain other fundamental abilities and have little confidence in their ability to become economically independent. The young age of child brides coupled with their lack of education typically results in a lack of decision-making power, which in turn causes them to vulnerable to violence and abuse (UNICEF, 2005).

Jisun (2016) observed that the rate of age at first marriage in Bangladesh is still very high (77.7 percent) and the incidence of early marriage is higher among the respondents from the rural area (68.1%). The influential factors of early marriage were found to be respondent's education, husband's education, place of residence, religion, and respondent's work status.

2.5 Decision making

In developing countries, to the welfare of the family women play a vital role. They are essentially viewed as the potential mothers and homemakers. Hence, women's decision making power within the family has been observed as one of the important factors, which may result on well-being of the family

(Safilios, 1983 cited in Sultana, 2011). In women empowerment ability of decision making plays a very important role, this is the indicator of women autonomy. Traditionally sociologists measured marital power in terms of decision making (Renzetti et al., 2002 cited in Sultana, 2011). But in Bangladesh the rate of participation of women is very negligible in family affairs as well as personal affairs. The participation rate is found as descending among the rural women. Usually men become the head of the households and take almost all of the decisions in rural families.

Moreover, women can hardly take part in decision making process, as they do not actively participate in income generating activities, in addition they cannot take decision on purchasing of livestock, and income related issues, marriage of children as well as on other important familial issue. Even, a large number of women cannot take decision about purchasing of their individuals clothes. Purdah and limited mobility also contribute a lot along with lack of financial control (Amin and Pebley, 1994 cited in Sultana, 2011). But on the other side they can take decision on some family affairs such as purchasing of daily household items and also they can take decision about allotment of household works, overall management and employment of domestic assistant etc. But in case of purchasing valuable and important product or services the decision of the head of the family is considered as final. Some of their husbands even do not ask them while they taking decision (Akter, 2011).

Also it has been noted that women's active participation at all levels of decision making is important to achieve equality and peace in family (Mahmuda, 2008 cited in Sultana, 2011). In the third world countries despite the importance of women participation in family decision-making, especially at Bangladesh and Pakistan, women's decision-making power is limited to some extent (Saira, et al., 2005 cited in Sultana, 2011). And due to some extent decision making power is not limited to cultural setting (Rodman,

1972). In Bangladeshi society like other patriarchal societies, men have superior power and authority in household decision-making simply by virtue of being men and therefore head of the family (Schuler et al., 1996 cited in Sultana, 2011). Also in Bangladesh, both decision-making powers and economic control are consigned in the hands of men as the household authority. Women are mostly unlikely to make independent decisions related to freedom of mobility, buying or selling of asset, fertility control, education of children, on the greatest say in children's marriage.

However, it has noted that decision making process is usually influenced by the level of knowledge or education (Muzamil, 2008 cited in Sultana, 2011). And women's decision making power is positively associated with their level of education, employment, income and other socioeconomic variables. Hence power is determined as the indicator and this particular dimension as part of women's access to control over material resources, intellectual resources and ideological resources. Blood and Wolfe (1960) developed 'theory of resources' which indicates that in a family decision-making power depends upon the resources of husband and wife and resources refer to income, educational attainment and occupation also the theory indicates that women's decision-making power may increase when increase her resources (cited in Sultana, 2011). Various theories supported this view that in a family if anyone has more resources he/she will have more power to exercise in decision-making within the family (Saffilios-Rothschild, 1969; Lamouse, 1969; Lupri, 1969; Kandel and Lesser, 1972).

On the other hand, Akter (2011) argued that women do not participate in business directly and for that they do not have any access and control over household income and asset. Those who earns, usually do poultry raising, cattle fattening, handicrafts etc. But they need to seek help from male

members of the family at the time of selling product or publishing inputs and as a result; the control of money goes to male members.

2.5.1 Decision about family planning and contraceptive usage

Bangladesh is a male dominant country, in our society usually men control reproductive, sexual health and family planning related decision and most of the time women have to wait for their husband's or in laws decisions to seek health services, even in pregnancy stage as well and which is a direct treat for women's own life as well as children's life (Hoque, 2010). Due to cultural factors male are always overlooking to share equal responsibility about family planning. As of Bangladesh is a patriarchal society, husband has most authority over their wives about next birth, the number of children and when quit childbearing and women do not have any control over their reproductive health related issues (Kamal and Islam, 2012). Spousal communication is an important basis of decision making about reproductive health, sexual needs and desired family size and increased contraceptive use and modern method choice of family planning. The communication of couples is essential for successful planning and decision-making about fertility size and use of contraceptives, couples communication have major consequences for number of children, timing of birth and contraceptives adoption.

Now in Bangladesh, most of the female take part in the family planning program, after involving all to this program, women find sufficient knowledge about benefit of small family size, about the right contraceptive method. Through inter-spousal communication women influence male to keep small family size, aware on suitable contraceptive use and other reproductive issues. Moreover, through spousal communication husband and wife make mutual consensus about the family size and the choice of suitable methods

(Shrestha, 2009). Spousal communication can play a vital role in their reproductive decision making but also looking for appropriate treatment of their reproductive health (Karvande, 2009). Inter-spousal communication between husband and wife vastly influences couple's reproductive health and fertility intention and also these communications help them to make better reproduction decision (Islam et al., 2010). Moreover, through inter-spousal communication, couples have better understanding about the advantages and disadvantages of contraceptive method. On the other hand, due to lack of inter-spousal communication accidental pregnancy outcomes, transmission of sexually transmitted diseases (STD) and unsafe abortions were occurred (Islam et al., 2010). Women's inferior position is also a reason of couple's lack of spousal communication.

There are many researches focused to identify the socioeconomic, cultural and demographic factors that influence to use of contraceptive and fertility intention in Bangladesh, but the role of husband and wife communication on family planning has been ignored by the family planning programs (Kamal and Islam, 2012). Husband and wife communication is most important in Bangladesh for contraceptive use and appropriate method choice.

Kamal and Islam (2012) observed that inter-spousal communication influence couple's contraceptive use in Bangladesh. They found that husband-wife discussion highly influence couple's contraceptive acceptance. Among the socioeconomic factors, preference for a son, residence and region also influence couple's contraceptive use. Although inter-spousal communication influences to couples, the rate of spousal communication is low in Bangladesh. Islam et al. (2010) found that inter-spousal communication is very low in Bangladesh, most of the couples do not use contraceptive by taking joint decision. Rasheed et al. (2011) found that inter-spousal communication plays

a significant role in male dominated country they found in India that inter-spousal communication is positively associated with contraceptive use.

Derossem et al. (2004) stated that contraceptive use is superior among who had discussed about family planning with each other's. And spousal communication is more important to unmeet the need for contraception use in Bangladesh. Tuloro et al. (2006) considered spousal communication is an important factor to contraceptive use in Southern Ethiopia. Moreover, Nahar (2005) showed that inter-spousal communication was increasing over time in Matlab, Bangladesh, she found that contraceptive prevalence rate is higher among the couples who had frequently discussed with each other about reproductive issues. So, inter-spousal communication can be considered as a good strategy to choice appropriate method to keep small fertility intension in Bangladesh.

2.5.2 Women employment

Socio-demographic background could influence empowerment both directly and indirectly in its relation to employment opportunities, social status and expectations about proper gender roles (Frankenberg and Thomas 2001; Mason 1998).

Education is one of the most important elements for women's employment and it is directly linked to empowerment because of its relationship to life chances and outcomes. Among Sri Lankan women, education and employment are critical factors in financial domestic influence, but they are not in social and organizational matters (Malhotra and Mather, 1997). Aslam (2013) also stated that women's labour force status, the relationship between education and labour force participation and occupational choice and word related decision finally depend on whether education has the potentiality to

enhance women's earnings. The economic dimension of empowerment is visibly important as it includes the ability to access lucrative and rewarding occupations as well the ability to both earn and control an income and progress in a selected career. Also Cultural norms and attitudes pose major restrictions towards women's economic empowerment and only women who manage to obtain high levels of education appear to overcome constraints to take advantage of the labour market benefits of education (Aslam, 2013).

Sultana and Hossen (2013) also argued that the involvement of women in income generating activities increases the level of empowerment. An empowered woman can exercise her power in her own choice in making household decision, contribution to household income and control over resources and political or development activities. Moreover, she can enjoy more rights in access to resources, control over assets and participation in household decision-making. The participation of female in income generating activities is very limited, basically they don't have market-based activities although women are involved in their household-based activities for several hours each day, their hard workings are not considered as work and Income of women is very limited and almost not existent; they highly depend on the male members earnings in their families (Hossain, 2012). Different researchers found connections between occupation and women's empowerment and suggested that there is a lot of good reason to believe that a woman's occupation can play a role in empowerment outcomes. A woman's occupation is important because occupations are associated with income, educational requirements and power within society.

In India, women work in all occupational classifications, but they are largely concerted in low-skilled, low-income positions like agricultural, domestic work and unskilled manual labor, a very few women are working in higher prestige occupation and women are rarely in positions of authority in any employment

sector. For that a few women who have the education and the opportunity to work in certain position, they are often found in 'feminized' occupations in the service industry, like nursing, teaching and social work (ILO, 1998). Occupation is also important to be empowered, not only in its links to caste and educational attainment, but also in revealing working conditions, income and the societal prestige and power, or lack thereof that goes along with working in one occupation relative to another.

On the other side agriculture workers may work on some other's land for a wage or they may work on their own family's land, working on someone else's land may allow greater mobility but women are still paid poorly, work long hours, have no access to land rights and no control over the work that they do. Women working on their families' land face even more limitations, their mobility is constrained and their work often remains unpaid. Overall, women in agricultural work are facing discrimination and also they are less likely than men to have access to government-provided facilities under agricultural development programs (ILO, 1998). Most of the jobs available for women are in agricultural work and most of the women who work in these positions are poor, are often uneducated and of course live in rural areas. In addition to the working conditions associated with, agricultural labor can be important in determining a woman's likelihood of decision making, mobility or her views on violence against women. Looking at occupation tells us not only about socio-demographic background but also about the working conditions associated with the position, the opportunities that it affords the status it may confer and the amount of authority associated with the position, and in this sense, should be considered when looking at the association between employment and women's empowerment.

Kabeer (2012) highlights the role of social factors in the female labour market and it states that women's participation in the labour market is often not her

own decision as a result of strong patriarchal society in Bangladesh; male members of the family usually dictate such a decision. Society's attitude and established norms also set constraints to such decision.

Bridges et al. (2011) highlighted the positive link between severity of poverty and the probability of women's labour force participation. In addition, they looked at the influence of poverty and other factors on the type or the sector of employment. Also Klasen and Pieters (2012) found that in India urban women with lower level of education are also engaged in low paid wage employment.

The unemployment rate is much higher for women- 6.8 percent of women are unemployed while 3 percent of men are unemployed. The educated unemployment is more prevalent in case of women than men. Job mobility is also very low among women. Several factors act as barriers for higher participation of women in the labour force. Early marriage is another factor that does not allow girls to continue with their studies and enter the work force. The number of early marriage is on the rise. It has increased from 52 percent in 2011 to 59 percent at present whereas this has reduced in most countries in the world. This is alarming not only because it will reduce women's participation in the labour force but it can also increase violence (The Daily Star, March, 08, 2018).

2.6 Violence against women

Violence against women is an appearance of unequal power connection among male and female leading to discrimination against women by men and to the anticipation of the full-advancement of women. The intentional use of physical force, threatened or actual, against oneself, another person or a group or community, either results in or has a high probability of resulting in

injury, death, psychological harm or deprivation (WHO, 1996). Violence against women is a global issue. Women are neglected, imprisoned within cultural framework, molded by dogmatic thoughts of the patriarchal system. As a result, violence against women is viewed as a normal phenomenon in our society. In our country women are still suffering from violence, domestic violence, rape, dowry death, sexual harassment, suicide, forced marriage, forced prostitution, trafficking and other psychological harassment. Violence against women has become one of the most visible social issues in the 21st century (Hossain, 2016).

According to the United Nations, Violence against women (VAW) encompasses of such acts of gender-based violence that result in or is probable to result in, physical, sexual or mental harm or suffering for women, including threats of such acts, compulsion or arbitrary deprivation of liberty, whether occurring in community or in own life. The Declaration on the Elimination of Violence against Women (DEVAW), UN Resolution # 48/104 states that “violence against women shall be understood to incorporate, but not be limited to followings:

(a) Physical, sexual and psychological violence occurring in the family, including battering, sexual abuse of female children in the household, dowry-related violence, marital rape, female genital mutilation and other traditional practices harmful to women, non-spousal violence and violence related to exploitation;

(b) Physical, sexual and psychological violence occurring within the general community, including rape, sexual abuse, sexual harassment and intimidation at work, in educational institutions and elsewhere, trafficking in women and forced prostitution;

(c) Physical, sexual and psychological violence perpetrated or condoned by the State, wherever it occurs.”

Violence against women has multi-dimensional forms including all types of physical, sexual or emotional abuses by an intimate partner, physical or sexual abuse by family members or others, sexual harassment and abuse by various authority figures, trading for forced labour or sex, and traditional practices as forced or child marriages, dowry-related violence, and honour killings where women are murdered in the name of family honour.

Being a patriarchal society, powerlessness and defenselessness is associated with women's lives where they are dominated and subjugated by the men (Zaman, 1999). Deeply rooted subordinate positions of women allow men to dominate and control not only their families and resources but also lives of women (Schuler et al., 1998 stated in Hossain, 2007). Consequently, societal norms and traditional values related with gender roles and supremacy within households and society tend to trigger, command and provoke domestic violence against women in Bangladesh (Koenig et al., 2003).

Former UN Secretary-General (Annan, 1999) in a video conference on violence against women stated that this violence distinguishes no boundaries of geography, culture or wealth and as long as it continues, cannot claim to be making the real progress towards equality, development and peace in the world. Thus, it is highly substantial to adopt effective strategies for the prevention of violence which involve public awareness campaigns and community-based networks to contest violence and support victims. Moreover, Bangladesh Government has already passed the Domestic Violence (Prevention and Protection) Act of 2010 for the protection of women and children from domestic violence and discrimination. However, now we have many legal protection laws and regulations for women in the society, but the

violence against women is still continuing and in some cases increasing day by-day.

Women are subjected to violence within the household at workplace or in the society. Their inferior status can be followed back to the patriarchal values ingrained in a society keeping women subjugated, assigning them a subordinate and dependent role, and keeping them from getting to power and resources. Men usually hold the power within families and control any property and income. Women are also considered as men's property, their sexual activity, income and labor is systemically controlled by men in social system. Social norms, education, employment and legitimate right and gender inequality are preserved by the patriarchy. Since childhood, women are forced to live in a culture, which permits brutal treatment to them (Khan et al., 2000).

2.6.1 Domestic violence

Domestic violence is purposeful and basically commonly used as a form of control, the assertion of one member above the others. However, this violence grows out of inequality within marriage and reinforces male dominance and female subordination within the home and outside of home (Yllö, 2005). Various researchers, advocates, social workers and theorists who have studied and worked with women subjected to abuse have classified many types of abuses as domestic violence. Domestic violence is described as a sample of behavior in a relationship by which the batterer tries to control his victim through a range of systems. These procedures may also include fear and intimidation, any kind of abuse, destruction of property and pets, isolation and imprisonment, economic abuse, and rigid expectations of sex roles (Postmus, 2000, cited in Johnson, 2008).

UNICEF (2008) mentions diverse forms of abuse and exploitation in defining domestic violence perpetrated by intimate partners and other family members, physical abuse such as slapping, beating, arm twisting, stabbing, strangling, burning, choking, kicking, threats with an object or weapon, and murder. It additionally includes standard practices hazardous to women such as female genital mutilation in African society or honor killings as well sexual abuse such as forced sex through threats, extortion or physical force, compelling unwanted sexual acts or forcing sex with others. Psychological abuse which incorporates behavior that is intended to intimidate and oppress and takes the form of threats of abandonment or abuse, confinement to the home, observation, dangers to remove custody of the children, demolition of objects, isolation, verbal hostility and constant humiliation. Economic abuse incorporates acts, for example, the renunciation of funds, refusal to contribute financially, renunciation of food and fundamental needs, and controlling access to health care, social insurance, employment and so on.

Farouk (2005) observed that in rural Bangladesh, women face several types of violence like wife beating, dowry, rape, acid throwing, murders, forced prostitution, coerced pregnancy, trafficking etc. The women of urban area are victimized by acid throwing and forced prostitution. But, in rural Bangladesh, a large number of women are to fall a victim of violence. The rate of domestic violence is more in lower class people than in upper class. The patriarchal control is also mainly responsible for all kinds of domestic violence. Moreover, social norm, education, employment and legal rights of women along with gender inequality in rural Bangladesh preserved by the patriarchy.

Bhuiya et al. (2003) acknowledged the most frequent reasons of abusing, which were the wife questioning the husband in daily matters followed by failure of the wife to perform household work, economic hardship of the family, failure of the wife to take care of children, not conforming to veil or

other expected behavior, incapability to bring money from parents' home, lack in take care of in-laws and relatives, and husband's frustrations in relation to various activities. The rest of the reasons may be included failure to produce children, over-producing children, dark complexion of children, and some kinds of family revenge and also suspected sexual relation with others.

There are many predisposing factors that precipitate violence. Factors like lack of education, alcohol abuse, poverty, cultural restrictions and so on and the most common form of violence against women is performed by a husband, which is often unseen since it happens behind closed doors and effectively when legal systems and cultural norms do not treat as a crime. And partner violence being observed as a hidden crime constitutes the bulk of effects on the life of victim. A huge number of women suffer a variety of violence at the hands of their husbands and victims of partner violence come from all walks of life, all cultures, all income groups, all ages and all religions (Azam, 2006). In particular, the emphasis has been on violence against women intimate relationships or women abuse in terms of physical, sexual, emotional and economical abuse.

On the other hand, Azam (2006) argued that family violence is often understood as the act of physical violence of one family member toward another. Family violence includes all languages and actions which inflict suffering on the victim. In fact, family violence is the result often imbalance of power, the aim of which is to frighten, intimidate and gain control since family violence can take the form of physical, sexual, emotional or spiritual harm.

The demographic factors, young age and low earnings are persistently found to be factors linked to the likelihood of a man's act causing family violence are alcohol and drug abuse by the partners with which character harm and psychic disorders are strongly connected. Drug abuse associated with addictive habit, social lines and intellectual discomforts influence personality

state of drug abusing patterns that ultimately give rise to the exposure to more violent behavior in intimate relationships (Azam, 2006).

It is important to mention that in a traditional value dependent society like Bangladesh, many incidents of violence against women are not reported to the police or in media. Those women who are experiencing or have experienced domestic violence in the past are likely to be fearful or embarrassed to talk about their experiences, also victim or her family does not want to make such incidents public just because of social stigma (Begum, 2000). Some researchers analyzed violence against women from legal perspective; they highlighted the limitation of legal definition of violence. They discussed two different types of violence as domestic violence i.e. dowry demands and polygamy. They also discussed the issue of religious decree and violence in the appearance of religion of violence against women in rural Bangladesh (BNWLA, 2004; Rahman, 1997).

In Bangladesh, most of the individuals know what is meant by domestic violence such as dowry related violence, child marriage, marital rape or violence, verbal abuse, harassment, humiliation and physical torture (Begum, 2005; Hossain, Imam and Khair, 2001). Domestic violence by men against women is a common phenomenon in Bangladesh both in rural and urban areas due to patriarchy and in the absence of adequate empowerment situation of women. It is more pronounced among the poorer and relatively less educated class. Usually power and control over resources were most frequently at the core of events leading to the use of violence in domestic situations (Barrier, 1998; Gelles and Connell, 1988). Patriarchy subordinates women through present social norms and values. This system allows men to dominate women within their families and allows men control over the productive resources (Schuler et al., 1998).

Women who are victims of domestic violence not only suffer from health related complications, they also suffer from low self-esteem, feeling of isolation and powerlessness and often suffer from a sense of guiltiness (Islam and Rahman, 2006). As a result, females, who are victims of domestic violence, are 12 times more likely to attempt suicide than those persons who do not experience such violence (WHO, 2002).

2.6.2 Dowry related violence

Dowry system is one of the worst evil cultures in this society. A dowry is a gift of money or valuables given by the bride's family to the groom and the newly formed household at the time of their marriage. Often the parents of the daughter are willing to provide a large sum of money and expensive goods to make the future of their daughter a pleasant and secure one. Insolvent families, the family of the groom expects that the parents of the bride will willingly gift the new couple with expensive goods which they can show off as a symbol of prestige and wealth (Banna, 2017).

Dowry includes gifts, money, goods or property given from the bride's family to the groom or in-laws before, during or any time after the marriage. The United Nations Division for the Advancement of Women defines dowry-related violence or harassment as any act of violence or harassment associated with the giving or receiving of dowry at any time before, during or after the marriage.

The violence and death related to dowry demands can constitute domestic violence. Similar to acts of domestic violence, the acts used in dowry-related offenses include physical, emotional and economic violence, as well as harassment and irritation as means to exact compliance or to punish the

victim (Khan, 2005). Women often fight with bringing successful claims of dowry-related violence as emotional and economic violence are difficult to prove in a court of law. However, dowry-related violence is separate from domestic violence in that the husband or partner may not be the only committer of dowry-related violence or death such as in laws and many more (Banna, 2017).

While dowry is practiced in many different parts of the world, dowry-related violence is most prevalent in South Asia, in the nations of India, Pakistan, Sri Lanka and Bangladesh. The most common forms of dowry-related violence are battering, marital rape, acid throwing, burning and other forms of violence. Survives of the young brides are at stake, they have to live in a hostile environment where they become the victims of physical, social, mental and psychological torture. Bangladesh suffers from many evil culture and superstitions. This bad culture is found and practiced more or less in communities of the country, if fact some cases, parents borrow money at the excessive rate of interest to marry their daughters or sisters and spend rest of their life in great depression. Every year many young women commit suicide or face physical torture after marriage because of their parents' failure to provide dowry. Marriage has become a kind of business and exploitation of the parents of a bride's (Ain O Salish Kendra, 2000). In 2004, there were 2,981 cases of dowry-related violence was filed; this number now to 4,563 cases in 2012 (Nagaraja, 2012).

2.6.2.1 Major causes of dowry

Because of the Illiteracy, most the people are unaware of the effect of dowry at our society. Banna (2017) elaborately discussed about the causes of dowry- Dependence on husband and living on their income, social corruption and so

on are the main causes of dowry. At urban area, people think that giving dowry in a marriage creates a status in society. On the other hand, at rural area, most of the people think dowry is their legal right which has to be paid by the daughter's family in marriage. And usually Poor parents consider any expenses for educating a girl unproductive as she leaves their family after marriage. At the same time, in the rural area if brides are not fair to look or get lately married then they are to give a lot of money as dowry to the groom. Also Poverty is another main cause behind dowry grooms are often takes dowry to reduce their poverty. The giving of a dowry seems to be an established Bangladeshi cultural institution. Usually wife is expected to bring suitable gifts with her to in laws house. Other main causes are in our society till women are less independent than men.

2.7 Freedom in social life

Various obstacles are imposed in the field of women's mobility like religious, social, etc. Many women cannot go outside of the home because of Purdah customs, as a result they are deprived of education, medicare and economic opportunities and ultimately they have to remain dependent on others. Usually, they can only go out of home only to visit relatives home and to seek health care service. Most of the women do not have access to economic resources and control of resources, as they cannot participate in income generating activities. Even Law of Inheritance is discriminating also, in most cases, women cannot take the inherited property in their control (Akter, 2011).

One important cultural limitation to women's employment outside of the home has been the tradition of purdah. Prevalent in Bangladeshi rural society, it loosely refers to the appropriation of women from the male world outside

of the family environment. Large variations in the effective implications of purdah are apparent for women in Bangladesh, in part varying by geographic location and socioeconomic status (World Bank, 2007).

Traditionally, geographic mobility of poor women in rural Bangladesh has been remarkably limited, in a 1996 survey in the rural area of Matlab, 93 percent of women interviewed had never been to local bazar, on the other hand 92 percent had never been to the local mosque, moreover 68 percent left their residential compound at most once a week (Anderson and Eswaran, 2009). Effective restriction of mobility for women outside of the household can still be fairly severe today. In 2011, 44 percent of married women aged 20-24 said that they were not usually free to make decisions about visiting their own relatives (BBS, 2013). As explained by Duflo (2012), women were not free to travel to a health center either alone or with their child and at the same time he also mentioned women can contribute to economic development in many ways if they get the freedom of mobility. Moreover, as of BBS (2013), the labor force participation rate was 82 percent for men and 34 percent for women.

The Bangladesh government has made significant efforts to improve conditions for women, including in the working domain. For many years, government has been hiring specific reservations for women development and at the same time government has taken many actions for female education and development.

2.7.1 Women's political participation

Political participation is a multi-dimensional concept, which includes voting, campaigning of election, communal actions around policy issues, contacting political representatives, protests and demonstration (Bratton, 1999). And

Palma (1970) referred to participation as the expression and the creation of a persons' integration into the system of political and social relations. On the other hand Huntington and Nelson (1976) also identified diverse forms of political participation; electoral activity, politicization, organizational activity and personal contacting. Little (1976) also viewed mass political participation as the involvement of individual citizens in collective political activities related to the functions performed by the formal political system and institutions. Milbrath and Goel (1977) pointed out that it involves not only active roles played by the individual citizens to affect governmental decision, same time ceremonial and supportive activities.

As a Muslim-dominated society, the purdah system shapes the pattern of women's political participation in Bangladesh. Jahan (1982) stated that purdah literally creates public-private dichotomy, which directly restrict women's political participation. Women have limited associates with people who are not the members of their extended family. They cannot participate in mass rallies and protest. She also notes, only those women succeed in politics that are related to powerful politicians and can use the connection. Also recognizes that purdah is not the only reason, which hampers women participation, in order to increase the women participation in politics women economic status and socio-cultural norms should be change. Socio-cultural revolution changed the status of women of Soviet Union, China and Vietnam radically and also the Cultural Revolution at western women's movement are necessary to challenge the traditional cultural norm which keeps women isolated and inferior (Jahan, 1982).

Chowdhury (1997); Chowdhury and Hasanuzzaman (1998) observed that women who are elected came from well-connected political families and they had kinship relationship with powerful party leaders. At the same time women's participation in the cabinet is low. Chowdhury (1997) also noted

such powerlessness of women politicians proves a correlation between the weak status of women in the political party, electoral constituency or parliament and even more weak representation in the councils of minister. She noted that the absence of internal democratization inside party increases women's vulnerability within the political party. The major political parties in Bangladesh are not democratic in composition, almost in every party, the president enjoys absolute power and usually they take the decisions. Due to women's lack of status at party and networking, access to information, and resources restrict their participation and non-cooperation of family and lack of mobility, unsatisfactory communication system, deteriorating law and order situation and religious misinterpretation are other important factors, which hinder women's participation. Chowdhury (1997) also concluded that government initiatives to include Women in Development approach in the development plan and NGO activities will encourage women's political participation.

Hussain and Hasanuzzaman (1998) identified the capitalist-democratic and patriarchal discourses which guide the formation of Bangladesh state as being responsible for the inferior status of women in politics. They also observed that judicial, electoral and party processes in Bangladesh are responsible for the exclusion of women and their interests. To establish equal rights between men and women is not possible due to the discriminatory state discourse. They also argued that women play secondary role in the parliament, directly elected women parliamentarians have higher status, but they do not speak much about women's issues. Women leaders want to represent themselves as a leader of the country but they do not want to speak about women. They also recommend that direct election of women should introduce in the reserved seats of women. Moreover, Bangladesh is a class-based society; women who come to politics are mainly upper class women. Bangladesh has failed to involve middle class or lower class women in the politics.

2.8 Research space

In this chapter, the researcher reviewed relevant literature to understand the effects of education on the empowerment of women's social life.

Different researchers explained women empowerment in different ways. Khan (2006); Mason and Smith (2003) described women empowerment as increase of political power. Claros et al. (2005) indicated empowerment as the power of decision-making. According to CIDA (1999), empowerment is about people including both men and women taking control over their lives, setting their own agenda, gaining skills, increasing self-confidence, solving problems and developing self-reliance.

Although researcher explained women empowerment from different dimensions but still there exist a gap, no research conducted on relation between women educational level and women empowerment in their social life.

In the section of literature review the researcher mentioned various causes of child marriage. According to UNESCO (2011), child marriage is related to illiteracy and lack of educational attainment. In this study, the researcher aimed to identify the relation between educational attainment and child marriage.

Aslam (2013); Sultana and Hossen (2013) pointed that women often can participate in to income generating activities. But they have very limited scope for decision making. In most of the cases they have to depend on their opposite counterpart for decision making process. But how educational attainment affects women in choosing income generating activities, profession, decision making process as well protesting violence, social and economic freedom which is still unrevealed. To fulfill this gap the researcher aimed to conduct this study for unfolding this issue.

Violence against women is very common phenomena in rural community as well as in urban area. Zaman (1999); Khan et al. (2000) showed many reasons of violence against women and also explained the underlying causes. But no significant study found regarding educational attainment and women competency to protest violence against women and how educational attainment plays to enhance women's capacity.

Little (1976); Jahan (1982) explained about the challenges against women participation in political activities. But no significant study found on how educational level influences women's capacity to express their political views, opinions. For this reason, the researcher aimed to reveal the underlying relation between educational attainment and political empowerment.

A large and growing number of literatures provide evidence that women's schooling is one of the major ways of acquiring human capital. Women's education has emerged as an important determinant of child mortality, having a strong impact in many cases than income (Mensch et al., 1986; Schultz, 1993). Many studies also find that women's education has a strong impact on children's health and nutrition (Behrman and Deolalikar, 1988; Behrman and Wolfe, 1984; Straus and Thomas, 1995).

However, many researches showed education as a change agent for empowerment because education ensures skills and capacity for income generating activities. But there is no specific research on how educational level plays role for changing social life of women in the rural community in Bangladesh. In this study, the researcher aimed to show the relationship of educational level and empowerment of women's social life in the rural community in Bangladesh. The researcher aimed to find how much contribution women can make for their family in accordance to their educational background and how it works for empowering women in the rural community in Bangladesh. By aiming this researcher developed conceptual

and theoretical framework for practicing these patterns to change women's social life status in the rural community of Bangladesh as an empowerment form.

2.8.1 Theoretical framework

Women's schooling is one of the main ways of obtaining human capital. Women's education has emerged as an important determinant of child mortality, having a stronger impact in many cases than income (Mensch et al., 1985; Schultz, 1993). Moreover, women's education has a robust impact on children's health and nutrition (Behrman and Deolalikar, 1988; Behrman and Wolfe, 1984; Strauss and Thomas, 1995). Mothers' education is an important determinant of children's schooling, usually having more impact than fathers' schooling (Schultz, 1998; Behrman, 1997; Montgomery et al., 2000).

In the human capital approach, women's education is valued because it is an effective instrument to achieve other consequences, such as fertility decline. By arguing that women's education is a good investment because educated mothers are more effective in reaching goals that society holds valuable than uneducated mothers. Education may increase women's abilities to make proper choices, but the choices are often controlled by norms and conditions that favor men over women (Arends-Kuenning and Amin, 2001).

Human capital approach to women's education is essentially instrumentalist. Todaro (1997, p. 105-6) stated,

“Human capital is an input into a productive process, and enhancing human capital increases the commodities that a society is able to produce”.

Growth-oriented development economists advocate investments in women's education because it adds to human capital.

In contrast, the capabilities approach

"focuses on the ability of human beings to lead lives they have reason to value and to enhance the substantive choices they have." (Sen, 1997, p. 1959).

In the capabilities approach, women's education has a value beyond acquisition of human capital. For enhancing women's capabilities, encouraging women's education is good policy. Capabilities suggest that women are aware of choices and are free to act upon them (Nussbaum, 2000; Sen, 1999). The capabilities approach is most directly linked to education that enables the capabilities to live a long life, to enjoy physical health, to develop individual's senses, imagination and thought, to develop individual's practical reason, to enjoy relationship with others and to have control over individual's environment. From uneducated women, educated women tend to live longer and to enjoy better health (Arends-Kuenning and Amin, 2001). Nussbaum (2000) included basic literacy and skill under the capability of imagination, senses and thought. Women obtain increased control over their environments when they have the ability to earn income and increased bargaining power and both are improved by education.

As a result, the current consent in development economics prioritizes women education as an investment with a high pay off (Summers, 1994; Scheultz, 1993). Women's education increases children's schooling, improvement of children's health and lower fertility rate.

In this study, the researcher adopted T. Paul Schultz human capital approach and the capabilities approach of Amartya Sen. The human capital approach is essentially instrumentalist, focus on Women's education. The capabilities

approach focuses on how education enhances the wellbeing agency and empowerment of women.

As education plays a vital role in social life and empowerment of women, so the researcher adopted this Human capital and capabilities approach theory. Education can play as an intervention to make the changes what actually the researcher aimed to find out. When girls and women will receive education they will become capital. When they become capital they will be competent enough to invest their capital for productive work and also enhances their economic strength. This time they can contribute for family. This economic capability will empower her and then she will be able to make decision on different familial issues like Marriage, Decision making, violence against women etc. and as well as she also will be able to enjoy her freedom of dignity.

As of above discussion the researcher considered education as an intervention for empowering women, to explain this the researcher adopted human capital and capabilities theory. If it will be possible to ensure education for girls and women in rural areas of Bangladesh it will help to improve the social life of married women.

2.8.2 Conceptual framework

To conduct this study various books, national and international journals, articles were reviewed and analyzed different social life status of rural women in Bangladesh. After analyzing this literature, the conceptual framework was developed. Using this conceptual framework, the researcher explored the impact of education on the social life of married women in the rural community of Bangladesh.

Overall Conceptual Framework

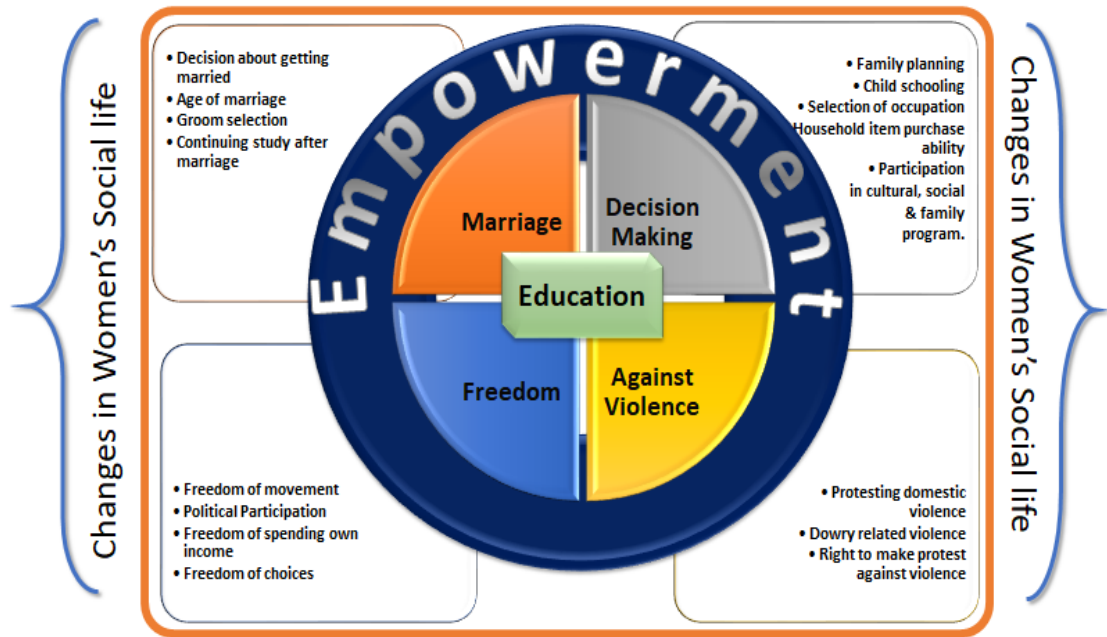


Figure: 2.2: Conceptual framework

The researcher aimed to implicate the research through this diagram. From the above diagram the researcher showed that empowerment is a vast thing. For this the researcher takes education as an intervention for rural women as a change agent towards improved their social life. The researcher aimed to show that if women receive education they will be enabled with more capacities, they will be enriched with knowledge and survival skill and will transfer into capital. When women will become a capital it will enhance women's productivity and lead them to economic empowered. This economic strength means women will be able to contribute same as men in family and society and in national economic growth and this will also help women to take part more in decision making in familial issues, freedom of movement, political participation, protesting any types of gender based violence, decision making over contraceptive choices and family planning etc. So, it can be said boldly that educational level plays a vital role on social life of married women in rural community in Bangladesh.

2.9 Conclusion

In this chapter the researcher described elaborately about the women's empowerment in the social life of married women of rural area. In rural area, education plays a great role in every aspects of women's social life like decision making, protesting violence against women, freedom of movement and many other things. If women get access to be more educated, women will be then transferred into human capital and it will enhance her competence and capacity. Through this woman will be more capable to claim her rights and also be able to make them economically competent. If she becomes more capacitated with economic power she will be able to create accessibility in decision making process in patriarchal society. As a whole it found that women in rural area are facing various challenges in their daily social life and due to lack of educational attainment they are depriving from their rights. If Government, NGOs and other stakeholders can assure women's accessibility in higher education and it will enhance women's life status and enable them being empowered.

Chapter Three

Methodology of the study

3.1 Introduction

Every research is unique and followed by an individual method that is best suit for carrying out the research objectives. Research Methodology is a measure as architectural blueprint (Merriam, 1998). According to Kothari (2006), research methodology is a way to systematically solve the research problem. Adopting appropriate methodology is the heart of research (Yin, 2009) and it bears the details of what the researcher did to complete the research (Best and Khan, 2005). The researcher adopted suitable method according to the nature and demand of the study. In this chapter, the researcher presented the procedures that followed for obtaining data required for answering research inquiries, process of overall quality control of the adopted method. It is a system of explicit rules and procedures on which research relies on and knowledge evaluated (Nachmeas and Nachmeas, 1981). For centuries, methodology was a major concern of the social theorists in an attempt to study the society and to attain systematic and scientific knowledge (Jary and Jary, 2000; Neuman, 1997). The outline of the design of the study provides details of the sampling of participants, research design, method of the study, the tools of data collection, data analysis and data presentation.

3.2 Recapitulation of research questions

In chapter one the researcher explained the research purpose. According to the research purpose, research questions of this study were:

1. What extent does education affect the marriage of rural women?
2. How does education influence the decision-making activities of married women?
3. How does education combat the violence against women?
4. In what way does education impact on freedom of married women in their social life?

3.3 Mixed method study approach

Gay and Airasian (1996) noted that the nature of the question or problem to be examined determines whether the study is of qualitative or quantitative. According to the research question, it is clearly assumed that the first research question which seeks to explore the effects of education on marriage of the rural women and demands both qualitative and quantitative data to depict a holistic picture. At the same time all the other research questions deal with both quantitative and qualitative data. As the research needs mixed types of data, so the whole research follows a mixed method.

A mixed method research design is a procedure for collecting data, analyzing and mixing both qualitative and quantitative methods in a single study or a dilution of studies to understand a research statement (Creswell and Plano Clark, 2011). The main reason is that the uses of both qualitative and quantitative methods, in summation ensuring a better understanding of the

research problem and questions either than methodology by itself (Creswell, 2012).

Creswell (2012) also argued that mixed method research design is a convenient design to use if the researcher seeks to build strengths both on the qualitative and quantitative data. Generally, quantitative data scores on instruments, generate specific numbers that can be analyzed statistically, it can also yield results to assess the frequency and magnitude of trends and give useful information that needs to explain the trends of large number of people. On the other hand, qualitative data that derives from open-ended interviews which provide real words of the people who take part in the study and also offer different perspective on the study topic and draw a complex picture of the situation. Combining both quantitative and qualitative data is considered as 'very powerful mix' (Miles and Huberman, p.42)

3.4 Convergent parallel research design

Specifically, this study followed a mixed method research design particularly Convergent Parallel Mixed Method by applying both quantitative and qualitative research methods. Convergent mixed method design aims to collect both qualitative and quantitative data simultaneously, merge the data and use the result to understand a research problem. A basic rationale for this design is that one data collection form supplies strengths to set off the importance of the other form and that a more complete understanding of a research problem results from collecting both qualitative and quantitative data (Creswell, 2012). Another reason for using this approach is that one from data collection supplies to 'offset weaknesses' of the other forms (Creswell, 2012, p. 540).

The research gathered both quantitative and qualitative data, analyzed both datasets individually, compares the results of analysis that generated from both datasets and made an explanation whether the results supports or contradict each other. This direct comparison of the two datasets by the researcher generates a 'convergence' of data sources (Creswell, 2012, p. 540). The strength of this research design is that it combines the advantages of each form of data, that is, quantitative data provides for generalization whereas qualitative data offer information about the context or setting. This design enables a research to better information that uses the best characteristics of both quantitative and qualitative data collections (Creswell, 2012).

As the researcher employed both quantitative and qualitative data collection tools for fetching the answers of the research questions and put equal importance on both forms of data and felt that by doing this more comprehensive insight into the problem could be explored and thus data of both forms could be analyzed in the best way.

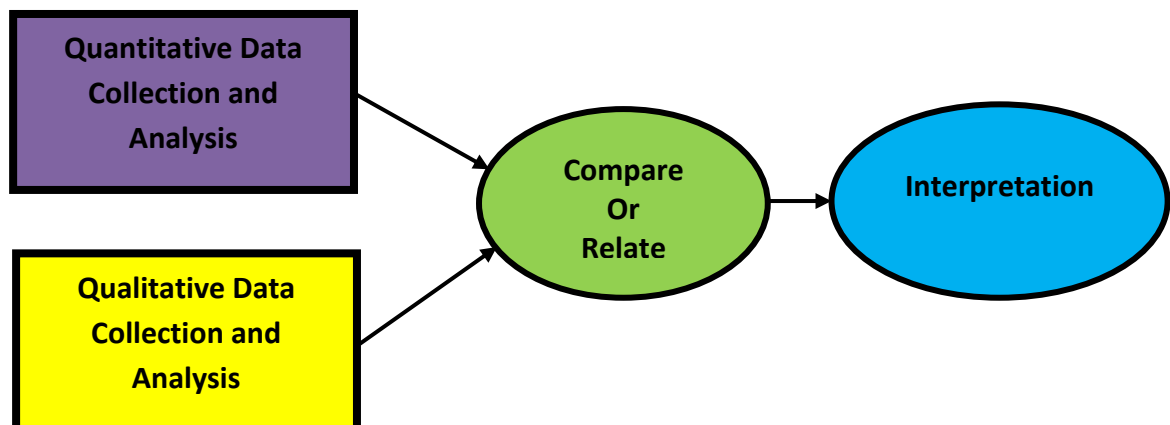


Figure- 3.1: Convergent parallel mixed method research design followed by the study
(Adapted from Creswell, 2012)

The objective of the study was to find out the impact of Education on the social life regarding empowerment of married women in the rural community of Bangladesh. In this study both qualitative and quantitative data were given equal importance. Both kinds of data were collected concurrently and they were analyzed and merged to yield similar data. The purpose of choosing this quantitative approach was to fetch data from a large number of participants so that the data can be used to draw a general picture of married women in the rural community of Bangladesh. Quantitative data were collected using survey questionnaire, on the other hand qualitative data were collected using in-depth interview schedule. The qualitative data were necessary for finding out the opinions of rural women and key informants like Head teachers of a primary school, NGO professionals and local government representatives so that the researcher could successfully find the required answers for fulfilling research purpose.

3.5 Research area

The study was conducted in the rural area of Bangladesh to find out the impact of educational attainment in the social life of the married rural women. The research area included rural community from four Divisions of Bangladesh comprising four Districts, i.e. Jamalpur District in Mymensingh Division, Manikganj District in Dhaka Division, Pabna District in Rajshahi Division and Cumilla District in Chattagram Division to draw out a variation of practices as per local attitude, behavior and cultural dimensions. The researcher also selected these areas for easy communication system, financial support and availability of time. To complete the research smoothly and within allocated time schedule the researcher chose nearest rural area from district sadar.

3.6 Population of the study

Population refers to the total items of acquiring expected information. The attributes that are the object of the study are referred to as characteristics and the unit processing them are collected as elementary units. The aggregation of such units is generally described as population. Thus, all units in any field of inquiry constitute universe and all elementary units constitute population (Kothari, 1985, p.188). The study aimed at impact of educational level on the social life status among the married rural women. As per study purpose the targeted study populations were selected into four categories for carrying out the best results for the study. The study populations are following:

- To understand in-depth scenario of actual social life of rural married women, the researcher selected the data source considering different educational level (i.e. grade V completer, SSC completer, HSC completer and graduate) completed married women of rural area.
- To understand the real picture of participation of girls in education and also to find out the challenges to access into education among rural women, the researcher selected Head Teachers of Primary School in rural area as a reliable source.
- The researcher also selected Non-Governmental Organization (NGO) professionals of rural area as potential informants as they were directly working for the development of socio-economic status of disadvantaged women of rural area and specially engaging women through multisectoral programs.

- The researcher selected female local government representatives of rural area as potential informants to draw out the figure of women's participation in politics and other socio cultural activities.

3.7 Sampling and sample size of the study

In a research sample is very important element. It is a part of total population. It can be a group of elements or individuals. It must be representative of the population. Research task cannot be driven without sampling.

To conduct this study purposive sampling technique was adopted for selecting sample size. Purposive sample is a non-probability sample that is selected based on characteristics of the population and the research purpose of the study. Purposive sampling is also known as judgmental; selective or subjective sampling. Thus, this type of sampling can be very useful in situations when the researcher need to reach a targeted sample quickly and where sampling for proportionately is not the main concern (Black, 2010). The sampling strategies were applied for selecting different sample size for this study as representation of the study population. It is a method for collecting information and drawing inferences about a large population or universe, from the analysis of only part, thereof, the sample (Marshall, 1998). However the selection of the representative sample is difficult. Because, the selection may be covertly or overtly influenced by the human choice or it does not cover the population adequately at all (Moser and Kalton, 1979). Therefore, it is more important that the sample size must reflect appropriately of the selected population.

For this study the married women were chosen purposively. The sample was distributed in total 20 villages, which were selected under 4 unions, and 4

unions were under 4 upazillas, and 4 upazillas were under 4 districts and 4 districts were under 4 Divisions.

In every village, the respondents were divided into 4 categories of married women who were grade V completers, SSC completers, HSC completers and graduates. The researcher also took in-depth interview with local key persons comprising primary school head teachers, NGO professionals and local government representatives.

Name of the District	Grade V completer Married women	SSC completer Married women	HSC completer Married women	Graduate Married women	Primary School Head Teachers	NGO Professionals	Local Government Representatives	Total
Quantitative Sample								
Jamalpur	25	25	25	25	-	-	-	100
Manikganj	25	25	25	25	-	-	-	100
Pabna	25	25	25	25	-	-	-	100
Cumilla	25	25	25	25	-	-	-	100
Total	100	100	100	100	0	0	0	400
Qualitative Sample								
Jamalpur	2	2	2	2	1	1	1	11
Manikganj	2	2	2	2	1	1	1	11
Pabna	2	2	2	2	1	1	1	11
Cumilla	2	2	2	2	1	1	1	11
Total	8	8	8	8	4	4	4	44
Grand Total	444							

Figure 3.2: Sample size at a glance.

3.8 Mapping of the study

To obtain data from the participants the researcher used Survey questionnaire and In-depth Interview schedule for married women and another In-depth Interview schedule for key informants. Survey questionnaire was used for collecting quantitative data and in-depth interview schedule was used for qualitative data from rural women. In addition, key informant in-depth interview schedule was used for qualitative data. The following table shows the connection between research tools and research questions.

Research question	Type of Data	Data Source	Sampling Method	Instruments	Data Analysis Technique
What extent does education affect the marriage of rural women?	Quantitative	Married Women	Purposive	Survey Questionnaire	Quantitative (Frequency, Percentage & Chi-square test)
	Qualitative	Married Women, Primary School head teachers, NGO professionals, Local Govt. representatives		In-depth Interview Questionnaire	Qualitative (Thematic analysis)
How does education influence the decision-making activities of married women?	Quantitative	Married Women	Purposive	Survey Questionnaire	Quantitative (Frequency, Percentage & Chi-square test)
	Qualitative	Married Women, Primary School head teachers, NGO professionals, Local Govt. representatives		In-depth Interview Questionnaire	Qualitative (Thematic analysis)
How does education combat the violence against women?	Quantitative	Married Women	Purposive	Survey Questionnaire	Quantitative (Frequency, Percentage & Chi-square test)
	Qualitative	Married Women, Primary School head teachers, NGO professionals, Local Govt. representatives		In-depth Interview Questionnaire	Qualitative (Thematic analysis)
In what way does education impact on freedom of married women in their social life?	Quantitative	Married Women	Purposive	Survey Questionnaire	Quantitative (Frequency, Percentage & Chi-square test)
	Qualitative	Married Women, Primary School head teachers, NGO professionals, Local Govt. representatives		In-depth Interview Questionnaire	Qualitative (Thematic analysis)

Figure 3.3: Mapping of the study.

3.9 Data collection tools of the study

The researcher used three different types of data collection tools for collecting data from different respondents to carry out the final concluding remarks of study purpose. These are described below:

Survey questionnaire for married women: It was used for married women of rural areas in selected four districts. By this questionnaire the researcher aimed to collect regarded data for measuring indicator.

In-depth interview questionnaire for married women: This tool was also used for collecting data from married women in rural areas. The researcher aimed to collect in-depth information from married women through this in-depth interview questionnaire.

In-depth interview questionnaire for key informants: This tool was developed for 4 primary school head teachers, 4 NGO representatives and 4 local women government representatives comprising 4 districts of selected research area. The in-depth interview questionnaire was mainly used for collecting key opinion, consultation and suggestion for women empowerment in the rural community of Bangladesh.

3.10 Development of data collection tools

For developing data collection tools the researcher followed the following steps:

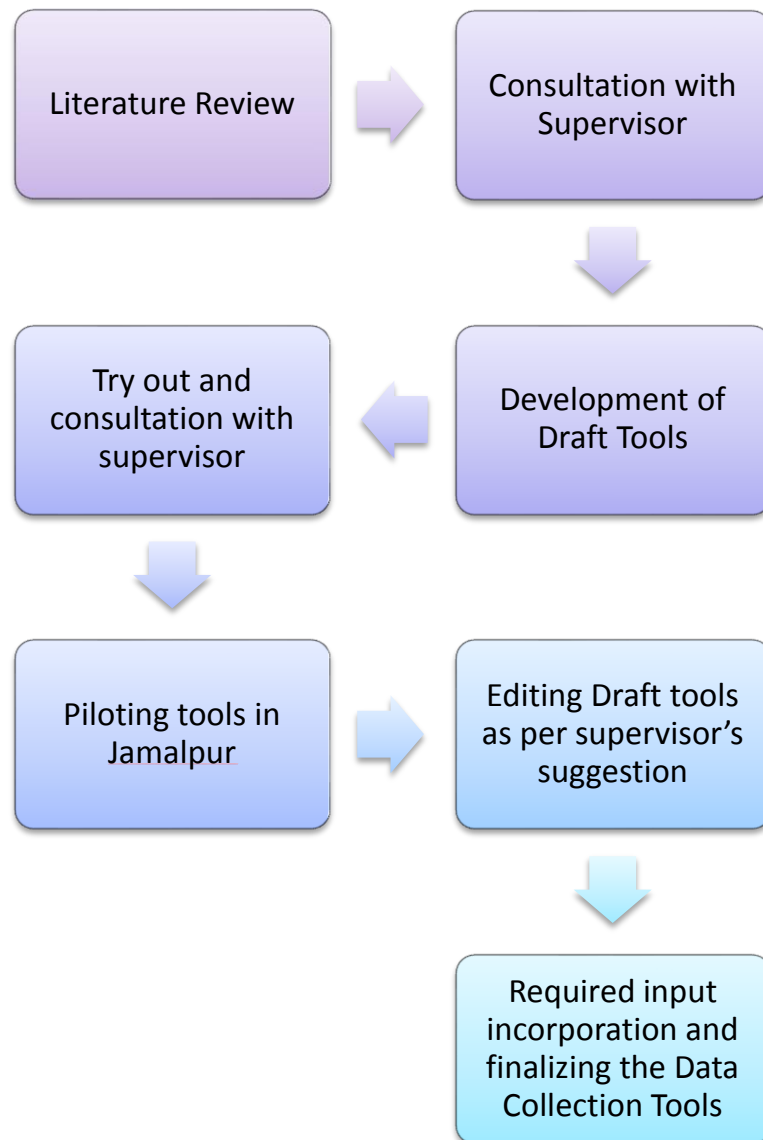


Figure – 3.4: Development of data collection tools flow chart.

3.11 Data collection procedures

Data collection provides a distinct direction and specific answer for the research investigation. The researcher consulted with experts and did peer review on the developed tools to find out any deficiency. After experts' feedback on draft research tools, the researcher incorporated necessary information in research tools and modified it as per experts' suggestion. After these procedures the researcher piloted the developed tools to understand participants' points of view and measured the feasibility of the study. Then the researcher again incorporated feedback from the field and consulted with supervisor for finalizing data collection tools. Before moving to the field the researcher collected recommendation letter from supervisor that was used to take consent from participants.

Data were collected from both primary and secondary sources. Survey questionnaire and in-depth interview schedule and key informant interview schedule were used for collecting primary data whereas regarded documents, books, journals, articles and websites were used as secondary data sources.

To collect data, the researcher adopted a convenient way, researcher moved to all the study area for collecting primary data from participants.

3.11.1 The questionnaire

At first a survey questionnaire was used for collecting primary data from 400 married women in 20 different villages under four districts. Questionnaires were widely used as convenient tool as it can be also administered without the physical presence of the researcher and often being comparatively straightforward to analyze (Wilson and McLean, 1994). Munn and Drever (1999) opined that questionnaire is a popular way of gathering information. It

is easy to understand and also suitable for time constrain for the participants. Bell (2005) also advised that a well-designed questionnaire could produce the information which is needed and is acceptable for the research. Also it is easy to administrate, analyze and interpret. It is also convenient to answer and respondents have chances to reveal their concerns without too much effort. The questionnaire was structured with a number of closed questions that were useful to generate responses and analyze. The questions listed in the questionnaire (Appendix A), was designed to collect demographic information from the respondents and their opinion about the impact of education, perception and practices of their social life. Moreover, the survey question gave them opportunities to provide their opinion on existing oppression, violence and decision making power.

3.11.2 The Interview

Secondly, in-depth interview questionnaire was used for collecting primary data from married women of four categories and key informants in the study areas (Appendix B and C). The interview question was set up for total 32 married women and each 8 of them were grade V completers, SSC completers, HSC completers and graduates respectively. To cover variety of topics a total 14 question were asked to the respondents in order to keep the interview as short as possible so that the respondent could not feel annoyed or bored. The researcher noted the answers as well as audio record was done after taking oral consent of the respondents to make the interview shorten and later wrote down in details by transcribing the audio clips. This helps the interviewer to talk in depth with the respondents to fetch the respondents' actual thoughts and specific information as per question demand. Another one interview question was set up for total 12 key persons and each four of them who were local government representatives, NGO professionals and

Primary School Head teachers. Edwards and Scullion (1982) suggested that one of the problems of an unstructured approach during an interview is that it may tap only vague and general attitudes to particular issue. With some basic structure to the interviews, partly skip this problem the question allowed the interviews to focus on key points. These interviews have purposeful and context based as Fletcher (1988) defines an interview as a purposeful conversation and Breakwell (1990) suggests that interviewing is used in many contexts-anywhere, in fact, where people wish to get and give information in an ordinary fashion. Advantages of the interview are sampling advantages including greater control over respondent selection, and hence more depth, context and flexibility in the process of inquiry (Cassell and Symon, 2004).

3.11.3 Piloting

Piloting of survey and in-depth interview questionnaire is required to ensure the population it covers; to verify the questions and their applicability; to understand the reaction of the respondents to the questions and to guess their possible answers (Bryman, 2001; Faux, 2010; Babbie, 1990). In any research, it is much desired to test the research instruments, before its actual administration in the field. For this study, a survey questionnaire and in-depth interview questionnaire for rural women and another in-depth interview questionnaire for key informants were developed primarily, reviewed literatures and consulted with supervisor and experts. Then a pilot survey was carried out on 20 respondents and also a pilot interview schedule was carried out on 8 rural women and 3 key persons. During the piloting the researcher faced some problems in survey question and interview schedule which were identified keenly. After that all the tools were corrected and edited as per piloting experience.

3.12 Data processing and analysis

After the completion of data collection process the researcher cleaned the raw data and gave input of the quantitative data into statistical software. The researcher also transcribed the qualitative data and translated into the English language. All data were stored in a systematic way for analysis.

Two different analysis techniques were applied for analyzing the raw data. For analyzing quantitative data, the researcher approached quantitative method and for analyzing qualitative data, the researcher approached qualitative method.

3.12.1 Quantitative analysis

The survey questionnaire and all demographic information are regarded as quantitative data. There were total 400 respondents participated into the survey and they were married women of rural community in Bangladesh who were categorized into four types, i.e. married women who completed grade V, married women who completed SSC, married women who completed HSC and graduate married women. The researcher used IBM SPSS 20 and Microsoft Excel 10 as quantitative analysis tools. The answers of the questionnaires were coded and inputted in the computer program. The data were analyzed in descriptive methods like percentage and frequency. The researcher also used inferential statistical techniques like chi-square tests to find the significance of the response where appropriate and then presented into table and graphical forms.

3.12.2 Qualitative analysis

To analyze the respondents' in-depth view and opinion about the empowerment in women's social life, the researcher adopted qualitative analysis technique for presenting qualitative data. In-depth interview questionnaire was used for collecting qualitative data for this study. Researcher used thematic analysis, which is most commonly used in qualitative analysis (Braun and Clarke, 2006). It is a systematic process of reading the data several times in order to come with some words, phrases, sentences and/or paragraphs that researcher can code in purpose of developing some themes or concepts that summarizes the similar contents of the data (Thomas, 2009). Qualitative coding is a crucial part of data analysis,

“a code is simply a name or label that the researcher gives to a piece of text that contains an idea or a piece of information” (Cohen, Manion and Morrison, 2011, p. 559).

Researcher found this process appropriate for analysis, because research questions required a relatively straightforward form of qualitative analysis that would help a beginner in qualitative techniques to identify the key elements of the interview data (Braun and Clarke, 2006). In addition, in this process Researcher can organize the raw data into some conceptual categories and develop candidate themes or concepts and construct thematic map (Neuman, 2005; Cohen, Mannion and Morrison, 2011; Braun and Clarke, 2006). For this reason, researcher followed this data-driven thematic approach step by step suggested by Braun and Clarke (2006, p. 87) to undertake qualitative analysis.

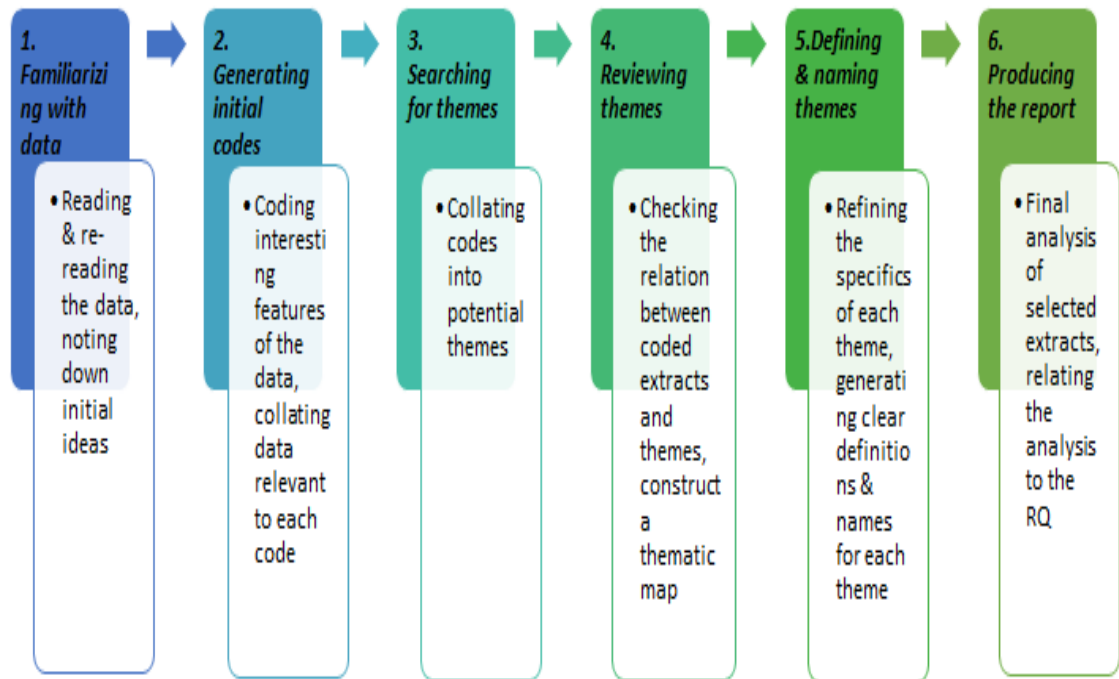


Figure – 3.5 Phases of data driven thematic analysis

(Adapting from Braun and Clarke, 2006, p-87)

The researcher identified four major themes which were classified into several sub-themes to draw out the real scenario of social life status of rural women. These are following:

Theme One: Relation between education and marriage.

- Accept women's opinion during marriage
- Choose groom during marriage
- Continue study after marriage
- Reading out marriage registration paper
- Concern about the condition of marriage registration

Theme Two: Influence of education on decision-making activities.

- Decision regarding family planning

- Decision of taking child
- Use of contraceptives
- Decision regarding healthcare of their own and children
- Decision regarding their children's education
- Participation in income generating activities
- Decision regarding selecting profession
- Household purchasing decision (food, cloth, gift etc.)
- Ownership of assets
- Decision regarding enjoying their own assets

Theme Three: Role of education for combating violence against women

- Types of violence
- Providing dowry during and after marriage
- Types of dowry
- Steps taking while facing violence

Theme Four: Education and Freedom of choices

- Going outside of house as per need
- Economic freedom
- Participation in political activities
- Selection/purchasing of cell phone

The researcher transcribed the qualitative data and translated into standard accent carefully and then coded the respondents with different alpha numeric codes. All 32 married women in the rural area were divided into four categories and presented as IGVC 1-8, ISSCC 1-8, IHSCC 1-8, IG 1-8 and for the key informants IPSHT 1-4, ILWGR 1-4 and INGP 1-4 respectively.

The alpha numeric code for qualitative data is given below:

Alpha numeric code	Reference explanation
IGVC 1-8	Interview of Grade V completers
ISSCC 1-8	Interview of SSC completers
IHSCC 1-8	Interview of HSC completers
IG 1-8	Interview of Graduates
IPSHT 1-4	Interview of Primary School Head Teachers
ILWGR 1-4	Interview of Local Women Government Representatives
INGP 1-4	Interview of NGO Professionals

Figure-3.6: Qualitative data coding

3.13 Validity and Reliability

3.13.1 Validity

Validity is the intensity of a research. Validity signifies how the research was done genuinely and how the researcher interpreted and presented respondent's thoughts and beliefs.

*“Validity refers not to the data but to the inference drawn from them”
(Creswell and Miller, 2000, p.125).*

The main fact of qualitative research is based on the fact that validity is a matter of trustworthiness, productiveness and dependability that are placed by the researcher and other stakeholders.

Therefore, validity depends on the researcher who aimed to build validity in various phases of the research from data collection to data analysis and interpretation. Thus, it is very important to validate the data and the instruments.

Content validity is the most important issue of a research. It regards to validate the measurement of different components, quality and behavior of the respondents. In this research the researcher rechecked research tools and data. The researcher also rechecked and revisited complex items and questions in doubt based on supervisor's suggestion and feedback as well as used the effective and functioning question to validate the tools and data.

Internal validity mainly deals with the measurement of the researcher's observation. As a whole, to boost internal validity of the research data and tools the researcher applied the following six methods recommended by Merriam (1988): triangulation, member check, long-term observation at research site, peer examination, participatory or collaborative modes of research and researcher's bias.

In order to strengthen the validity of evaluation of data and findings the researcher aimed to collect data through several sources: questionnaire, in-depth interview from married women and in-depth interview from Key informants. To avoid biasness the researcher aimed to collect data through different ways and confirmed that the data was validated and through this triangulation the researcher obtained both qualitative and quantitative data in order to ensure her findings.

The researcher aimed to visit different rural areas which enhanced the validity of research data and findings.

To ensure the validity of the research the researcher presented the research data and findings to several field research experts for review, feedback and suggestion who did not participate in the research. However, they were familiar with the subject under study possess enough background information in this field.

The researcher involved the different educational level completer married women with a range of different age groups in order to enhance the validity of the research. Respondents' varied ideas and views were constructive and useful.

The researcher collected, analyzed and interpreted data as impartiality as possible. The inquirer needs to be explicit, critical and faithful at different phases of the inquiry process. In this regard the researcher aimed to being neutral and clear as possible throughout the research process. The researcher strictly maintained the ethical rules and principles and evaluated accurately and prepared report honestly.

In addition to the above mentioned six criteria of checking and contributing to the validity process the researcher added the utility criterion. Lynch (1996, P.63) asserts that

“Utility refers to the degree of usefulness the evaluation findings have for administrators, managers and other stakeholders”.

In this research the researcher provided the different stakeholders with exact and plenty information to meet consequence of achieved validation.

Another important issue is considering the external validity. External validity is connected with the applicability of the findings in other settings or with other subjects. In this research, the researcher considered the external validity.

3.13.2 Reliability

Reliability is one of the most requirements of a research. Reliability consists of consistency, dependability and replicability of “the results obtained from a piece of research” (Nunan, 1994, p.14). In quantitative research the result is showed in a straightforward way because of numeric data nature where the qualitative research demands identical result that is fairly tough to achieve. It is because the data are in narrative form and subjective. Merriam (1988, p.206) believes that,

“the human instrument can become more reliable through training and practice.”

In general, Lincoln and Guba (1985); Merriam (1998) suggest that the dependability of the results can be ensured through the use of three techniques: the investigator’s position, triangulation and audit trial.

In order to enhance the reliability of the research, the researcher explained explicitly the different processes and phases of the inquiry. However, the researcher elaborated every aspect of the study. The researcher described the rationale of the study, design of the study and subject matter of the study in details.

The researcher used different procedures such as questionnaires, in-depth interviews and key informant interviews for collecting data from different types of sources. Collecting different types of information through different sources enhanced the reliability of the data and the results.

In order to fulfill procedure of audit trial, the researcher described in details how the data were collected, how they were analyzed, how different themes were derived and how the results were achieved. This detailed information helped to replicate the research and contribute to its reliability.

As a whole, external reliability is concerned with the replication of the study. As Burns (1999, p. 21-20) states

“Could an independent researcher reproduce the study and obtain results similar to the original study?”

It is believed that the external reliability of the research can be increased if the inquirer pays heed to five important aspects of the inquiry (LeComte and Goetz, 1982; Nunan, 1999). The researcher includes the status of the choices of the informants, the social situations and conditions, the analytical constructs and premises and the method of data collection and analysis for ensuring external reliability.

The status of the researcher was very crucial issue of this research. To do this the researcher clarified the research aspects through her social status to the participants. The researcher described the research aspects to the participants fully.

This study was conducted in social perspective and the researcher kept the social situation and conditions fairly constant and uniform although there were differences among the participants from the proficiency, social and economic point of view.

In this critical term of analytic constructs and premises the researcher explicitly elaborated her underlying study assumption regarded to construction, definitions, units of analysis and premises.

The researcher adopted different kinds of data collection techniques for explaining explicitly. The researcher adopted mixed method research and used survey questionnaire, in-depth interviews and key informant interviews for data collection. Quantitative data were analyzed through descriptive and inferential statistics. Qualitative data were interpreted through thematic analysis.

In the present study, the researcher used four basic strategies suggested by LeCompte and Goetz (1982) and elaborated on by Nunan (1999). These are: the use of low inference description, multiple researcher/ participants, peer examination and mechanically recorded data.

Low inference descriptors are “easily observable and can be readily quantified (i.e. counted or measured)” (Richards and Schmidt, 2002, p.239). The researcher used low inference technique for understanding the motive and interest of the participants.

The researcher also utilized relevant studies in order to enhance the internal reliability. The researcher recorded the interviewed data and preserved. Therefore, the researcher reanalyzed the replicated data and enhanced the internal reliability of the data and findings.

3.14 Constraints in data collection

The researcher tried her best to collect data with minimum errors. However, she had to face some challenges during the process.

The most vicious challenge was rapport building with the respondents. As most of the respondents were married women, so it was very tough to manage them for the minimum time for answering survey question. They were busy with many household tasks. Some married women directly refused to take part in the study. In some cases, other family member protests them to participate the survey. In some cases, it was found that they were scared to reveal the information. Another case was found where they demanded for direct benefit for giving information regarding the study. Therefore, researcher had to invest more time and effort for building a trustworthy relationship for collecting authentic and reliable data for the betterment of

the research. Only after confirming that the respondents were well convinced and willing to participate then the researcher took the interview. As all the key persons were really busy it was very tough to get schedule from them and manage them for the minimum time for interviewing.

During data collection process, the challenges faced by the researcher were transportation and mobilization. As the research area was in rural area, it was very tough to reach the location.

One of the biggest challenges faced by the researcher was managing participants. As the respondents were divided into four categories so it was a great challenge to meet the exact respondents while some respondents refused to participate in the study.

The researcher faced different challenges during data collection. But the researcher finally overcame the challenges successfully. The researcher awaited with patience for meeting the right person. The researcher contacted with the Key informant interviewees before fixing interview schedule. After confirming time and date the researcher met the respondents. For the in-depth interview the researcher firstly convinced the respondents to provide information. The researcher explained the research purpose and took consent for providing information willingly.

3.15 Ethical consideration

Ethics are generally considered to deal with beliefs about what is wrong and right, good or bad (McMillan and Schumacher, 2009). It is not so easy to maintain research ethics in a standard way. Wassenaar (2006) claimed one of the most important aims of research ethics is to protect the welfare of the research practices. Doing this research, guidelines of philosophical research

ethics were followed very closely by the best effort of the researcher. According to Cresswell (2009), ethical issues are codes of professional conduct for researchers. The researcher maintained the research ethics code strictly.

To avoid plagiarism, the researcher completed literature review and used consent form for participants for collecting data mentioning the study purpose properly. Only after confirming the participants were well convinced and confirming confidentiality of data sources and storing procedure, the researcher collected data from the participants.

The researcher was physically present during collection of both quantitative and qualitative data. The researcher did not create any pressure for providing data whether the respondents felt uneasy or frightened. The researcher also ensured confidential environment for the respondents where they felt comfortable. The researcher also ensured enough time to the respondent for thinking and response.

For conducting interviews, the researcher selected places according to the respondents' choices. The researcher wrote down the report based on actual data and scenario and did not establish own opinion and judgement for avoiding to make any sense of reflection of the researcher. The researcher was also careful about the nature of research procedures from very beginning to the end with all personal biasness and interest.

3.16 Conclusion

This chapter discussed and elaborated about the methodological approach of research that was used by the researcher. The researcher discussed about the used tools and collected data and also discussed about the analysis process and presented the study findings. The researcher also explained the ethical issues that considered into the research including the challenges of the research.

Chapter Four

Data Presentation and Analysis

4.1 Introduction

This chapter explicates all the information and evidence congregated for the study. All these information and evidence were collected through questionnaire and interview from rural married women, Primary School Head Teachers, Non-Government organization (NGO) professionals and Local Government women representatives from different rural areas of Bangladesh. As the study deals with mixed method, the analysis follows both quantitative and qualitative approaches. Quantitative data are presented and analyzed through descriptive statistics like frequency, percentage and also inferential statistics like significance through chi-square tests. Data are also presented graphically in those cases where needed. On the other hand, qualitative data are analyzed and presented in thematically.

The chapter is divided into several segments. First of all, there is demographic information of the participants of rural married women, Primary School Head Teachers, NGO professionals and Local Government women representatives. In the following segment data are presented and interpreted accordingly research questions. The segment includes both quantitative and qualitative data as per needed. All the segments are comprised of data collected through several tools used in this study.

4.2 Analysis of the demographic information

Demographic information is very much important to understand the background of the study. In this segment all the demographic information are presented under different titles.

4.2.1 Demographic information of the married women

4.2.1.1 Respondents' current age

The table-4.1 shows total 432 married women respondents. Among the total respondents 15 women belong to the 25-30 ages, 114 women belong to the 31-35 ages. Between the age 36-40 there were only 130 women, another 121 women belong to the age between 41-45 and only 52 women belong to the age between 46-50. The total number of respondents include 108 Grade V completed women, 108 SSC completed women, 108 HSC completed women and 108 Graduate women. These women had at least one or more than one school going child.

Table- 4.1: Respondents' current age

Level of Education	Respondents' age										
	25-30 Year	%	31-35 year	%	36-40 year	%	41-45 year	%	46-50 year	%	Total
Grade V Completers	5	5%	35	32%	32	30%	26	24%	10	9%	108
SSC Completers	3	3%	28	26%	36	33%	30	28%	11	10%	108
HSC Completers	4	4%	26	24%	30	28%	30	28%	18	17%	108
Graduates	3	3%	25	23%	32	30%	35	32%	13	12%	108
Total	15	3%	114	26%	130	30%	121	28%	52	12%	432

4.2.1.2 Respondents' age during marriage

Below table-4.2 shows that there were only 16 respondents who completed Grade V and during their marriage ceremony they were between 13-15 years old. On the other hand, only 8 respondents completed their SSC level, whereas there was not any respondent of HSC and Graduate level.

The table also shows that there were only 69 respondents who completed Grade V and they were between 16-18 years during their marriage. On the other hand, only 44 respondents completed SSC level, whereas 33 respondents were from the HSC level and 15 respondents from Graduate level and it shows that the number of Grade V respondents were higher which proves that Grade V respondents got married earlier than others.

Table- 4.2: Respondents' age during marriage

Level of Education	Age of during marriage												Total
	13-15 year	%	16-18 year	%	19-21 year	%	22-24 year	%	25-27 Year	%	28-30 year	%	
Grade V Completers	16	15%	69	64%	17	16%	6	6%	0	0%	0	0%	108
SSC Completers	8	7%	44	41%	41	38%	15	14%	0	0%	0	0%	108
HSC Completers	0	0%	33	31%	42	39%	26	24%	7	6%	0	0%	108
Graduates	0	0%	15	14%	29	27%	55	51%	7	6%	2	2%	108
Total	24	6%	161	37%	129	30%	102	24%	14	3%	2	0%	432

There were only 6 respondents who completed Grade V and their ages were 22-24 during their marriage. On the other hand, only 15 respondents completed SSC level, whereas 26 respondents from the HSC level and 55 respondents from Graduate level and it shows that Grade V respondents were lower and number of Graduates were higher. Overall the table shows less educated women were got married at early ages rather than higher educated women.

Table- 4.2.1: Respondents' age during marriage (Chi-Square Test)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	153.597 ^a	15	0.000
Likelihood Ratio	166.666	15	0.000
Linear-by-Linear Association	126.785	1	0.000
N of Valid Cases	432		

a. 8 cells (33.3%) have expected count less than 5. The minimum expected count is .50.

From chi-square table the p- value is .000 which is lower than 0.05 (level of significance), here exists significant association between level of education and age during marriage.

4.2.1.3 Respondents' family type

Figure-4.1 shows that only 23 respondents among the total respondents who completed their Grade V level belong to the nuclear family and other 85 respondents belong to the extended family. Among the respondents who completed their SSC level, only 35 respondents belong to a nuclear family and other 73 belong to the extended family.

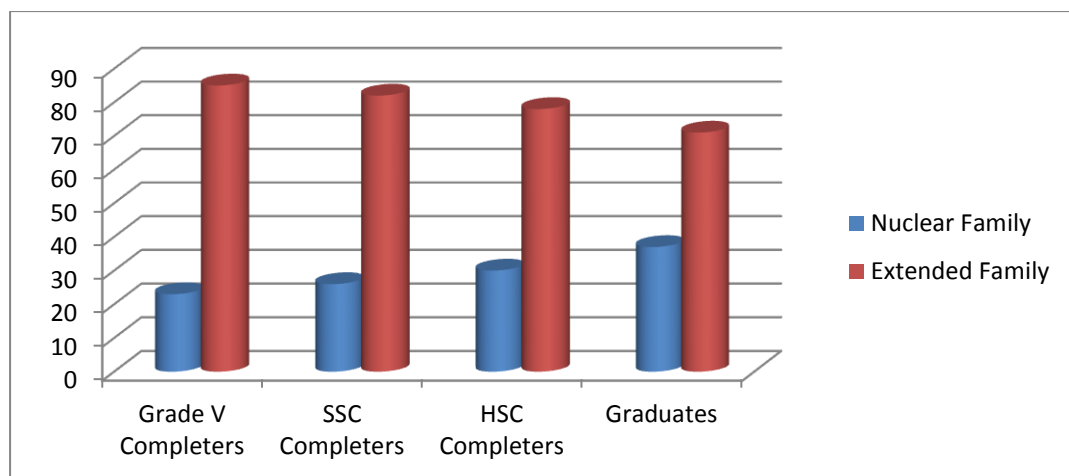


Figure- 4.1: Family types and respondents' educational attainment

Among the respondents who completed their HSC level, only 30 respondents belong to a nuclear family and other 78 belong to the extended family. Also from the respondents who completed their graduation, only 37 respondents belong to a nuclear family and other 71 belong to the extended family. Among the total 432 respondents, 125 respondents belong to the nuclear family and other 307 belong to the extended family.

4.2.1.4 Respondents' religion

The 4.2 figure reveals that among the total 108 respondents, who completed their Grade V, 88 respondents were Muslims, 19 were Hindus and only 1 was from other religion.

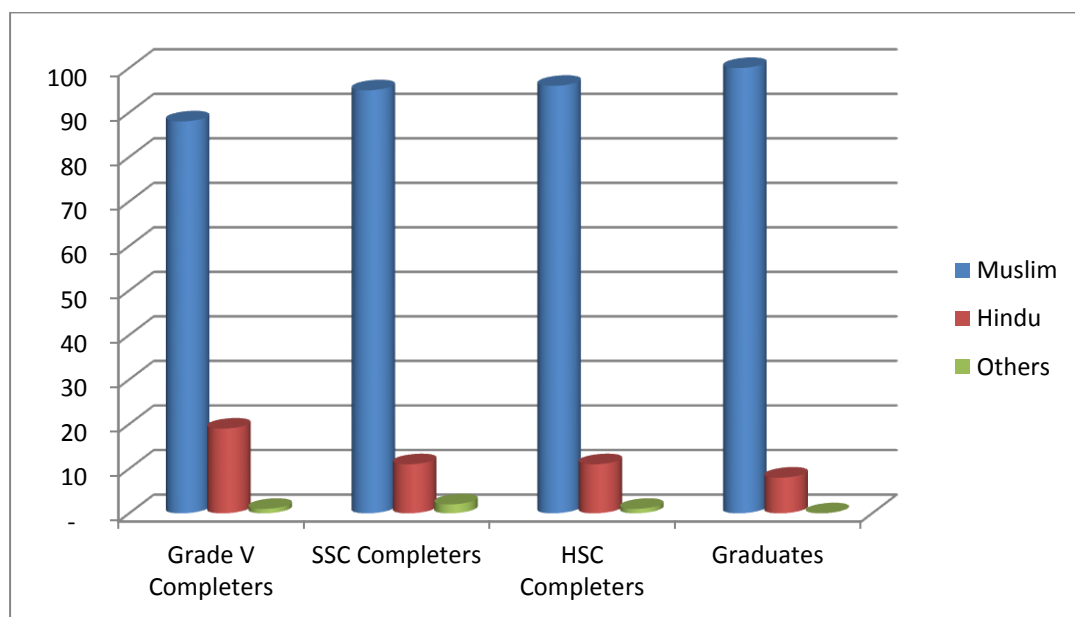


Figure- 4.2: Religious views of the respondents

There were 95 respondents who completed their SSC were Muslims and other 11 were Hindus and 2 were from other religions. Also there were 96 respondents who completed HSC were Muslims, 11 were Hindus and 1 was from another religion. And among the 108 respondents who completed

Graduation 100 respondents were Muslims and the rest 8 persons were from Hindu community.

4.2.2 Demographic Information of key informants

4.2.2.1 Demographic information of the head teachers

Four Head teachers participated in this study. The essential demographic information of the teachers such as gender, designation, years of teaching experience are given below.

All the head teachers were female and all of them were working at the government primary schools in the rural community of Bangladesh. Among the total respondents, 2 of them had 15-20 years of teaching experience and the rest 2 had 20-25 years of teaching experience and all of them were Graduate.

4.2.2.2 Demographic information of NGO professionals

Four NGO Professionals participated in this study. All of them were women. Among them two were monitoring officer, one was project coordinator (Gender wing), and one was microcredit section officer. Among the total, 2 of them had the 5-10 years of job experience and another 2 had 11-15 years of job experience in the rural community focusing on women empowerment. All of them completed their graduation.

4.2.2.3 Demographic information of Local Government Representatives

Four Local Government Representatives participated in this study. All of them were women and member of union parishad. All of them had 5 to 10 years of local political experience. Among the total, two of them completed SSC degree and another two completed HSC degree.

4.3 Research Question- 1: What extent does education affect the marriage of rural women?

4.3.1 Acceptance of opinions during marriage

Table - 4.3 shows that among 400 respondents, about 70 percent respondents said that their opinions were not accepted or considered during their marriage. Data also show that 91 percent respondents who completed Grade V level did not get the opportunity to express their opinions during marriage whereas only 9 percent got that opportunity. On the other hand, 80 percent of the respondents who completed SSC level, were not considered for taking their opinions during marriage, whereas only 20 percent were considered. At the same time, 62 percent of respondents who completed HSC were not taken or considered whereas only 38 percent were considered for taking their opinions during marriage. And 47 percent of respondents who completed Graduation did not get the opportunity to express their opinions during marriage, while 53 percent got that opportunity.

Table – 4.3: Education and acceptance of opinions during marriage

Level of Education	Accepting opinions during marriage				Total
	Yes	%	No	%	
Grade V Completers	9	9%	91	91%	100
SSC Completers	20	20%	80	80%	100
HSC Completers	38	38%	62	62%	100
Graduates	53	53%	47	47%	100
Total	120	30%	280	70%	400

From this table it is clear that, educational level of the respondents is proportional to acceptance of opinions of the respondents regarding their marriage. Normally, in our country the rate of acceptance of the opinions of women regarding their marriage is very low but education is the fact, where it shows that the rate of acceptance of opinions of HSC and Graduate respondents is higher than the Grade V and SSC level completed respondents.

Table – 4.3.1: Education and acceptance of opinions during marriage (Chi-Square Test)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	54.000 ^a	3	0.000
Likelihood Ratio	57.021	3	0.000
Linear-by-Linear Association	53.437	1	0.000
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 30.00.

From chi-square table the p- value is .000 which is lower than 0.05 (level of significance), here exists significant association between level of education and acceptance of opinion during marriage.

Qualitative data reveals that, the opinions regarding their marriage of 7 respondents (87.5%) out of 8 respondents who completed their Grade V level were not considered and most of them said that during their marriage they were not matured enough, that’s why basically their father, grand-father or other senior members of the family settled their marriage without taking any opinions. A Grade V completer (IGVC2) respondent said when she was at class seven, her father and grandfather settled her marriage ceremony, even she did not see her husband before marriage ceremony. Another one respondent (IGVC4) asserted,

“When I was at class 8, one day my parents said that the groom side people will meet formally with our family and if they like me, then they

will settle the marriage ceremony. As I was not matured then, they did not take any opinions regarding my marriage at that day, they liked me and my marriage ceremony was taken place”.

Among the 8 respondents who completed their SSC level, 7 (87.5%) said that their opinions were not considered during marriage. One SSC completer respondent stated,

“My father and elder brother had settled my marriage ceremony and after that they informed me but they didn’t consider my opinions. As the groom was well established, my family forced me to marry him” (ISSCC3).

The opinions regarding their marriage of 4 respondents (50%) out of 8 respondents who completed their HSC level were not considered but the opinions of other 4 women were considered. One respondent who completed her HSC level pointed out that,

“When I completed my HSC level and preparing for my higher study, that time my father had chosen a groom for me and settled my marriage under considering my opinion” (IHSCC5).

Another respondent said during marriage her father and grandfather had chosen and settled marriage ceremony and she was agreed due to her fear to them but they did not take any opinion regarding the marriage ceremony (IHSCC8).

The opinions regarding their marriage of 3 respondents (37.5%) out of 8 respondents who completed their graduate level were not considered but the opinions of other (62.5%) were considered and accepted. One respondent (IG5) said during her marriage time parents had taken opinion and discussed about marriage and after that they had settled marriage ceremony. Another respondent (IG3) argued,

“Firstly my parents had chosen a groom but I did not like him and I informed my family about my opinion regarding that groom and finally my parents considered my opinion. I think my educational background was the fact that enabled me to convince my family regarding my marriage”.

Another respondent who completed her graduation said that her parents had not considered any opinion regarding marriage and forced her to marry someone whose educational qualification was less than the respondent (IG1).

Key informants said that in rural area generally the guardians do not consider the opinions of the brides and when it is for the Grade V and SSC completer brides, it is very tough to convince the guardians rather than that for the HSC and Graduate completer brides.

One of an NGO professional (INGP2) pointed out,

“It is very tough for the female to make acceptance their opinion at the society where male is the main decision maker. Basically, Father, grandfather, uncle take the decision in a family. When the female completed HSC and Graduation they are given some priority to their opinions otherwise there are a very few cases where they are given priority if they are Grade V and SSC level completer”.

On the other hand, a Local government representative said,

“Generally parents take decision. They do not consider their daughter’s age or study if they find any good groom who is a good jobholder or businessman, even they do not consider their daughter’s opinions regarding marriage and force their daughter to marry but if their daughter is higher educated then some-times they value to the opinions of their daughter” (ILWGR3).

At the same time another head teacher mentioned,

“Due to patriarchal social system and religious facts, mainly father takes the decision regarding his daughter’s marriage. In this case, when the female are HSC and Graduate level completers, they are given some priority to their opinions” (IPSHT2).

Summarizing the above cases, it can be said that normally in the rural area of our country, female’s opinions regarding their marriage are not accepted and it also indicates that educational level of the respondents are proportional to the acceptance of opinions of the respondents regarding their marriage.

4.3.2 Selection of groom

In our country, normally parents as well as relatives choose the groom for their daughter and often the bride chooses the groom. The following table shows that among the respondents who completed Grade V level 68 percent said that the grooms were chosen by their parents, 26 percent were chosen by relatives and only 6 percent grooms were chosen by themselves. Again, 65 percent respondents among the respondents who completed SSC level were chosen the grooms by their parents and for the HSC level completed it was 59 percent and only 23 percent grooms were chosen by themselves.

Table-4.4: Level of education and selection of grooms

Level of Education	Choosing the grooms						Total
	Self	%	Parents	%	Relatives	%	
Grade V Completers	6	6%	68	68%	26	26%	100
SSC Completers	12	12%	65	65%	23	23%	100
HSC Completers	23	23%	59	59%	18	18%	100
Graduates	25	25%	54	54%	21	21%	100
Total	66	17%	246	62%	88	22%	400

Analyzing the data of graduates, 54 percent grooms were chosen by their parents. Data shows that, in rural areas parents play vital role for choosing the groom as well as relatives also. But choosing the groom by bride themselves in Grade V completers level is only 6 percent, in SSC level it is 12 percent, HSC level it is 23 percent and at the graduate level it is 25 percent which is higher than any other level and that only happens for the educational qualification of the bride who can express their opinions to their parents regarding their marriage.

Table-4.4.1: Level of education and selection of grooms (Chi-Square Test)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.296 ^a	6	0.006
Likelihood Ratio	19.742	6	0.003
Linear-by-Linear Association	10.111	1	0.001
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.50.

From chi-square table the p- value is .006 which is lower than 0.05 (level of significance), here exists significant association between level of education and selection of grooms.

4.3.3 Willingness to continue study after marriage

In the rural area of our country, most of the women are getting married at their early age, that's why they cannot continue their study although almost all women want to continue their study but due to some familial and social impediments that cannot be possible by them. Among the total 400 respondents, maximum 298 (74.5%) respondents showed their interest to continue their study.

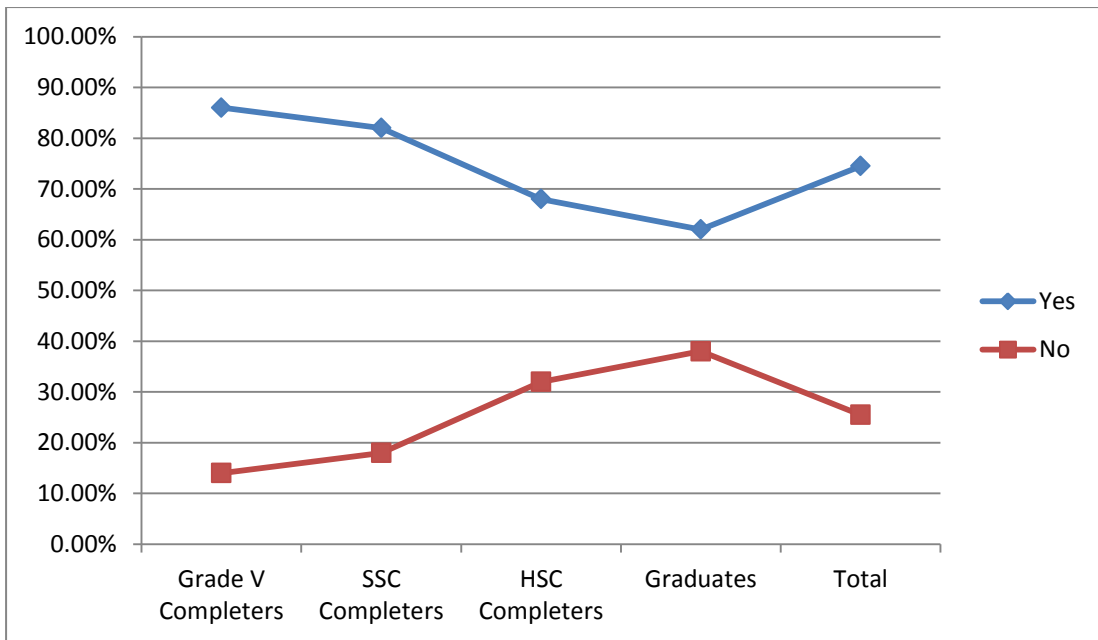


Figure-4.3: Level of education and interest to continue study after marriage

86 percent respondents who completed Grade V level were willing to continue their study and only 14 percent respondents showed disinterest. For the SSC level the willingness is 82 percent whereas at HSC level it is 68 percent but at the Graduate level it is 62 percent which is lower than other level regarding continue their study.

By analyzing the qualitative data, it is evident that almost all the respondents were willing to continue their study whereas Grade V level, SSC level and HSC level completer respondents were higher than that of graduate level respondents' willingness.

On the other hand, qualitative data explored 7 respondents (87.50%) out of 8 respondents said that they wanted to continue their study after marriage. One respondent said there were lots of siblings in her family and due to economic condition she was forced to marry at early age but she had a dream to pass the SSC exam and continue higher study (IGVC1).

Another one respondent who completed the Grade V level stated,

“Although I was not a very good student but I had a dream for the continuation of my study” (IGVC8).

87.50 percent respondents among the total 8 respondents who completed the SSC level and 75 percent respondents among the total 8 respondents who completed the HSC level said that they were highly interested to continue their study. Other one respondent who completed the HSC level pointed that she always thought that she would study at university with her favorite subject and had a dream for higher study (IHSCC5).

4 respondents (50%) out of 8 respondents who completed the graduate level said that they wanted to continue their study after marriage. One of respondents mentioned that she completed her graduation on Bangla Literature and wished for post-graduation degree but due to professional reason she could not continue study (IG4).

Key informants said that females wanted to continue their study after their marriage but due to the familial and social hindrances they could not continue their study. One of the head teachers said,

“Every girl wants to be enlighten by the light of education and to get higher education. There is no girl who wants to stop their study” (IPSHT4).

Another NGO Professional pointed out,

“All parents have a dream to settle a marriage with a very good groom and want that their girls should be continued their study after her marriage but in reality, girls may want to continue their study and dreamt for a job and that may not be possible for reverse willingness of their husbands and husbands’ family” (INGP3).

After summarizing qualitative and quantitative data, it can be said that most of the respondents wanted to continue their study after marriage.

4.3.4 Continuing study after marriage

The figure-4.4 shows that many of the respondents could not continue their study after marriage. Among the total respondents, 62.50 percent respondents could not continue their study and more than one third (37.50 percent) continued their study. Among the total respondents who completed Grade V, only one fourth (25%) respondents continued their study after marriage, for the SSC level it was nearly one third (32%), for the HSC level it was 42 percent and for the graduate level it was 51 percent. It shows that the rate of continuation of the study after marriage is proportional to the educational level of the respondents. Most of the respondents who completed Grade V level could not continue their study rather than that of HSC and graduate level.

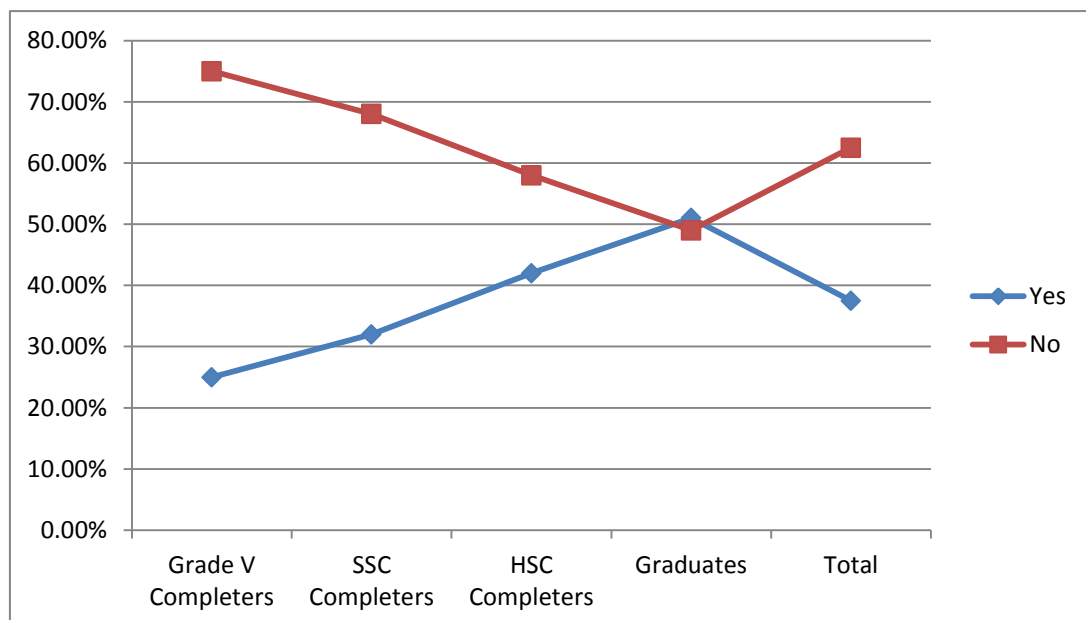


Figure-4.4: Respondents' continuation of study after marriage

On the other hand, among the total respondents who completed Grade V, 75 percent respondents could not continue their study after marriage, for the SSC level it was 68 percent which was better than Grade V level, for the HSC level it was 58 percent and for the graduate level it was 49 percent which reveals that with the increase of the education level it decreases the rate of failure to continue the respondents' study after marriage.

4.3.5 Reasons behind the discontinuation of the study after marriage

In the rural area, there are so many reasons for the women behind the discontinuation of their study after marriage. The table shows that among the total respondents, who completed Grade V, 46.67 percent respondents could not continue their study after marriage because of the unwillingness of their husband on the other hand the rate for the SSC level was 41.18 percent, for the HSC level it was 34.48 percent and for the graduate level it was 16.33 percent. It reveals that at the levels of primary, SSC and HSC, unwillingness of the husband is one of the main reasons behind the discontinuation of their study after marriage but for the graduate respondents the rate is lower.

Among the total respondents who completed Grade V, 13.33 percent respondents could not continue their study after marriage because of the unwillingness of their family and the rate for the SSC level was 22.06 percent, for the HSC level it was 13.79 percent and for the graduate level it was 8.16 percent. On the other hand, who completed Grade V, 22.67 percent respondents could not continue their study after marriage because of the economic issue and the rate for the SSC level was 23.53 percent, for the HSC level it was 20.69 percent and for the graduate level it was 24.49 percent. At the same time, due to religious issue, professional issue and some other familial issues, women could not continue their study.

Table-4.5: Level of education and reasons behind the discontinuation of the study after marriage

Level of Education	Discontinuation of the study												
	Unwilling Husband	%	Family Unwillingness	%	Economic Cause	%	Religion Cause	%	Job Cause	%	Child Birth Cause	%	Total
Grade V Completers	35	46.67 %	10	13.33 %	17	22.67 %	5	6.67 %	0	0.00 %	8	10.67 %	75
SSC Completers	28	41.18 %	15	22.06 %	16	23.53 %	6	8.82 %	0	0.00 %	3	4.41%	68
HSC Completers	20	34.48 %	8	13.79 %	12	20.69 %	7	12.07 %	5	8.62 %	6	10.34 %	58
Graduates	8	16.33 %	4	8.16%	12	24.49 %	9	18.37 %	10	20.41 %	6	12.24 %	49
Total	91	36.40 %	37	14.80 %	57	22.80 %	27	10.80 %	15	6.00 %	23	9.20%	250

Table shows that husband and his family are the most influential factors for the continuation of female study after marriage, besides these factors, economic factor is another impediment for the rural women to continue their study after marriage.

By analyzing the qualitative data, it is clear that the reason of early marriage for the respondents who completed Grade V are economic insolvency, big size of the family, less educational qualifications of the parents and for the other familial and social impediments. Parents usually force their daughters to marry after the completion of the primary education. One respondent said,

“At the time of my marriage ceremony I was at class seven. From my father and in laws it was said that they would allow me to continue my study after my marriage but it was not possible to continue my study due to my husband’s family’s unwillingness and economic conditions of my family” (IGVC4).

Another woman asserted, parents are not much aware of education that’s why they force their daughter to marry and they think that it is unnecessary for the rural women to be educated and for that they force to marry if they find any good groom (IGVC7). Other respondents (IGVC5, IGVC6) pointed out that in the rural area, there is a myth like that, with increasing the age of the bride the higher the amount of dowry to be paid that’s why parents want to married off their daughter earlier. After the marriage they cannot continue their study due to the unwillingness of the husband and normally husbands do not like to allow her wife to go outside of the home. As a result, wife gives birth early. Sometimes due to social security parents think that after the marriage their daughter may continue her study at their husband’s house but due to the unawareness of the rural people they go for commitment with the bride family that they will allow for study but finally they stop the study with lots of excuses.

Among the respondents who completed SSC level, 7 respondents (87.50 percent) out of 8 respondents said that they could not continue their study after marriage although they wanted to continue it. One respondent (ISSCC5) said,

“My parents had chosen a good bridegroom and I had to marry him but after my marriage I admitted to a college and due to my first child birth and social security I could not continue my study”.

Another respondent (ISSCC2) argued that after her marriage she gave birth her first child then her father in law and mother in law said to raise up child and not to continue study. Although she was too much interested to continue study but due to family pressure and raising child it was not possible.

Among the respondents who have completed HSC level, 5 respondents out of 8 respondents said that they could not continue their study after marriage because of economic impediment, raising child and unwillingness of the husband and husband's family and sometimes it can be due to professional reasons. One respondent from HSC completer (IHSCC3) said due to the economic insolvency of husband's family she had to join a job and along with had to raise child that's why it was not possible to continue study. Another respondent said,

“My husband's family is an extended family including my parents in law, sister in law and brother in law, that's why I had to do a lot of works lest my mother in law should insult me instant. My husband had no willingness to continue my study as a result it was not possible to continue my study after marriage” (IHSCC8).

Four (04) respondents out of 8 respondents who completed graduation said that they could not continue their study after marriage. One respondent assumed economic conditions of husband did not allow her to continue study although she had an enthusiasm for completing the master's degree but could not continue study (IG4). At the same time another respondent said after completion of B.A degree she joined a job, it was not possible for her to continue study (IG2).

Key informants said that, normally in rural area economic insolvency for the women is the main factor to stop their study after a certain time. Especially, after the completion of the primary level maximum women cannot continue

their study and the unwillingness of the husband's family also create impediment to continue. One Head Teacher said,

“In our rural area, the women who got married after the completion of the primary education, they cannot continue their study. As they got married early, they give their first child birth early for this it may create such a situation which is impossible to continue their study” (IPSHT1).

On the other side, an NGO professional pointed out that,

“In our country after the completion of the SSC level of a woman normally husband and husband's family have no any zest for the higher study and they do not want to admit her to a college. But in the case of HSC and Graduate level completed women where it is considered the distance of the educational institute because it is related to the social security in our country and there is also a cause for the discontinuation of the study is the joining to a job of women” (INGP4).

By analyzing all data, it can be said that, there are a lots of reasons behind the discontinuation of the female study after marriage including the unwillingness of the husband, husband's family, economic insolvency etc.

4.3.6 Husband's educational qualification

Table-4.6 shows that among the respondents who completed Grade V only 25 percent respondent's husband completed the Grade V, for the SSC level completed respondents it was only 3 percent and the HSC and Graduate level completed respondents it was nil. The most of the respondent's husband of Grade V completers were SSC completed, which was 59 percent, and for the SSC level completed respondents, this was 22 percent and for HSC it was 7 percent and for graduates it was only 8 percent.

On the other hand, there was no one's husband from the Grade V level completer respondents was graduate but for the SSC level completed respondents there were 25 percent respondent husband's, for the HSC level there were 38 percent and for the Graduate there were 70 percent respondent's husband who completed graduation. Therefore, it can be said that educational qualification is an important factor for the marriage. There is the high probability for the educated women to get marry to the educated husband.

Table-4.6: Educational qualification of the Husbands

Level of Education	Educational Qualification of Husbands								
	Grade V	%	SSC	%	HSC	%	Graduate	%	Total
Grade V Completers	25	25%	59	59%	16	16%	0	0%	100
SSC Completers	3	3%	22	22%	50	50%	25	25%	100
HSC Completers	0	0%	7	7%	55	55%	38	38%	100
Graduates	0	0%	8	8%	22	22%	70	70%	100
Total	28	7%	96	24%	143	36%	133	33%	400

By analyzing the qualitative data, it is evident that among the respondents who completed Grade V, no one's husband completed graduation and among the respondents maximum 5 (62.50%) out of 8 respondents' husbands were SSC level completers. One respondent said that her husband had not much passion for education as he just completed his SSC level. May be he could be more aware of education if he had more educational qualification" (IGVC7).

A graduate respondent said

"My father searched for an established and educated groom for me and finally failed to find out and that's why I had to get marry with a HSC

level completed groom but I dreamed for a higher educated groom and finally it could not be possible” (IG4).

Another graduate respondent asserted that, through the cooperation and motivation from husband she completed her B.A degree although she got married after the completion of HSC and that was possible as her husband was a higher educated person (IG7).

Experts said that in our rural area, if the husband is educated then they become aware of their wife’s study and they wish for their higher education. In reality it happens that most of the husbands are not well educated but they promise to the bride side people that they will care for their wife’s education and at the end they do not give priority to this issue. One Local government representative said,

“Sometimes it can be happened if the educational qualification of the husband is lower, then husband may think if he allows his wife for study, she can be more qualified on the basis of education than her husband and then she may not care her husband’s command” (ILWGR3).

At the same time one Head teacher pointed out,

“Normally the husbands of the Grade V completer women are Grade V completers or SSC level completers that’s why they could not realize the importance of education mostly and as a result they cannot create the scope for the education for their spouses and that’s why their spouses cannot continue their study” (IPSHT2).

Summarizing the data, it can be said that the educational qualification of the husband plays a vital role for the women’s life. An educated husband can be more careful about her wife’s education. In rural area, it seems that the educational qualification of the husbands of the respondents of Grade V and

SSC level is lower than the educational qualification of the husbands of the respondents of HSC completers and graduates. The rate of the educational qualification of the husbands is proportional to the rate of the female education.

4.3.7 Registration of marriage

The below table shows that all the Muslims and respondents from other religions did their marriage registration during their marriage, on the contrary no one Hindu respondents registered their marriage.

Table-4.7: Registration of marriage

Level of Education	Marriage registration														
	Muslim					Hindu					Others				
	Yes	%	No	%	Total	Yes	%	No	%	Total	Yes	%	No	%	Total
Grade V Completers	82	100%	0	0%	82	0	0%	17	100%	17	1	100%	0	0%	1
SSC Completers	88	100%	0	0%	88	0	0%	10	100%	10	2	100%	0	0%	2
HSC Completers	90	100%	0	0%	90	0	0%	9	100%	9	1	100%	0	0%	1
Graduates	94	100%	0	0%	94	0	0%	6	100%	6	0	0%	0	0%	0
Total	354	100%	0	0%	354	0	0%	42	100%	42	4	100%	0	0%	4

4.3.8 Marriage registration paper checkout

In our rural area, women are not aware of their rights. That's why they do not have any specific clarification about the marriage registration paper although they singed to the marriage registration paper during their marriage ceremony. Data shows that among the respondents who completed the Grade

V level maximum number (87.95%) did not read the marriage registration paper but only 12.05 percent respondents read the marriage registration paper.

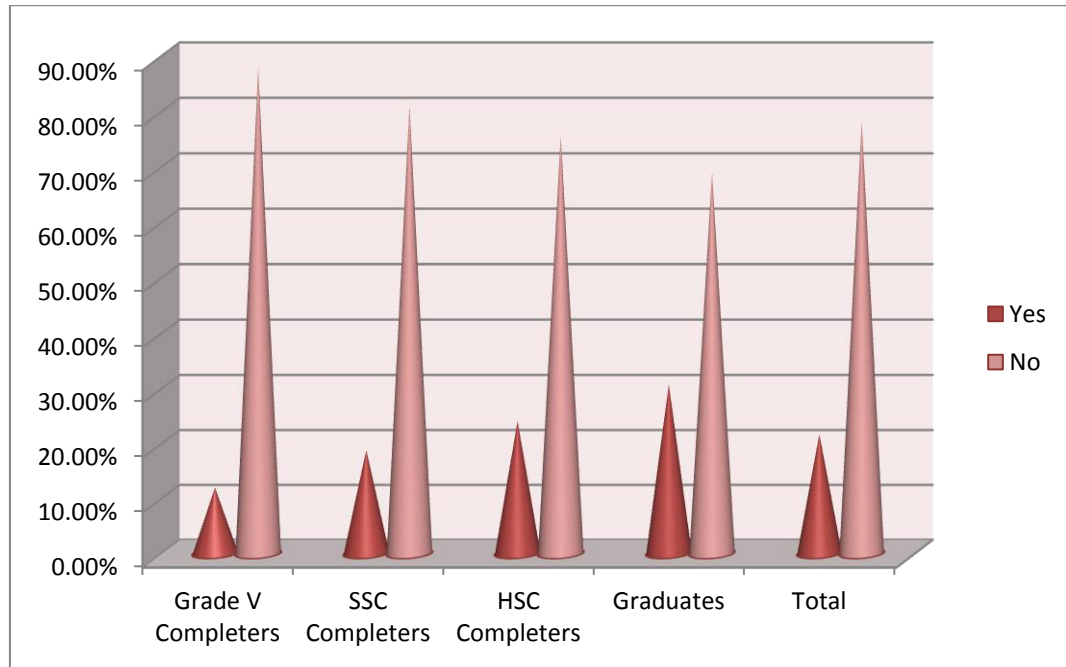


Figure-4.5 Marriage registration paper checkout

The rate who didn't check the marriage registration paper at the SSC completers it was 81.11 percent, at the HSC completers it was 75.82 percent and for the Graduates it was 69.15 percent on the other hand, among the graduate respondents the rate was only 30.85 percent who read their marriage registration paper. It shows that the overall rate of checkout the registration paper was low but at the HSC completers and Graduate respondents checkout percent was higher than the Grade V and SSC completer respondents which revealed that the level of education was related to the rate of awareness.

4.3.9 Reasons behind not checking the marriage registration paper

In our rural area, women usually do not read their marriage registration paper even after their marriage and that happens for the lack of their awareness. The table-4.8 shows that 280 respondents did not read their marriage registration paper and maximum 38.21 percent respondents thought that it happened because of not withdrawing the registration paper and 36.79 percent did not feel the necessity of the registration paper. Among the Grade V completers maximum (41.10%) respondents claimed that it happened for disallowing of the husband to read the registration paper, 32.88 percent thought for not withdrawing the paper and only 26.03 percent did not feel it necessary.

Table-4.8: Reasons behind not checking the marriage registration paper

Level of Education	Reasons behind not reading the marriage registration paper						Total
	Husband did not allow to see	%	Did not withdraw the registration paper	%	Thought as Unnecessary	%	
Grade V Completers	30	41.10%	24	32.88%	19	26.03%	73
SSC Completers	18	24.66%	28	38.36%	27	36.99%	73
HSC Completers	15	21.74%	24	34.78%	30	43.48%	69
Graduates	7	10.77%	31	47.69%	27	41.54%	65
Total	70	25.00%	107	38.21%	103	36.79%	280

Among the HSC completer respondents, the rate of disallowing by husband was 24.66 percent whereas for the graduate completers the rate was 10.77 percent, reasons for not withdrawing for the HSC completers was 34.78 percent and for the Graduate completers it was 47.69 percent. 43.48 percent HSC completers and 41.54 percent Graduate completers did not feel the necessity of reading the marriage registration paper.

So, it can be said that for the Grade V completers the main reason was the disallowing by the husband to see the registration paper on the other hand the main reason for the HSC and Graduate completers was either not withdrawing the registration paper or did not feel the necessity of reading this registration paper.

Table-4.8.1: Reasons behind not checking the marriage registration paper
(Chi-Square Test)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.950 ^a	6	0.004
Likelihood Ratio	19.286	6	0.004
Linear-by-Linear Association	12.501	1	0
N of Valid Cases	280		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.25.

From chi-square table the p- value is .004 which is lower than 0.05 (level of significance), here exists significant association between level of education and reasons behind not checking the marriage registration paper.

By analyzing the qualitative data, it is clear that normally in our rural area, women do not read the marriage registration paper. Although they sign in the registration paper, they do not have any clarification about this paper. For the Muslim marriage they registered the marriage and Hindu do not, for any job or legal issues they use or read the registration paper otherwise they do not feel the necessity of it. One Grade V completer respondent said during marriage ceremony she had read the paper but after that never seen the registration paper and also not clarified about the conditions that were written on the registration paper (IGVC6) and other one SSC completer respondent stated, she did not read the marriage registration paper as it was not withdrawn (ISSCC4). Another HSC completer respondent said that she did not feel any necessity to reading marriage registration paper that is why she did not read this paper yet (IHSCC2), but one graduate completer respondent

asserted that for the reason of her job, she had to read the marriage registration paper (IG2).

Key informants said that most of the women in our rural area do not read the marriage registration paper, thus they are not clarified about the conditions which are written at the registration paper. An NGO professional said,

“In our rural area, although women sign the marriage registration paper, they do not have any idea about the rights that are given to them, thus they cannot compare the rights which are given and which are promised to give” (INGP3).

Moreover, one Local Government representative pointed out,

“In our rural area, women do not read the marriage registration paper and even they do not feel the necessity to read it. Thus they do not have any idea about the deprivation of rights which are promised to give. Normally for the issue of women oppression or legal issue or job issue they feel the necessity of reading the registration paper otherwise they do not feel its necessity” (ILWGR4)

Summarizing both the qualitative and quantitative above mentioned data, it can be said that in our rural area women are not aware of reading the marriage registration paper. It is true for primary to higher educated women. Thus women do not have any idea about the deprivation of rights which are promised to give.

4.4 Research Question- 2: How does education influence the decision-making activities of married women?

4.4.1 Having family planning

Below figure shows that among the respondents, two third of total respondents had family planning and one third did not take family planning and among the Grade V completers 62 percent of them said that they took family planning and 38 percent of them did not take family planning.

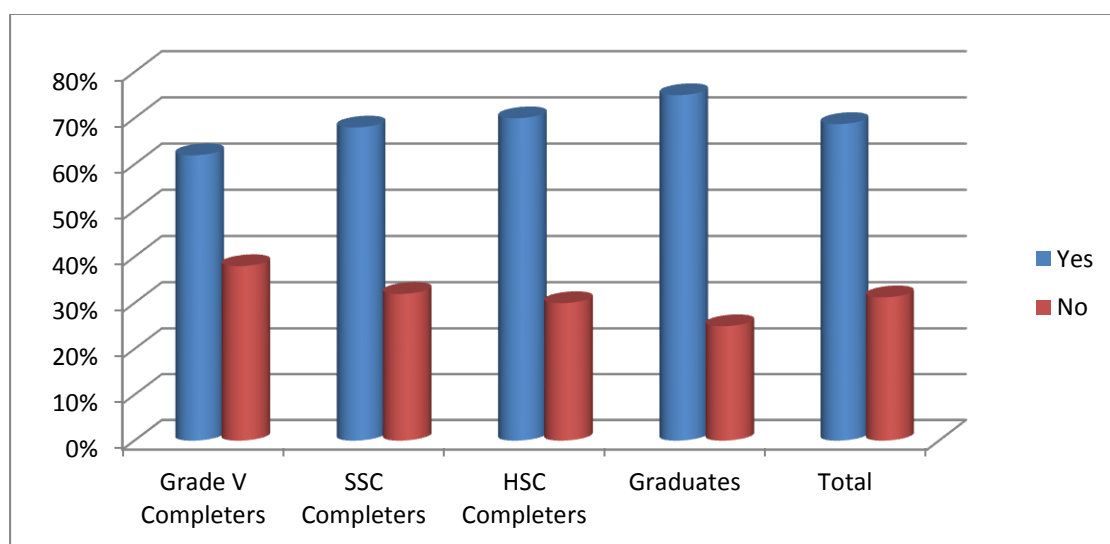


Figure-4.6: Having family planning

At the same time, it is seen that 68 percent of SSC completers and 70 percent of HSC completers had family planning. Among graduate respondents 75 percent of them took family planning. In the figure among 400 respondents 69 percent respondents took family planning. Though two third of the respondents said they took family planning, but in rural area many women are still not concerned about family planning.

4.4.2 Decision maker about family planning

In the below table-4.9, among 275 respondents having family planning 52.7 percent respondents' husbands took decision regarding family planning. A large number of respondents (32.36 percent) made family planning decisions jointly with their husbands and only 14.91 percent of respondents took family planning decisions by themselves.

Table-4.9: Participation in decision making regarding family planning

Level of Education	Family planning related decision						
	By Own	%	Husband	%	Jointly	%	Total
Grade V Completers	5	8.06%	47	75.8%	10	16.13%	62
SSC Completers	8	11.76%	38	55.9%	22	32.35%	68
HSC Completers	12	17.14%	33	47.1%	25	35.71%	70
Graduates	16	21.33%	27	36.0%	32	42.67%	75
Total	41	14.91%	145	52.7%	89	32.36%	275

It is also seen in the table that among Grade V completers maximum of them (about 75.8 percent) said that family planning decisions were taken by their husbands and only 16.13 percent respondents said that decisions were taken jointly. Among the SSC completer respondents 55.9 percent said that their husbands took decision, 32.35 percent said they took decisions jointly. Among HSC and graduate completers 35.71 percent and 42.67 percent of them respectively took family planning decisions jointly. On the other hand, it is seen that compare to Grade V and SSC completers, HSC and graduate respondents play strong role in decision making regarding family planning. Where only 8.06 percent of primary completers took family planning decisions by themselves, at the same time 21.33 percent of graduates took their own family planning decisions. It can be said that higher educated women play vital

role in family planning decision making. But usually husbands are playing important role in the family planning decision making.

Table-4.9.1: Participation in decision making regarding family planning
(Chi-Square Test)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.247 ^a	6	0.001
Likelihood Ratio	24.1	6	0.001
Linear-by-Linear Association	1.019	1	0.313
N of Valid Cases	275		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.24.

From chi-square table the p- value is .001 which is lower than 0.05 (level of significance), here exists significant association between level of education and participation in decision making regarding family planning.

By analyzing qualitative data, it is evident that 6 (75%) Grade V completers among 8 respondents said that family planning decisions were taken by their husbands. One Grade V completer respondent said,

“Normally my husband takes family planning decision. Times to take child, number of children are selected by my husband. He does not value my decision.” (IGVC5).

On the other hand, 5 (62.5%) SSC completers among 8 respondents said that family planning decisions were usually taken by their husbands. One SSC completer respondent claimed when she got admitted in college after completing SSC they jointly discussed that they would take child after her HSC but after that her husband did not concern about this and she gave birth child according to her husband’s decision, generally her husband took all family planning related decisions (ISSCC3).

Among 8 HSC completers 3 (37.5%) of them said that they took family planning decisions jointly. One of the respondents stated that she took

decisions jointly about the number of children taken by them and the interval of one child to another child besides overall decisions which was taken by jointly with her husband (IHSCC4).

Most of the graduate completers said that they took decisions jointly. One of them said,

“At the time of my graduation I got married and discussed with my husband about our child and took child after completing my graduation. My husband showed respects my decision. So we took all decisions jointly” (IG3).

Another graduate respondent pointed out that she took all the family planning decisions and her husband did not disagree with her decision, she took the decisions which would be better for her job as well (IG7).

An NGO professional claimed,

“Education is one of the crucial catalysts to make family planning decision because decisions of HSC and graduate completers are listened by her husband but the decision of Grade V completers are ignored by her husband.” (INGP2).

Both the qualitative and quantitative data indicate that education level is an important factor in family planning decision making.

4.4.3 Number of children

The below table shows that Grade V completers rarely had one child, which was only 3 percent. The percentages of single child of the respondents were 7 percent, 10 percent and 18 percent for the SSC completers, HSC completers

and graduate respectively. It is also seen that higher the level of education propensity to taking one child is increasing.

In case of having two children, Grade V completers were 15 percent, SSC completers were 25 percent, HSC completers were 31 percent and graduates were 44 percent. On the other hand, 28 percent Grade V respondents had four children and also 18 percent for SSC completers and 16 percent for graduates also having four children. It is seen in the data that higher the level of education propensity to take more children is reducing.

Table-4.10: Level of education and number of children

Level of Education	Number of children										
	One (1)	%	Two (2)	%	Three (03)	%	Four (04)	%	Five (05)	%	Total
Grade V Completers	3	3%	15	15%	38	38%	28	28%	16	16%	100
SSC Completers	7	7%	25	25%	45	45%	18	18%	5	5%	100
HSC Completers	10	10%	31	31%	42	42%	17	17%	0	0%	100
Graduates	18	18%	44	44%	22	22%	16	16%	0	0%	100
Total	38	10%	115	29%	147	37%	79	20%	21	5%	400

In addition, according to the information, tendency of having more children was higher at Grade V and SSC completer respondents. There was no one having five children from HSC and graduate respondents. So it can be said that education plays important role to create women's awareness. Higher the level of education, higher the awareness in having children.

Analyzing qualitative data, it can be said that among 8 Grade V completers, 7 (87.5%) of them has more than 3 children. One Grade V completer respondent said,

“I got married at earlier when I was at class 7, as a result I gave birth child earlier. At present I have 4 children. I have no clear notion about family planning; I took all the children as per my husband decision. It seems to me that if I had higher education, I could be aware about this matter and I did not take more children” (IGVC5).

87.5 percent among 8 graduate respondents had 2 or 3 children. Higher educated women had fewer children comparatively. Moreover, one graduate respondent asserted that she had 2 children; they jointly took decisions to have children, also were aware of the disadvantages of more children (IG3).

As per key informants, education made women aware of the child and disadvantage of having more children and Grade V completers got married at earlier age, as a result they gave birth more children. One NGO professional (INGP2) said,

“One educated mother knows about the benefit of less children and it is possible to bear the cost of growing them, educational expense of the children. So educated women do not want more children” (INGP2).

Moreover, another head teacher pointed out,

“One of the main reasons of taking more children of the women of rural area is giving birth of a baby girl. It has been seen that husband and parents in law said to take child until having a boy. In this case if both husband and wife are highly educated then they do not take more children for some specific reasons like having a baby boy. But if level of education is low, they take more children for boy because of unawareness” (IPSHTI).

On the other hand, a local government representative (ILWGR4) said,

“One woman who completed her HSC or graduation wants to involve in a job or other occupation and job holder women do not want to take more children.”

By analyzing overall information, it is found that women’s education plays important role in the decision making regarding giving birth of children, number of having children etc.

4.4.4 Decision of taking children

In our patriarchal society males play the main decision making role. So at the time of taking child males play main role although male and female should have equal role. Sometimes it is seen that decisions of women are ignored by male.

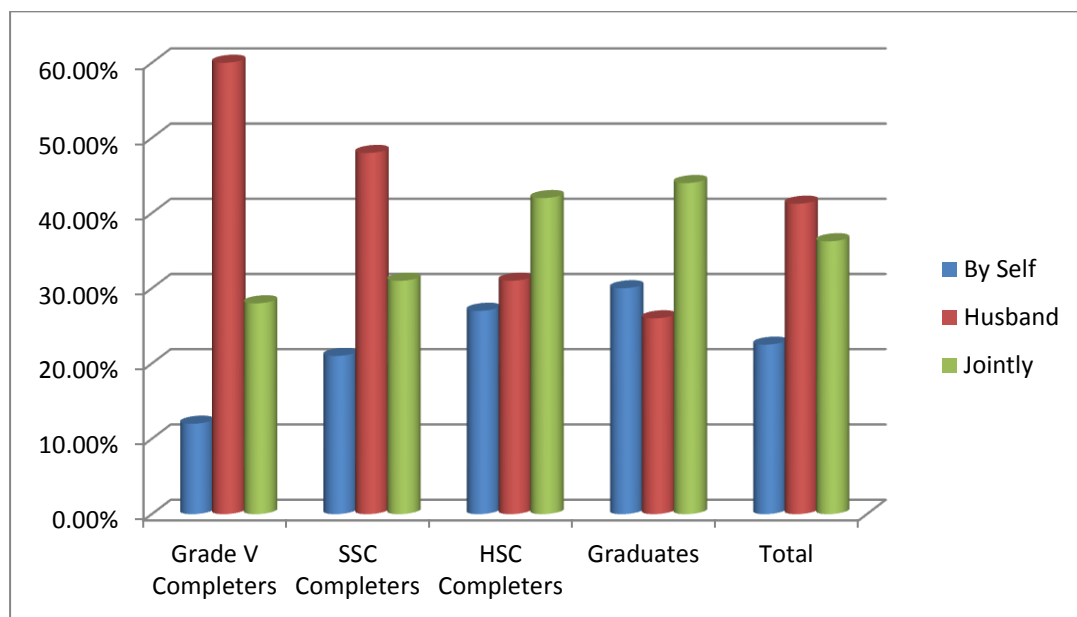


Figure-4.7: Decision regarding taking children

It is also seen in the data that at the time of taking child only 12 percent of Grade V completers took decisions by own. On the other hand, 21 percent of SSC completers and 27 percent of HSC completers took their own decisions

and in case of graduates it was 30 percent. Among the Grade V completer respondents, 28 percent of them took decisions jointly with their husbands where HSC completers were 42 percent and 44 percent of graduate completers took decisions jointly with their husbands.

On the other hand, it is seen that 60 percent of Grade V completers and 48 percent of SSC completer respondents' decision were taken by their husbands. In comparison to them HSC completers were 31 percent and graduates were 26 percent whose decision regarding child bearing were taken by their husbands. So it is clear that education plays an important role in the decision making of taking children.

4.4.5 Using contraceptives

In case of using contraceptives, it is seen that 65.5 percent of the total respondents said that they used contraceptives.

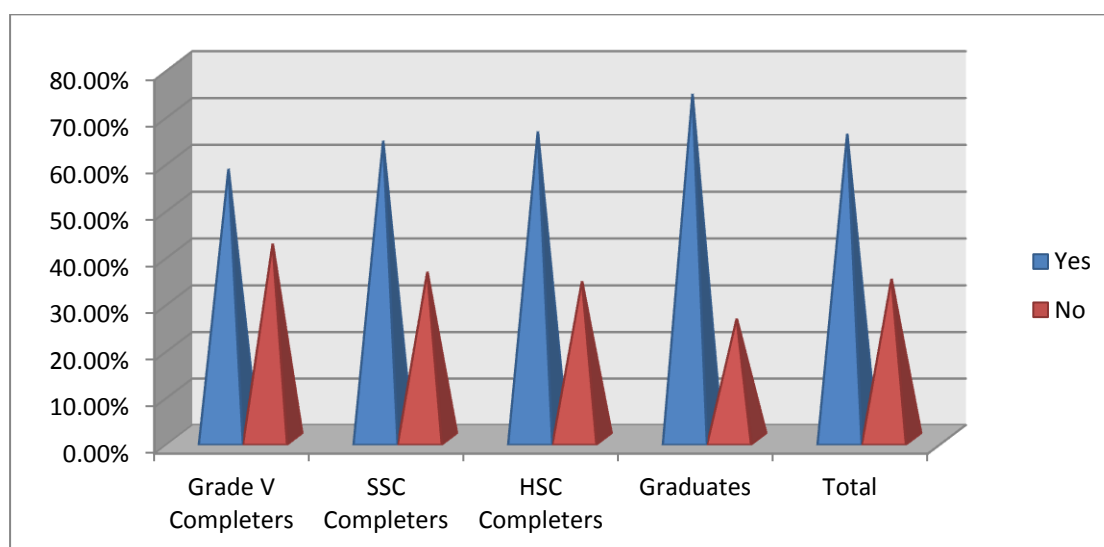


Figure-4.8: Using contraceptives

It is also seen in the data that 58 percent of the primary level completers and 64 percent of the SSC completers used contraceptives, at the same time it was

66 percent for HSC completers and 74 percent for graduate respondents. That means most of the respondents used contraceptives.

Graduate completers used contraceptives more than comparing to Grade V completers. Educated women were more aware of using contraceptives and they wanted to bear child as per planned way. So it is seen that rate of using contraceptives is higher in educated women.

4.4.6 Decision makers regarding using contraceptives

From the below table-4.11 among the Grade V completers 51 percent of the decisions regarding using contraceptives were taken by respondents' husbands, only 17 percent of the decisions were taken by them and remaining part (32%) said that they jointly took decisions regarding using contraceptives. In case of SSC and HSC completers, it is seen that husbands played important role in such decisions. Among SSC completers 40 percent took joint decisions regarding using contraceptives and 42 percent decisions came by their husbands and only for 18 percent cases decisions were taken by them.

Table-4.11: Decision makers regarding contraceptives using

Level of Education	Decisions regarding using contraceptives						Total
	Own	%	Husband	%	Jointly	%	
Grade V Completers	17	17.00%	51	51.00%	32	32.00%	100
SSC Completers	18	18.00%	42	42.00%	40	40.00%	100
HSC Completers	24	24.00%	41	41.00%	35	35.00%	100
Graduates	21	21.00%	36	36.00%	43	43.00%	100
Total	80	20.00%	170	42.50%	150	37.50%	400

In case of HSC completers 35 percent of them said decisions were taken by jointly with their husbands and 41 percent said only their husbands took

decisions. Among graduate completers, 21 percent respondents took their own decisions and 43 percent of them said that they took decisions jointly about using contraceptives. Analyzing above data it can be said that as higher the level of education, higher the propensity to take decisions jointly and get own preference as well.

4.4.7 Age during the birth of first child

In the table-4.12, among Grade V completers 62 percent were 15-20 years of age at the time of their first child and this rate for SSC completers were 46 percent, HSC completers were 26 percent and graduates were only 14 percent. That means in comparison to HSC and graduate completers, other level completers took their children at earlier age.

Table-4.12: Age at the time of birth first child

Level of Education	Age at the time of first child						Total
	15-20 year	%	21-25 year	%	26-30 year	%	
Grade V Completers	62	62%	36	36%	2	2%	100
SSC Completers	46	46%	49	49%	5	5%	100
HSC Completers	26	26%	61	61%	13	13%	100
Graduates	14	14%	66	66%	20	20%	100
Total	148	37%	212	53%	40	10%	400

On the other hand, it is seen that, only 2 percent became first mother at the age of 26-30 among Grade V completers, 5 percent among SSC completers, 13 percent among HSC completers and among graduates it was 20 percent. At lower education level, propensity to become mother earlier is higher. Higher educated women want to become mother later and it is clear that education influences the time of giving birth of first child.

Analyzing qualitative data, it is seen that six respondents (75%) of total eight respondents of level V completers became mother first when their age was 15-20. One of the respondents (IGVC1) said she got married when she was at class 7 and became mother first at the age of 16 and she was not prepared to take child but she could not understand because of her underage. She had no clear idea about family planning, as a result she became mother at earlier age. Among SSC and HSC completers, most of them enjoyed the taste of first motherhood after the age of 21. So it is seen that, educated women want to be mother later. One HSC completer respondent stated that,

“When I was 18, I studied at HSC and I got marriage. But I consulted with my husband and decided to take our first child after my HSC final exam, when I would reach at 21. My husband showed respect of my decisions because I was educated” (IHSCC4).

Data shows that increasing the level of education, propensity to take child at appropriate age also increases. One graduate respondent said,

“After my marriage my husband wanted to take child and I made understood my husband to take child after 2 years because I wanted to join in a service. At first my husband refused but finally I was capable to make understood him.” (IG3).

Specialists said that women become aware if they are educated and they will take child at their appropriate and beneficial time. An NGO representative pointed out,

“Women of rural area of our country mostly got married at early ages and it became difficult to continue their study. Because of early marriage they become mother at earlier age on the other side higher educated women now a days are much aware and do not want to take child at earlier age” (INGP2).

However, another one head teacher said,

“In laws especially mother in laws want to see grandchild after marriage without considering women’s age and other facilities” (IPSHT3).

Women who become mother at early ages like 15-18, usually face mental and physical challenges hence, maximum graduates and HSC completers’ women do not want to take child at early age because they already know the facts. It can be said that education makes the women more aware about taking child at proper time.

4.4.8 Decisions regarding sexual intercourse

It is seen in the table-4.13 that, among 400 respondents, 45 percent of them said that decisions regarding sexual intercourse were taken by their husbands and 43 percent of them said that, they took decisions jointly. It is also seen in the table that, 52 percent of Grade V completers said only their husbands took decisions and 36 percent of them said they jointly took decisions regarding sexual intercourse.

Table-4.13: Decisions regarding sexual intercourse

Level of Education	Decisions regarding sexual intercourse						Total
	Own	%	Husband	%	Jointly	%	
Grade V Completers	12	12%	52	52%	36	36%	100
SSC Completers	10	10%	55	55%	35	35%	100
HSC Completers	8	8%	40	40%	52	52%	100
Graduates	19	19%	31	31%	50	50%	100
Total	49	12%	178	45%	173	43%	400

Among SSC completers maximum 55 percent of the respondents said that their husbands took the decisions and only 10 percent of them said that they took their own decisions. 52 percent of HSC completers said that they took decisions jointly for sexual intercourse and 40 percent of them said only husbands took decisions.

Graduate respondents said that 50 percent of the decisions regarding sexual intercourse were taken jointly, 31 percent of decisions were taken by only their husbands and 19 percent of the decisions were taken by themselves. It is seen that among the rural women, in most of the cases decisions were taken by their husbands regarding sexual intercourse. However, jointly decisions making percentage is also not bad but husband plays major rule.

4.4.9 Medical care during pregnancy

It is seen in the table that, among Grade V completers 29 percent of the respondents said that they regularly met doctor at the time of pregnancy and this rate was 36 percent among SSC completers, 48 percent among HSC completers and 56 percent among graduates. Rate of HSC and graduate completers were more who went to doctor compare to Grade V and SSC completers.

Table-4.14: Level of education & medical care during pregnancy

Level of Education	Treatment at the time of pregnant						Total
	Always	%	Sometimes	%	Never	%	
Grade V Completers	29	29%	51	51%	20	20%	100
SSC Completers	36	36%	45	45%	19	19%	100
HSC Completers	48	48%	34	34%	18	18%	100
Graduates	56	56%	30	30%	14	14%	100
Total	169	42%	160	40%	71	18%	400

On the other hand, 20 percent of Grade V completers, 19 percent of SSC completers, 18 percent of HSC completers and 14 percent of graduate respondents never went to doctor at the time of pregnancy. That means there is a significant relation between level of education and taking treatment at pregnancy period.

4.4.10 Reasons for not taking treatment at the time of pregnancy

In the below table-4.15 shows 71 of the respondents did not go to doctor at the time of their pregnancy. Among them there were different reasons like financial reason, husbands were not aware, in-laws' permission and some of them did not go to doctor for religious issues.

It is also seen in the table that among 20 respondents of Grade V completers, about 40 percent did not go to doctor for financial reason, 20 percent of them for unawareness of their husbands, also another 20 percent of them didn't go to the doctors because their parents in law did not allow and remaining 20 percent of them for religious reasons. Among 18 of the HSC completers, 33.33 percent said that they didn't go to doctor or take any treatment facilities due to religious issue, and 16.67 percent for unawareness of their husbands, also 22.22 percent of them lost the facilities due to lack of in laws' permission and another major part (27.78 percent) for economic reason. Among 14 graduation completers, total 6 of them said that they didn't get the treatment facilities just because of unawareness of their husbands and in-laws, on the other hand another 28.57 percent respondents lost the facilities due to financial limitations and other 28.57 percent of respondents didn't go to doctor at the time of their pregnancy due to religious issue.

Table-4.15: Reasons for not taking medical care during pregnancy

Level of Education	Reasons for not taking treatment at the time of pregnancy								
	Economic Reason	%	Unawareness of Husband	%	Husband's Family did not allow	%	Religious Cause	%	Total
Grade V Completers	8	40.00 %	4	20.00 %	4	20.00 %	4	20.00 %	20
SSC Completers	5	26.32 %	4	21.05 %	5	26.32 %	5	26.32 %	19
HSC Completers	5	27.78 %	3	16.67 %	4	22.22 %	6	33.33 %	18
Graduates	4	28.57 %	3	21.43 %	3	21.43 %	4	28.57 %	14
Total	22	30.99 %	14	19.72 %	16	22.54 %	19	26.76 %	71

Till now women in rural area are not getting the proper treatment at their time of pregnancy. They lead their life according to the direction of the members of their husband's family. One Grade V completer respondent said,

"I could not go to doctor because of our financial crisis. Same times there was no desire to send me to doctor from my family, as well my mother in law and other member of in laws" (IGVC5).

One SSC completer respondent whispered her husband and mother in law never allowed her to go outside from home due to treatment purpose, as a result she didn't go outside and gave birth child at home (ISSCC6). At the same time another HSC completer respondent stated that because of financial limitation and religious issues, she was unable to go to doctor for treatment at pregnancy period, most of her in laws relatives gave birth child at home, though she was desired but it was not happened (IHSCC5).

Key informants said that still many women do not take treatment at their pregnancy period. Usually they consult with mother, mother in law and other relatives and only they go to Hospital or outside for treatment if they face any serious health problems. An NGO specialist pointed out,

“Most of the women of rural area give birth their child at home. They do not go to doctor for financial limitation and do not take healthy food at the time of pregnancy” (INGP4).

Moreover, one head teacher said,

“At the time of pregnancy women do not go to doctor for unawareness of husband and lack of eagerness of parents in laws. Purdah is also another main reason. Higher educated women are more aware about themselves and their children’s health” (IPSHT2).

Women of rural area are still not taking treatment facilities during pregnancy for different reasons. But higher educated women are conscious and they can play huge role in their treatment during pregnancy due to their educational background.

4.4.11 Decisions regarding treatment for children and own

The table-4.16 shows that among 400 respondents, only 68 respondents took decisions regarding treatment of their children by themselves and 135 respondents (34%) of them took joint decisions. Among Grade V completers, 42 percent husbands took decisions and 33 percent of them jointly made decisions. Among SSC completers, 38 percent of their husbands took decisions and 25 percent took decisions jointly. From HSC completer respondents 37 percent of them took decisions jointly and 21 percent of them took their own decisions.

Table-4.16: Decisions regarding health care for children and own

Level of Education	Treatment decisions for children and own								
	Self	%	Husband	%	Jointly	%	Parents in law	%	Total
Grade V Completers	8	8%	42	42%	33	33%	17	17%	100
SSC Completers	19	19%	38	38%	25	25%	18	18%	100
HSC Completers	21	21%	34	34%	37	37%	8	8%	100
Graduates	20	20%	35	35%	40	40%	5	5%	100
Total	68	17%	149	37%	135	34%	48	12%	400

Among graduate completers 40 percent of the respondents took their decisions jointly, 20 percent of them made self-decisions and 35 percent respondents' husbands made decisions. This information proved that husbands were the main decision makers in case of the Grade V completers and SSC completers; on the other hand HSC completers and graduates made decisions jointly. Here, the level of education of the respondents had a great influence over the treatment decisions.

4.4.12 Decisions regarding children's education

In our country parents and grand-parents usually play important role in decision making regarding education of a child. The below table indicates that there were total 400 respondents and 48 percent of them made joint decisions regarding children's education. Among Grade V completers 40 percent of them claimed that generally decisions were taken by their husbands and 34 percent of them made decisions jointly. Among SSC

completers, 42 percent of the respondents said that they made decisions jointly and 32 percent respondents replied that their husbands took decisions.

Table-4.17: Level of education and decisions regarding children’s education

Level of Education	Decisions regarding education of children								
	Self	%	Husband	%	Jointly	%	Parents in law	%	Total
Grade V Completers	6	6%	40	40%	34	34%	20	20%	100
SSC Completers	8	8%	32	32%	42	42%	18	18%	100
HSC Completers	18	18%	24	24%	54	54%	4	4%	100
Graduates	18	18%	20	20%	60	60%	2	2%	100
Total	50	13%	116	29%	190	48%	44	11%	400

Among the HSC completers 54 percent of the respondents made decisions jointly and 24 percent of the decisions were taken by their husbands and 18 percent of them made decisions by themselves. That means the rate of making decisions jointly was higher. On the other hand, among the graduation completers, 60 percent respondents said that they took decisions jointly and 18 percent took decisions by themselves.

After analyzing all the data, it can be said that husbands are playing important role in decision making about children’s education among Grade V and SSC completers but on the other hand, HSC and graduate completers make decisions jointly and women also play significant role here.

By analyzing qualitative data, it is also seen that among 8 Grade V completers, 5 (62.5%) respondents’ husbands took decisions of their children’s education. Hence, husbands played the role as significant decision makers about their children’s education. One respondent pointed out that all the decisions

regarding her child's education were taken by her husband and her husband thought that his wife's education level was lower so she could not take proper decisions (IGVC2). On the other hand, another Grade V completer said that usually parent in laws made all the decisions regarding her child's education, due to lower education qualification she never got any opportunity to make decisions about her children's education (IGVC7).

Out of among 8 HSC completers, 5 (62.5%) of them and among 8 graduate respondents, 6 (75%) of them said that they jointly took decisions about their children's future. One HSC completer whispered,

"I can understand various issues of education due to my educational competency. Which school, teacher will be better for my child that was selected by consulting with my husband so that we can help our child for quality education. If my education level was lower, then I could not understand the educational matter" (IHSCC3).

One graduate respondent said that usually she made decision regarding their child's education with consulting with her husband, frequently visited child's school and took information of their education, also tried to supervise them. She helped her child thoroughly (IG4).

One head teacher pointed out,

"At present women are more aware of their children's education. Mothers try their best level to ensure proper education of their children whatever their education level is. But higher grade completers usually graduate and HSC level completers are more aware. A higher educated mother can help their children and also can solve problems of their children." (IPSHR2).

Moreover, an NGO representative said,

“Higher educated mother is aware about the education of their children but lower educated mothers are not as aware as higher educated mother. Higher educated mother can ensure best schooling. In maximum cases fathers are not able to take proper care about children’s education because of their profession. But on the other hand one educated mother, whatever her profession was she always care about her child’s education” (INGP1).

After analyzing all the information, it can be said that the level of education of a mother plays important role in the educational decisions of their children.

4.4.13 Participation of income generating activities

At present most of the women in the rural area are involved with income generating activities. Among the total respondents 72 percent were related to income generating activities. In case of Grade V completers, 69 percent were involved in various income generating activities, among SSC completers 66 percent, among HSC completers 75 percent and among graduate completers 77 percent were involved with different income generated activities.

Table-4.18: Level of education and participation of income generating activities

Level of Education	Participation of income generating activities				
	Yes	%	No	%	Total
Grade V Completers	69	69%	31	31%	100
SSC Completers	66	66%	34	34%	100
HSC Completers	75	75%	25	25%	100
Graduates	77	77%	23	23%	100
Total	287	72%	113	28%	400

On the other hand, among Grade V completers 31 percent, among SSC completers 34 percent respondents were not involved with any income generating activities and among the HSC completers and graduate respondents percentages were respectively 25 percent and 23 percent. It is also seen that women of all educational level were related to income generating activities along with their family responsibilities.

Table-4.18.1: Level of education and participation of income generating activities (Chi-Square Test)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.885 ^a	3	0.274
Likelihood Ratio	3.890	3	0.274
Linear-by-Linear Association	2.680	1	0.102
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 28.25.

From chi-square table the p- value is 0.274 which is higher than 0.05 (level of significance), here exists no significant association between level of education and participation of income generating activities.

4.4.14 Engagement of income generating activities

The table-4.19 shows that among Grade V completers no one was related to teaching profession. But among the rest of the respondents 15.15 percent of SSC completers, 25.33 percent of HSC completers and 25.97 percent of graduates were involved in teaching profession. Hence, it is clear that the rate of engagement of income generating activities among the graduate respondents was high. At Govt. service also there was no one from Grade V and SSC completer respondents but 8 percent of HSC completers and 10.39 percent of graduates were Govt. service holders.

Table-4.19: Level of education and engagement of income generating activities

Level of Education	Engagement of income generating activities														
	Teaching	%	Govt. Service	%	NGO Worker	%	Health Worker	%	Small Business & others	%	Handicrafts	%	Agriculture and Cattle raising	%	Total
Grade V Completers	0	0.00%	0	0.00%	0	0.00%	0	0.00%	12	17.39%	30	43.48%	27	39.13%	69
SSC Completers	10	15.15%	0	0.00%	2	3.03%	0	0.00%	6	9.09%	33	50.00%	15	22.73%	66
HSC Completers	19	25.33%	6	8.00%	13	17.33%	11	14.67%	7	9.33%	16	21.33%	3	4.00%	75
Graduates	20	25.97%	8	10.39%	15	19.48%	13	16.88%	5	6.49%	13	16.88%	3	3.90%	77
Total	49	17.07%	14	4.88%	30	10.45%	24	8.36%	30	10.45%	92	32.06%	48	16.72%	287

On the other hand, 17.33 percent of HSC completer respondents and 19.48 percent respondents from the graduates were involved in the development sector. In addition, rate of HSC and graduate completers was higher in the health sector as health workers, 14.67 percent and 16.88 percent HSC and Graduate completers respectively were working as health workers. However, on the other side, many respondents from Grade V and SSC completers were involved in handicrafts based activities and their rates were 43.48 percent and 50 percent respectively. Also the rate of Grade V and SSC completer respondent in agriculture and small business was higher. Here we see clearly education had influence over professions.

By analyzing the qualitative data, it is also seen that among 8 Grade V completers 7 (87.5%) of them said they worked in small industries like handicraft, agriculture and cattle rearing. One respondent pointed out that,

“I completed my primary education; after that I could not continue my study for that I did not get my desired work; thus now I am a worker at handicrafts industry” (IGVC3).

One SSC completer respondent said that she was related with teaching profession and where she taught, that school was run by an NGO. If she had completed at least HSC level of education, then she would try for Govt. primary school teaching (ISSCC2). Another SSC completer respondent thought just because of family’s economic limitation, today she is a tailor (ISSCC7).

Among 8 graduate respondents, 6 (75%) of them were related to any job and most of them were involved in teaching profession. One respondent claimed,

“I am a high school teacher, I got my desired job according to my educational qualification and I like my job really” (IG1).

Another respondent stated that, she was an agriculture officer and always got proper mental and physical support to do the job from husband and in laws (IG4).

Key informants said, at present women of the rural area are related with different types of income generating activities but their educational backgrounds have a bigger influence over their professions. One NGO professional said,

“Women who completed their primary education are related to small and cottage industry like cultivating hens, agriculture etc. it is not possible by them to join govt. or private job due to educational capability” (INFP4).

In addition, at the same time another head teacher said,

“Higher the education level among the women, higher the propensity to join income generating activities. Most of the higher level completed women in rural area are working as a teacher or working at NGO and in case of graduate completer women, they prefer govt. or private job as well” (IPSHT 2).

After analyzing qualitative and quantitative data it is found that educational capability had great influence over professional choices of women. Most of the Grade V and SSC completers were engaged in small and cottage industry and agriculture. On the other hand, HSC completers and graduate women were engaged into teaching and other professions.

4.4.15 Reasons for not getting involved in income generating activities

It is seen in the table-4.20 that a large segment of the women was not involved in any income generating activities. Among total 113 respondents, 37.17 percent respondents were unemployed due to their husbands' unwillingness. In addition, 24.78 percent said, they did not get their desired job and 19.47 percent were not interested or liked to do any sort of service or business.

It is also seen in the data that 38.71 percent respondents of Grade V completers said that due to their husbands' unwillingness they were not involved in income generating activities, among SSC completers the percentage was 38.24 and among HSC level completers and graduate respondents the percentages were 40 and 30.43 respectively. On the other hand, total 21 respondents (18.58 percent) were unable to involve in any income generating activities due to unwillingness of their in laws.

Table-4.20: Reasons for not getting involved in income generating activities

Level of Education	Reasons for not involving with Income generating activities								
	Unwillingness of Husband	%	Unwillingness of other family members	%	Did not find the passionate work	%	By own choice	%	Total
Grade V Completers	12	38.71%	8	25.81%	5	16.13%	6	19.35%	31
SSC Completers	13	38.24%	6	17.65%	8	23.53%	7	20.59%	34
HSC Completers	10	40.00%	5	20.00%	6	24.00%	4	16.00%	25
Graduates	7	30.43%	2	8.70%	9	39.13%	5	21.74%	23
Total	42	37.17%	21	18.58%	28	24.78%	22	19.47%	113

A large number of women did not engage in any occupation because they did not get desired work, their percentages among Grade V completers was 16.13 percent, among HSC completers was 24 and among graduates was 39.13 respectively. At the same time almost 19.4 percent respondents stated that they were not related with any occupation by their own choice. Hence, it is very clear that not only Grade V or SSC completers are not getting their desired work; a large number of graduates are also not engaged with any occupation just because they do not get their desired works.

4.4.16 Amount of income

The following table shows that among grade V completers, 36 percent respondents earned the amount ranging from BDT. 1000-5000, for the SSC the rate was 18 percent and for HSC it was 15 percent and for the Graduates it was 8 percent.

Table-4.21: Level of education and amount of income

Level of Education	Amount of income (BDT)												
	1000-5000	%	5001-10000	%	10001-15000	%	15001-20000	%	20001-25000	%	25001-30000	%	Total
Grade V Completers	25	36%	28	41%	10	14%	6	9%	0	0%	0	0%	69
SSC Completers	12	18%	26	39%	16	24%	10	15%	2	3%	0	0%	66
HSC Completers	11	15%	17	23%	15	20%	7	9%	15	20%	10	13%	75
Graduates	6	8%	14	18%	16	21%	18	23%	11	14%	12	16%	77
Total	54	19%	85	30%	57	20%	41	14%	28	10%	22	8%	287

Moreover, at the range of BDT. 5000 to 10000, 41 percent respondents of grade V completers earned it, for the SSC completers the rate was 39 percent, also for the HSC completers it was 23 percent and for the graduates it was 18

percent. At the range of BDT. 10001 to 15000, 14 percent respondents among grade V completers earned it, among the SSC completers the rate was 24 percent, also among the HSC completers, it was 20 percent and for the Graduates it was 21 percent.

In addition, at the range of BDT. 15001 to 20000, 9 percent among grade V completer respondents earned it, among the SSC completers the rate was 15 percent, and among the HSC completers, it was 9 percent and among the graduate it was 23 percent. At the range of BDT. 20001 to 25000, the rate among the grade V completers was 0 percent, among the SSC completers the rate was 3 percent, and among the HSC completers it was 20 percent and among the Graduate Level it was 14 percent.

At the same time at the range of BDT. 25001 to 30000, grade V and SSC level completer respondents was 0 percent. Among the HSC completers it was 13 percent and among the Graduate Level it was 16 percent. This table clearly shows education has the positive impact on the amount of the earnings.

4.4.17 Spending own earnings as desire

Women employments in the rural area are increasing in our country day by day. They are engaged in different income generating activities besides their regular household works. However, they usually do not get the opportunity to spend their income as their desires. The data presented in the graph indicate that total 39.02 percent of the respondents among 287 respondents could not spend their income as their desire and a large number of the respondents (35.19 percent) could spend only in few occasions or sometimes. It is also seen at the below figure that only 18.84 percent of Grade V completers could spend their income as their desire and the rate of SSC completers was 24.24 percent, among HSC completers the rate was 26.6 percent and among the

graduates the rate was 32.47 percent. That means higher level education completer women were more conscious about their own money or their own earnings, for that they could spend their money as per their desire more than any other group of the respondents.

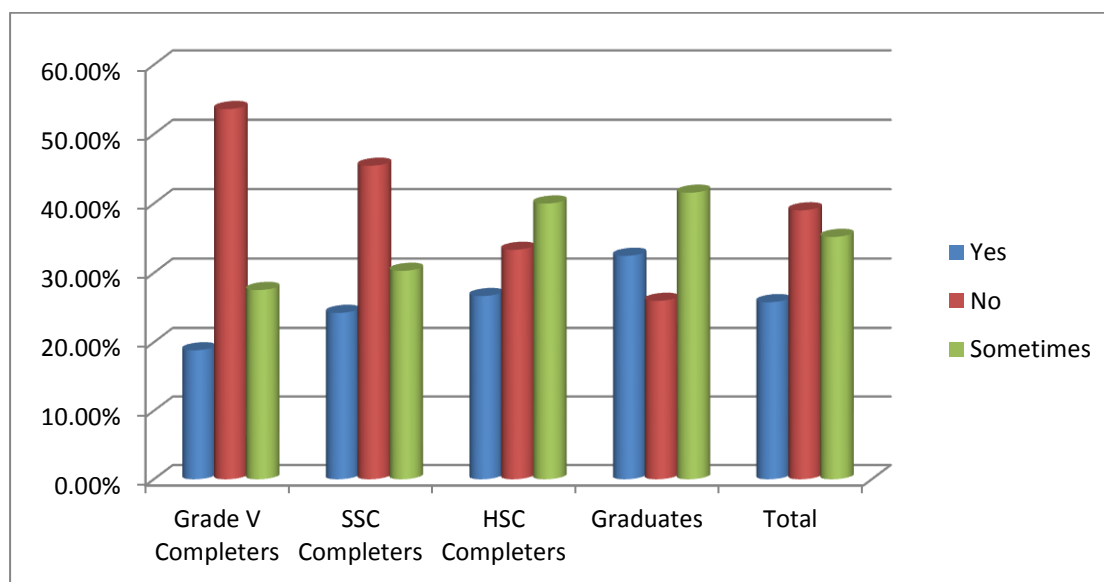


Figure-4.9: Spending own earning as desire

On the other hand, a large number of Grade V completers (53.62 percent) could not spend their earnings as their desire, at the same time among the HSC completers 33.33 percent and among the graduate completers 25.97 percent respondents could not spend income as their desire. It is seen that HSC and graduate completers were in better situation compared to primary and SSC completers. Although women in rural area got lower scope to spend their earnings as their desire, but educational level played an important role in this regard.

By analyzing qualitative data, it can be said that majority of the women could not spend their income as their desire. They had to spend as their husbands' willing or consult with their husbands. One of the Grade V completer respondents said that she worked at small and cottage industry and had to spend her own earned money according to her husband's desire (IGVC3). At

the same time one SSC completer respondent stated that her husband took total amount of her earning and it was not possible to spend a single amount without her husband's concern (ISSCC4). Another HSC completer respondent claimed that she could spend her own earnings only very few as her desire (IHSCC3). A Graduate respondent said,

"I can spend my income sometimes as my desire and I have to consult with my husband rather he dislikes" (IG1).

Specialists said women in the rural area have lower capability to spend their income as their desire. One NGO representative opined,

"Women in rural area earn from different sources by providing effort but they have limitation to spend their income. They have to spend according to their husbands' desire. In most cases, they are insulted if they spend money without concern of their husbands" (INGP3).

Moreover, one of the Local government representatives pointed out,

"Rural women who are complete graduation and doing job; they sometimes can spend their earnings as their own desire but the ratio is not high. And in most of the cases husbands have full control over their wife's earnings and also they maintain the income expense procedure. If anyone spends her own amount without the concern of her husband, then it creates lots of conflicts" (ILWGR3).

Based on the both types of data analysis it is very clear that there is limitation to spend the earnings of women of rural area as their desire. Most of them have to spend income by concerning their husbands. But definitely higher educated women are more concerned and conscious about their earnings which is the main reason of higher number of higher educated women get freedom to spend their own earnings as they desire.

4.4.18 Freedom of choosing occupation

Women are engaged in different professions at our country. Generally, male members of the family take important decisions as we live in the patriarchal society. It is seen in the data that 287 respondents were related to different professions and 87 (30.31%) respondents among them selected their career jointly with their husbands. A large number of respondents (32.40 percent) chose their career independently and 24.74 percent selected their occupations by their husband. It is also seen in the table that 18.99 percent Grade V completers chose their own professions and 34.67 percent HSC completers and 41.56 percent graduates also chose their own professions independently. In this case situation of HSC and graduate completers were in better situation in comparison to Grade V and SSC completers.

Table-4.22: Level of education and freedom of choosing occupation

Level of Education	Choosing Occupation								Total
	By Own	%	Husband	%	Jointly	%	Parents/ Parents in law	%	
Grade V Completers	15	18.99%	24	30.38%	20	25.32%	10	12.66%	79
SSC Completers	20	30.30%	18	27.27%	16	24.24%	12	18.18%	66
HSC Completers	26	34.67%	15	20.00%	26	34.67%	8	10.67%	75
Graduates	32	41.56%	14	18.18%	25	32.47%	6	7.79%	77
Total	93	32.40%	71	24.74%	87	30.31%	36	12.54%	287

Here it is also seen that 30.38 percent of grade V completers' professions were selected by their husbands and it was 27.27 percent by SSC completers, 20 percent by HSC completers and 18.18 percent by graduate completers. Data show that in case of joint decision making grade V completers respondents were 25.32 percent, SSC completers were 24.24 percent, HSC

completers were 34.67 percent and graduates were 32.47 percent. Here we also see that jointly decision making rate is higher among HSC and graduate completers.

4.4.19 Comfortability with current occupation

Now a days women of rural area are involved with differnt professions. Some of them are related to business or differnt agricultural activities or samll and cottage industry. It is seen in the figure- 4.10 among Grade V completers 53.62 percent were comfortable with their current professions where as 63.64 percent among SSC completers, 73.33 percent HSC completers and 80.52 percent among graduate completers were comfortable with their present occupations or professions.

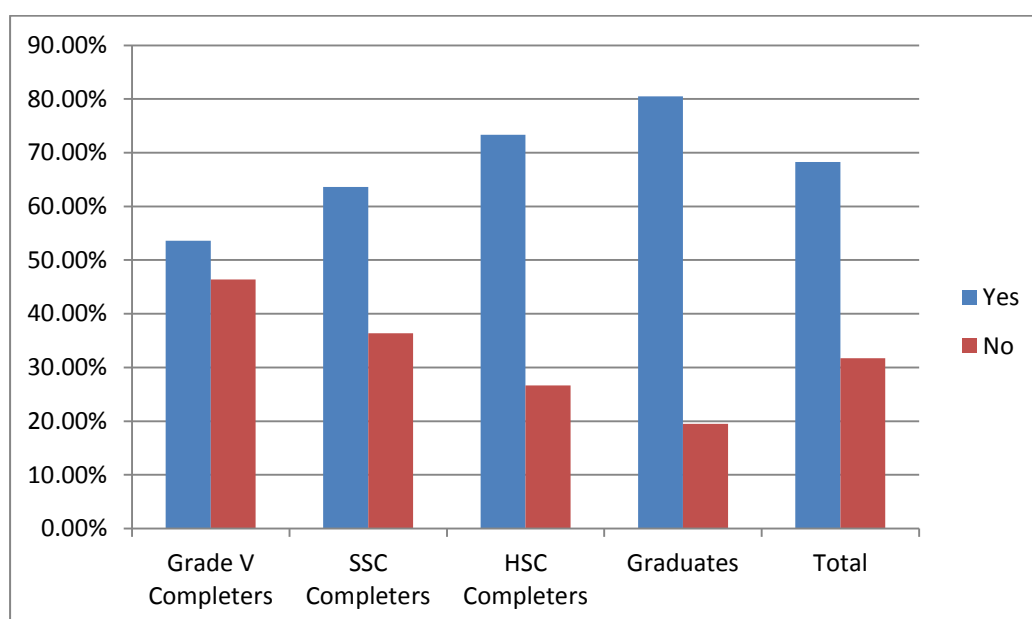


Figure-4.10: Level of education and comfortability with current occupation

On the other hand, 46.38 percent Grade V completers said that they did not like their jobs and this rate was lower in HSC and graduate completers and their rates were 26.67 percent and 19.48 percent respectively.

4.4.20 Continuation of job in case of discomfort

The below table-4.23 shows that among Grade V completers 56.25 percent continued their job because of their financial solvency and 50 percent of SSC completers continued their occupation for the same reason.

On the other hand, 15 percent of HSC completers and 26.67 percent graduation completers did the job to utilize their educational knowledge. That means graduates and HSC completers wanted to continue their occupation although they did not like. Moreover, 18.75 percent Grade V completers were continuing their occupation just because of getting support from in laws and 16.67 percent of SSC completers were continuing for the same reason but no graduate respondents were found, who continued their profession despite disliking.

Table-4.23: Level of education and reasons of continuing profession despite disliking

Level of Education	Continuation of the profession despite disliking								
	Economic Reasons	%	For the implementation my theoretical knowledge	%	Husband Choice	%	In law's Choice	%	Total
Grade V Completers	18	56.25%	0	0.00%	8	25.00%	6	18.75%	32
SSC Completers	12	50.00%	2	8.33%	6	25.00%	4	16.67%	24
HSC Completers	6	30.00%	3	15.00%	8	40.00%	3	15.00%	20
Graduates	6	40.00%	4	26.67%	5	33.33%	0	0.00%	15
Total	42	46.15%	9	9.89%	27	29.67%	13	14.29%	91

After analyzing overall data, it can be said that due to financial problem a large number of women are continuing their occupation with discomfort.

4.4.21 Decision makers of household purchasing (food, cloth and gift etc.)

It is seen in the below table that among 100 Grade V completers 37 percent decisions were taken by their husbands and 25 percent decisions were taken jointly, 20 percent respondents took decisions by themselves and 18 percent decisions were taken by the parents in law about house hold purchasing for family. In this case, majority of the decisions were taken by their husbands. Among the 100 SSC completer respondents 41 percent of them took joint decisions, 28 percent decisions were taken by their husbands and only 15 percent decisions were taken by themselves regarding household purchasing. In this case taking decision jointly got priority.

Table-4.24: Level of education and decision makers of household purchasing (food, cloth and gift etc.)

Level of Education	Decision makers of household purchasing								
	By Own	%	Husband	%	Jointly	%	Parent In law	%	Total
Grade V Completers	20	20%	37	37%	25	25%	18	18%	100
SSC Completers	15	15%	28	28%	41	41%	16	16%	100
HSC Completers	13	13%	27	27%	51	51%	9	9%	100
Graduates	26	26%	10	10%	57	57%	7	7%	100
Total	74	19%	102	26%	174	44%	50	13%	400

On the other hand, among 100 HSC completers 27 percent respondents said decisions were taken by their husbands, 51 percent decisions were taken jointly and 13 percent decisions were taken by themselves. Hence, it is clear that joint decisions are given more importance than personal decisions. Among the 100 graduate respondents, 57 percent of them took decisions by jointly and only 26 percent took decisions by themselves. It is also seen in the table that, among the total 400 respondents less than half (44%) of them took joint decisions and 26 percent of them said that the husband took decisions and the number of self-decision made was too little and it was only 19 percent. Graduate and HSC level completer respondents were usually taking decisions jointly or in some cases they also enjoyed freedom of purchase more than other level completer respondents.

By analyzing qualitative data, it can be seen that among 8 Grade V completers 4 (50%) of them said husbands took decision regarding household and daily purchase like goods, cloth, food and gift etc. One respondent opined,

“Normally my husband purchases household items and he purchases cloth for children and our gifts also. In this case he does not grant any of my opinion” (IGVC6).

Another respondent said that parents in laws took all familial decisions; they decided what they thought better. Usually mother in law took all the decisions like household purchasing and every day cooking (IGVC7).

Most of the SSC, HSC and graduate completers said that maximum decisions were taken jointly. In most of the cases husbands took decisions but at the same time they respected their counter parts' opinions. One HSC completer said that decisions were taken jointly, if she took any decision without concerning her husband he would not like that and for that reason she always tried to consult with her husband (IHSCC3). Another graduate respondent

stated that she always took decision jointly with her husband (IG3). But another one graduate respondent said,

“Usually I am responsible for all the household purchase of my family. Other family members obey my decisions and as well they respect my decisions” (IG2).

Key informants pointed out that husbands and parents in law in the rural family are playing important role for any kind of decision making. One head teacher pointed out that,

“Graduate and HSC completers get more independence to make decisions in comparison to lower grade completers. They get priority. Husbands and in laws assume that higher educated women take any decision after thinking” (IPSHT2).

On the other hand, one NGO representative said,

“When women become financially dependent and educated, her decisions are valued by all because of her capability. But in some cases till wife’s decision are not respected by husband and in laws though they are capable enough” (INGP3).

By analyzing overall information, it can be said that in case of Grade V completers, husbands usually take maximum household purchasing decisions, but in case of graduates it’s different here; they prefer to take decisions jointly.

4.4.22 Having personal bank accounts

The below figure indicates that among 100 Grade V completers 58 percent respondents had their own bank accounts and 42 percent had no account.

Among the SSC completers, 66 percent had bank accounts and 34 percent had no bank account. On the other hand, among the HSC completers 61 percent had their own bank accounts and 39 percent did not have any bank account. Among the graduates, 73 percent of them had bank accounts but 27 percent had not any bank account.

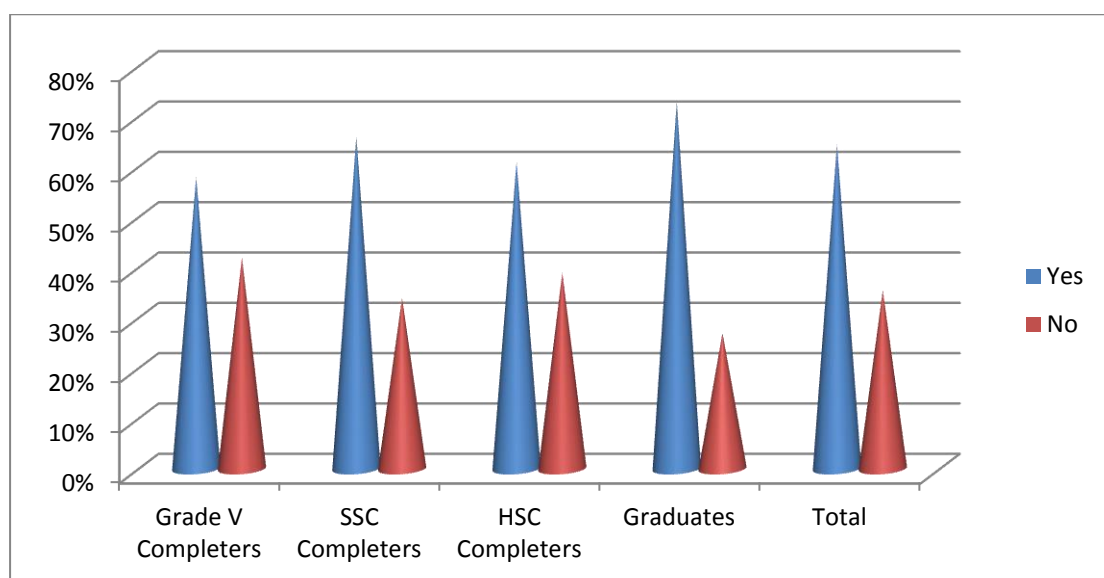


Figure-4.11: Percentage of bank account holders

Among the total 400 respondents, 65 percent had bank accounts and 35 percent had no bank account. Above figure shows higher educated respondent had more bank accounts than others. Hence, women education is really important to ensure their standards of living.

4.4.23 Personal bank accounts operator

It is seen in the table-4.25 that among the 58 Grade V completers, 43.10 percent said that their bank accounts were operated by their husbands and 34.48 percent accounts were operated jointly, 22.41 percent bank accounts were operated by themselves. It is also seen that maximum accounts were operated by their husbands. Among 66 SSC completers, 34.85 percent said

that bank accounts were operated by their husbands and exactly same percentage (34.85%) of respondents said they operated their bank accounts jointly, 30.30 percent accounts were operated by themselves.

Table-4.25: Decision makers of operating bank accounts

Level of Education	Decision regarding operating bank accounts						
	By Own	%	Husband	%	Jointly	%	Total
Grade V Completers	13	22.41%	25	43.10%	20	34.48%	58
SSC Completers	20	30.30%	23	34.85%	23	34.85%	66
HSC Completers	22	36.07%	14	22.95%	25	40.98%	61
Graduates	41	56.16%	10	13.70%	22	30.14%	73
Total	96	37.21%	72	27.91%	90	34.88%	258

On the other hand, among the 61 HSC completers, 40.98 percent said that their bank accounts were maintained jointly and 36.07 percent by themselves. Moreover, among graduate completers 56.16 percent said that they operated their own accounts, 30.14 percent operated jointly and 13.70 percent operated by their husbands. Husbands actually play the important role in maintaining bank accounts of their wives in our rural area. As a result, most of the women had to operate their bank accounts jointly and after that a large number of graduate respondents operated their own accounts just because they would know about their rights.

Qualitative data show that, among the 8 Grade V completes, 4 (50%) of them had bank accounts and 2 of them said that their husbands operated their accounts. One of them said she had bank account and her husband operated the account; all the transactions were done by her husband and only name of the account was her (IGVC7). Another SSC completer respondent stated that

she also had a bank account and all the decisions were taken by jointly with her husband (ISSCC6).

Other HSC and graduate completers who had bank accounts; normally they operated either jointly or independently. One HSC completer pointed out that,

“I have bank account for my profession and I am operating my account” (IHSCC3).

Another graduate respondent said that she operated her own bank accounts personally and took all the decisions independently and her husband did not interfere (IG3). But another respondent claimed that, she jointly operated her own bank accounts by consulting with her husband; never took any decision independently (IG8).

From key informants, one of the NGO representatives pointed out that,

“Women who are higher educated and related to different Govt. or private jobs have to maintain their bank accounts for professional purpose, maximum decision is taken by them and sometimes they consult with their husbands to operate the accounts” (INGP1).

Moreover, another head teacher said,

“Women who are not related with any profession most of them have no bank account. Few of them have own bank accounts but those are operated by their husbands or they jointly operate the accounts” (IPSHT4).

By analyzing overall qualitative and quantitative data it is found that most of the respondents' bank accounts were operated by their husbands in case of Grade V and SSC completers. But HSC and graduate completers said that maximum accounts were operated by them or jointly with their husbands.

4.4.24 Having personal accounts in the cooperative society

It is seen in the figure-4.12 that among the Grade V completers, 75 percent had accounts with the cooperative society and it was also applicable for 70 percent of SSC completers, 78 percent of HSC completers and 72 percent graduates. It is seen in the data that respondents of all education levels had accounts with the cooperative society. Among the 400 respondents, 295 (74%) of them had account with the cooperative society.

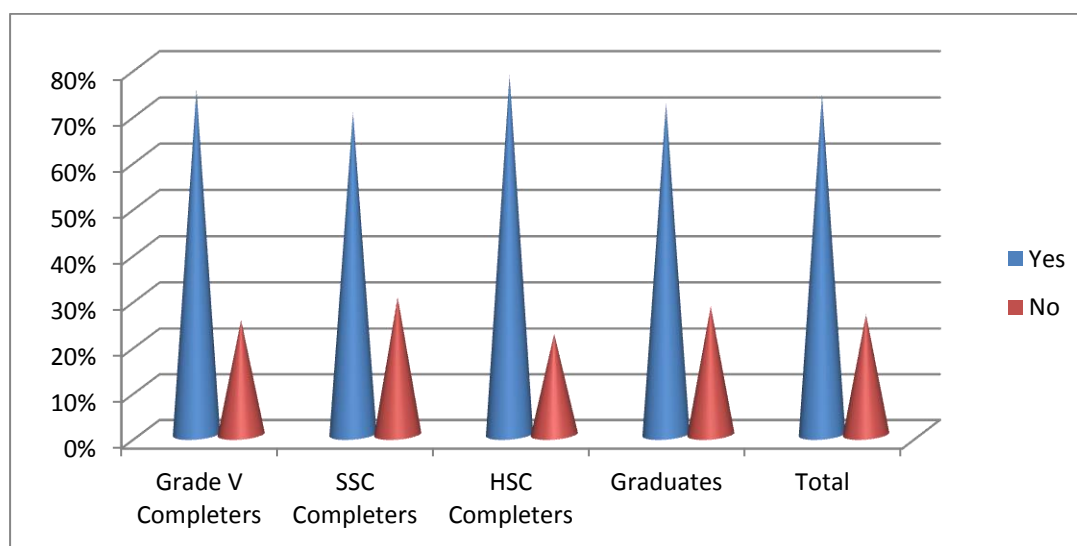


Figure-4.12: Percentage of having accounts in cooperative society

4.4.25 Cooperative society accounts operator

It is seen in the below table-4.26 that among the Grade V completers, almost half (50.67%) of them said that decisions about operating accounts at cooperative society were taken by their husbands and 22.67 percent said that they operated their accounts by themselves and another 26.67 percent took decisions jointly. Among the SSC completer respondents 42.86 percent accounts were operated by their husbands. That means most of the respondents' cooperative society accounts were operate by their husbands.

On the other hand, 29.49 percent HSC completers' decisions were taken by themselves, 38.46 percent respondents' decisions were taken by jointly which means maximum decisions were taken jointly, also 34.72 percent graduates' decisions were taken by themselves, 37.50 percent's decisions were taken jointly, which means maximum decisions were taken jointly in cases of HSC completers and graduate respondents.

Table-4.26: Decision makers of operating accounts in cooperative society

Level of Education	Operating Cooperative Accounts						Total
	By Own	%	Husband	%	Jointly	%	
Grade V Completers	17	22.67%	38	50.67%	20	26.67%	75
SSC Completers	18	25.71%	30	42.86%	22	31.43%	70
HSC Completers	23	29.49%	25	32.05%	30	38.46%	78
Graduates	25	34.72%	20	27.78%	27	37.50%	72
Total	83	28.14%	113	38.31%	99	33.56%	295

Nowadays, women in rural areas have different accounts in cooperative society and maximum of their accounts are operated either jointly or by their husbands. Among the 8 Grade V completers, 6 (75%) of them had accounts in the cooperative society. Among them most of the accounts were operated by their husbands. One respondent said, she had a cooperative society account but all the transactions were made by her husband and the loan was taken for him; moreover all the decisions of spending the loan amount were also taken by her husband (IGVC3). And among the 8 SSC completers, 5 (62.5%) out of them said that they had cooperative society account and majority of them said their husbands operated their accounts.

Among the 8 HSC completers, 4 (50%) of them had cooperative society accounts and one of them stated that she had an account but decision regarding account was taken by jointly, decision regarding deposit, withdraw, etc. were made by consulting with her husband and took loan according to family necessity. But usually loan was settled by her own earnings (IHSCC8).

One Graduate respondent said that she had an account and took all the decisions to operate the account (IG1), but another respondent pointed out, all the decisions she took with the consultation of her husband (IG7).

One of the NGO representatives pointed out that,

“Maximum women in the rural area have accounts with cooperative society for their husbands’ or family purpose. As taking loan from a bank is complicated, as a result they take loan from cooperative society. Husbands are operating their accounts but usually loan settles by the women by their own earnings” (INGP3).

In addition one local representative said,

“Higher education gives the power to women to take decision making and there is a lot of examples that higher educated women are exercising lots of power in their day to day life. And they maintain their own loan and accounts” (ILWGP1).

By analyzing overall information, it can be said that although maximum women in rural area had cooperative accounts but decisions were mainly taken by their husbands, but scenario was little bit different in case of higher educated women, significant number of women could take decisions jointly.

4.4.26 Ownership of assets and resources

In most of the cases rural women still don't have any asset. It is seen in the figure-4.13 that 22 percent of Grade V completers and 25 percent of SSC completers had their own assets.

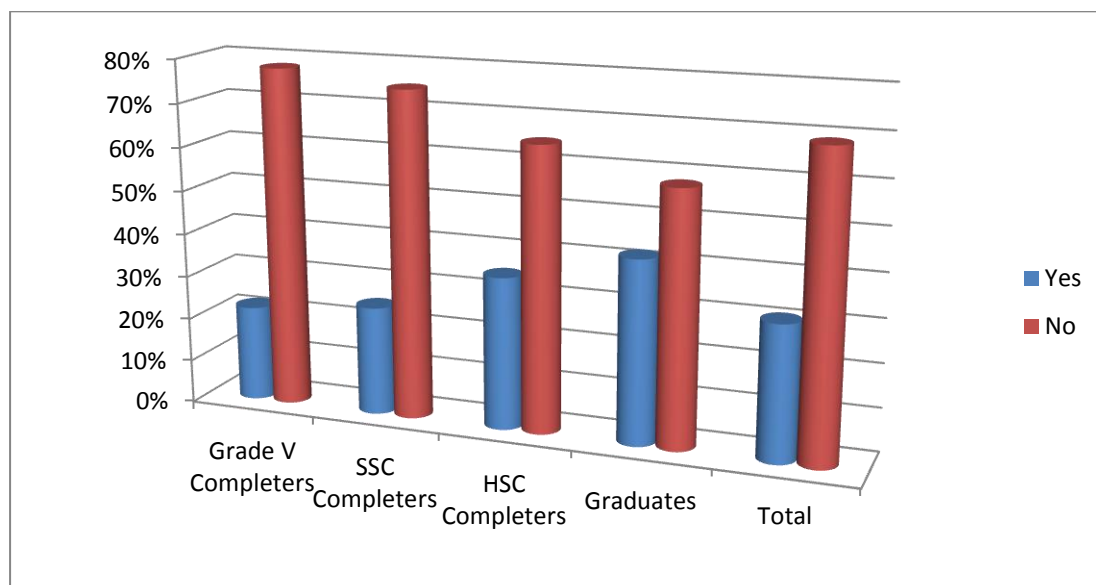


Figure-4.13: Level of education and ownership of assets

At the same time, 35 percent of HSC and 42 percent of graduate completers had their own assets which were more than that of Grade V and SSC completers. On the other hand, 78 percent of Grade V completers and 75 percent of SSC completers did not have any personal assets. From the overall analysis of data, it is clear that situation of higher educated women is better than other.

4.4.27 Decision maker on consuming own assets

It is seen in the 4.27 table that, among the 22 Grade V respondents, 22.73 percent took their own decisions. Among the 25 SSC completer respondents, 28 percent, and among the 35 HSC completers 25.71 percent took their own decisions to consume their own assets. Moreover, among the 42 graduate

completers, 30.92 percent had the freedom to consume their own assets. That means rate of consuming own asset is higher among the graduate respondents.

Table-4.27: Level of education and decision maker on consuming own assets

Level of Education	Decision maker on consuming own assets								
	By Own	%	Husband	%	Jointly	%	Parents in law	%	Total
Grade V Completers	5	22.73%	8	36.36%	7	31.82%	2	9.09%	22
SSC Completers	7	28.00%	8	32.00%	9	36.00%	1	4.00%	25
HSC Completers	9	25.71%	12	34.29%	12	34.29%	2	5.71%	35
Graduates	13	30.95%	15	35.71%	14	33.33%	0	0.00%	42
Total	34	27.42%	43	34.68%	42	33.87%	5	4.03%	124

On the other hand, almost 35 percent respondents pointed out that decisions regarding consuming own assets were taken by their husbands, which was almost same in all the levels of respondents. Husbands mainly played crucial role in the decision making of consuming women's assets.

In the qualitative data analysis, it is found that very few number of women had their own assets in rural area, but usually their decisions were not taken to consume their assets. One of the Grade V respondents said that she purchased few cattle (cow and goat) by the income from handicrafts business but usually her husband would sell her cattle consulting with her if he needed money (IGVC3). Another SSC completer respondent stated that,

“My father gave me a piece of land at the time of my marriage but my husband takes all the income which generate from the land without my concern” (ISSCC8).

Another HSC completer said she had some money and made decision jointly with her husband to spend the money (IHSCC3). On the other hand, one

graduate completer claimed that she purchased a piece of land by her own savings but usually her husband took decision regarding consume the asset which came from the land (IG1). Another graduate respondent asserted,

“I have money and personal land and we make decision jointly to spend or consume the asset. If I take any decision, my husband takes the decision with respect and care.” ((IG3)

According to the key informants, generally women of rural community got assets from their fathers’ side or sometimes they bought some assets from their own earnings but their husbands took major decisions to consume assets and sometimes they also took decisions jointly. One of the Head Teachers pointed out that,

“Husbands usually do not honor their wives’ decision regarding consuming of assets” (IPSHT2).

In addition, one NGO representative said,

“Education level of women is very important, higher educated women are highly valued by their parents in law and husbands, now a days women take a major part in decision making process jointly with their husbands for spending or expending personal assets” (INGP3).

By analyzing overall information, it can be said that rural women have little freedom to use or spend their personal assets.

4.5 Research Question-3: How does education combat the violence against women?

4.5.1 Sufferings from violence

In our country, violence against women is a very common fact since our society is largely patriarchal; females are being tortured in different ways. The below Table- 4.28 shows that, among the Grade V completer respondents, 68 percent were suffering from violence regularly and also 18 percent respondents were suffering from violence sometimes.

Table-4.28: Level of education & sufferings from violence

Level of Education	Sufferings from violence						Total
	Always	%	Never	%	Sometimes	%	
Grade V Completers	68	68%	14	14%	18	18%	100
SSC Completers	63	63%	16	16%	21	21%	100
HSC Completers	51	51%	19	19%	30	30%	100
Graduates	38	38%	26	26%	36	36%	100
Total	220	55%	75	19%	105	26%	400

In case of SSC completer respondents, this rate was 63 percent who were always suffering from violence and 21 percent respondents were suffering from violence sometimes. Among the HSC completer respondents, 51 percent respondents were facing violence always and 30 percent were facing sometimes. But at the graduate level the rate of being suffered from violence always was 38 percent and the rate for sometimes was 36 percent.

Summarizing the data, it can be said that, for the existing family structure, females somehow have to suffer from the violence. Among the 400

respondents, more than half (55%) respondents were suffering from violence regularly but the rate of being faced violence sometimes was 26.25 percent.

4.5.2 Who is the abuser?

The table- 4.29 shows that among the total respondents more than half of the respondents (58.46%) said that they were suffering from violence by their husbands, 28.62 percent was being abused by their parents in law and 12.92 percent was abused by their brothers and sisters in law. The table also shows that, among the Grade V completer respondents 53.49 percent were being abused by their husbands, 31.40 percent by their parents in law and 15.12 percent by their brothers and sisters in law.

Table-4.29: Abuser of domestic violence

Level of Education	Abuser of domestic violence						Total
	Husband	%	Parents in law	%	Brother and Sister in Law	%	
Grade V Completers	46	53.49%	27	31.40%	13	15.12%	86
SSC Completers	41	48.81%	29	34.52%	14	16.67%	84
HSC Completers	50	61.73%	21	25.93%	10	12.35%	81
Graduates	53	71.62%	16	21.62%	5	6.76%	74
Total	190	58.46%	93	28.62%	42	12.92%	325

Among the SSC level respondents, 48.81 percent were being abused by their husbands, 34.52 percent abused by their parents in law and 16.67 percent by their brothers and sisters in law. On the other hand, 61.73 percent HSC completers were being tortured by their husbands at the same time 25.93 percent were abused by their parents in law and 12.35 percent by their brothers and sisters in law. Moreover, regarding Graduate respondents 71.62

percent were being abused by their husbands, 21.62 percent by their parents in law and 6.76 percent by their brothers and sisters in law. By analyzing the data, it can be said that most of the women were suffering from violence by their husbands as well as their parents in law.

On the other hand, by analyzing the qualitative data, it can be said that in our rural community, mainly females were suffering from violence by their husbands and their parents in law and sometimes by their others in law. One Grade V completer respondent said that her husband was drug addicted and for any tinny matter he hurt physically and revoked at night (IGVC5). At the same time, another respondent claimed that parents in law also revoked if she would fail to comply with their words and sometimes other in laws also provoked to parents in law to revoke her (IGVC2). Most of the HSC completer respondents said that they were being tortured by their husbands and graduate completer respondents also stated the same thing. One Graduate completer respondent asserted that,

“my husband hurts me physically, along with that my mother in law also hurts me mentally” (IG1).

Specialists said, in our rural community mainly females are being abused by their husbands, parents in law and by others in law and that can be physically or mentally. One local government representative pointed out that,

“Uneducated and low level educated women are usually facing more physical violence by their husbands and husbands’ parent and in some cases others in law also abuse them” (ILWGR2).

Moreover, another Head teacher argued that,

“A higher educated woman is usually abused by her husband rather than others in law” (IPSHT1).

After analyzing above data, it can be said that in our rural community most of the women are suffering violence by their husbands and in laws, though it's not very significant but higher level educated women are suffering less than lower level educated women.

4.5.3 Types of violence

In our rural community, women usually face various types of violence. Sometimes it is physically, sometimes it is mentally and sometimes it is both. The following table- 4.30 shows that among the Grade V completer respondents, the rate of facing physically violence was 34.88 percent whereas the rate for mental violence was 17.44 percent and for the both cases it was 47.68 percent.

Table-4.30: Types of violence

Level of Education	Types of violence						
	Physical	%	Mental	%	Both	%	Total
Grade V Completers	30	34.88%	15	17.44%	41	47.67%	86
SSC Completers	24	28.57%	32	38.10%	28	33.33%	84
HSC Completers	22	27.16%	33	40.74%	26	32.10%	81
Graduates	17	22.97%	42	56.76%	15	20.27%	74
Total	93	28.62%	122	37.54%	110	33.85%	325

Among the SSC completer respondents, the rate of facing physical violence was 28.57 percent whereas the rate for mental violence was 38.10 percent and for the both types of violence it was 33.33 percent which shows that the mental violence rate was higher at this level. Among the HSC completer respondents, the rate of facing physical violence was 27.16 percent whereas

the rate for mental violence was 40.74 percent and for the both types of violence it was 32.10 percent.

Moreover, among the Graduate respondents the rate of facing physical violence was 22.97 percent whereas the rate for mental violence was more than half (56.76%) and for the both mental and physical violence it was also 20.27 percent. Among the HSC and Graduate respondents, the rate of suffering from mental violence was higher than the other levels. Among the total 325 respondents, 37.54 percent were being tortured by mentally and 33.85 percent were tortured by both mentally and physically.

By analyzing the qualitative data, it can be said that, in Bangladesh women are being abused in different ways. Usually women are being abused by their husbands, parents in law, brothers and sisters in law. Among the 8 Grade V completer respondents, 5 (62.50%) said that they were suffering from both physical and mental types of violence by their husbands. One Grade V completer respondent said that she was tortured in physically and mentally by her husband when he took drugs then he would hurt her more and revoke in a very bad manner, once she was senseless after being tortured more and then her parents helped, but no one helped her from in laws (IGVC5). Another respondent claimed that, she got married at early age and could not cope up with the family after maintaining activities and also she failed to cope with her mother in law, because she abused and revoked her parents in a bad manner and sometimes her brothers and sisters in law also tortured and revoked (IGVC7).

On the other hand, 4 (50%) HSC completer respondents out of 8 respondents said that they were facing violence at their in laws' house. One respondent said,

“My husband is a migrant and he left me at my in laws house with my parents in law. My parents in law do not like to give me the money which is sent by my husband. If I claim the money, then they behave with me in a bad manner and my husband also suspects me which keeps me in a mental torturing situation” (IHSCC1).

Another HSC respondent pointed out that,

“I am a job holder but I am abused mentally by my husband. I have to clarify to my husband where I go, with whom I go; in fact, I have to clarify about my earnings as well. Otherwise I have to go through a mental torturing situation along with the physical torture” (IHSCC3).

Total 5 (62.50%) graduate respondents out of 8 said that they were being tortured mentally rather than physically. One graduate respondent whispered that,

“I am a teacher. I have to clarify to my husband about my expenditures; I have to discuss with my husband about what to do otherwise I have to hear bitter speeches from him” (IG2).

In our rural community, women are tortured in various ways. One Local government representative said,

“Women can be unnecessarily tortured if their husbands are drug addicted or suspicious minded. Sometimes financial insolvency of family is also responsible for that. If the expectations of the husband’s family cannot be met and women cannot cope up with the family activities, then women have to go through the violence situation and for the less educated women, it is bitter than well educated women” (ILWGR3).

At the same time an NGO professional (INGP2) asserted,

“The rate of women abused is related to the education. Although most of the women in our rural community are facing violence, but the HSC and Graduate completed women are facing less violence as they are aware of their rights and they also know how to protect but the rate of mental torture is higher in this level”.

However, one Head Teacher said,

“Women are facing violence in different ways and for different reasons. Sometimes they are abused by their husbands, husband’s family members, due to the husband’s affections to other women, giving birth of girl child, sometimes it can also happen if women do not give their income to their husbands also” (IPSHT1).

Another local government representative pointed out,

“Sometimes it can be seen that husbands borrow money but wife has to repay the loan and if she fails to repay the loan, she is tortured physically and mentally by her husband and others in law. Sometimes lower level education completed women cannot protect themselves but for the higher level education completed women, they can protect against the violence in few cases” (ILWGR1).

And finally another NGO professional (INGP3) said that a well-educated woman always get respects rather than any other less educated women.

4.5.4 Steps taking while facing violence

The table- 4.31 shows that among the 86 respondents who completed the Grade V, 9.30 percent respondents protested individually against the violence, at the SSC level the rate was 16.67 percent, at the HSC level the rate was 24.69 percent and at the graduate level the rate was 28.38 percent. Data

shows higher education empowered women to protect against violence. Again table shows that among the all levels, the tendency of remaining silent after facing violence was high. 104 (32.00%) respondents out of the total 325 showed no response or they remained silent after being tortured. In our rural community, normally women do not want to protest, while they are facing violence by their husbands or by others, most of the cases they remain silent.

Table-4.31: Steps taking while facing violence

Level of Education	Steps after being tortured										
	Protect individually	%	Remaining silent	%	Inform to parents and relatives	%	Seeking for third party judgment	%	Seeking for legal judgment	%	Total
Grade V Completers	8	9.30 %	23	26.74 %	20	23.26 %	30	34.88 %	5	5.81 %	86
SSC Completers	14	16.67 %	25	29.76 %	28	33.33 %	12	14.29 %	5	5.95 %	84
HSC Completers	20	24.69 %	30	37.04 %	18	22.22 %	10	12.35 %	3	3.70 %	81
Graduates	21	28.38 %	26	35.14 %	20	27.03 %	5	6.76 %	2	2.70 %	74
Total	63	19.38 %	104	32.00 %	86	26.46 %	57	17.54 %	15	4.62 %	325

On the other hand, some respondents pursued the violence issue to village arbitrator after being tortured. 30 (34.88%) respondents of the Grade V completers sought for village arbitrator after being tortured, for the SSC level it was 12 (14.29%) respondents, for the HSC level it was 10 (12.35%)

respondents and for the graduates it was 5 (6.76%) respondents. It shows that the rate for seeking village arbitration was higher at Grade V completers than any other levels.

Analyzing the qualitative data, it can be said that among the Grade V completers, the rate of protecting individually against the violence was lower than any other but the rate was higher for seeking the village arbitration. On the other hand, at Graduate and HSC completers the rate of protecting against the violence by own was higher. 4 (34.88%) respondents out of 8 of the Grade V completers were seeking solution from third party, basically they pursued their issue to village arbitrator and they tried to settle the dispute. In addition, 2 (25%) respondents said that sometimes they informed their parents or remained silent. One Grade V completes respondent stated,

“After facing violence I usually inform my parents and they ask me to comply with this situation, that’s why I don’t show any reaction and persist silent” (IGVC5).

One HSC completer respondent said after being tortured she remained silent (IHSCC5) and other one stated that she always tried to protect her-self and for that she protested the situation by own (IHSSC2).

Moreover, total 3 (37.50%) respondents out of 8 from graduate respondents said that they remained silent after being tortured and only 25 percent protested individually against the violence. One respondent said,

“After being abused I remain silent and do not protest due to the reason of self-esteem. Even I do not expose this to anyone” (IG5).

One NGO professional stated that,

“In our rural community, usually women remain silent and few seek village arbitration against the violence, but higher educated women

have more tendency to protest individually and others seek parents' help or some other third parties help to solve the issues" (INGP3).

Moreover, one Female government representative said,

"In our rural community, women are not aware about their legal rights and due to self-esteem, expenses and for the complexity they don't want to take the legal steps. Usually women are tried to resolve the issue by involving their family or some other cases they seek help from local arbitrators. On the other hand, empowered and higher educated women normally try to protest violence against them by own and instantly" (ILWGR2).

Summarizing qualitative and quantitative data it can be said that in our rural community, most of the women remain silent after being abused. Although HSC completer and graduate women try to protect them by individually in a very few cases, but Grade V and SSC completer women normally inform to their family and pursue the issues to third party to resolve the situation.

4.5.5 Dowry given during the marriage

The table-4.32 shows that among the 100 respondents of Grade V completers, 84 percent of the respondents had to give dowry during their marriage that means most of the respondents of this grade had to give dowry and there were only 16 percent respondents who had not given dowry during their marriage.

Table-4.32: Dowry given during the marriage

Level of Education	Dowry given during the marriage				
	Yes	%	No	%	Total
Grade V Completers	84	84.00%	16	16.00%	100
SSC Completers	61	61.00%	39	39.00%	100
HSC Completers	54	54.00%	46	46.00%	100
Graduates	33	33.00%	67	67.00%	100
Total	232	58.00%	168	42.00%	400

The rate for given dowry for the SSC completers was also 61 percent, for the HSC level completers it was 54 percent which was more than half and for the graduates the rate was almost one third (33%).

By analyzing the data, it can be said that maximum number of Grade V completer respondents had to give dowry and the higher the stage of the education indicates the lower rate of given dowry during their marriage. This table also reveals that among the 400 respondents more than half (58%) of the respondents had to give dowry during their marriage and there were only 42 percent respondents who had not given dowry during their marriage. Still dowry is a social disease in our society.

Table-4.32.1: Dowry given during the marriage
(Chi-Square Test)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	54.433 ^a	3	0.000
Likelihood Ratio	57.726	3	0.000
Linear-by-Linear Association	52.414	1	0.000
N of Valid Cases	400		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 42.00.

From chi-square table the p -value is .000 which is lower than 0.05 (level of significance), here exists significant association between level of education and given dowry during the marriage.

4.5.6 Types of dowry

In our rural community, most of the women had to provide dowry during their marriage. The most common types of dowry are cash, electronic devices, bicycle or motor cycle, furniture, cattle and others. Among the all types of dowry grooms and their families preferred cash mostly. Among the total 232 respondents just less than half of the respondents (40.95%) had to give cash as a dowry at their marriage.

The table-4.33 shows that among the 84 Grade V completer respondents 57.14 percent had to pay cash as a dowry which represents the maximum number, 14.29 percent had to provide bicycle/motor cycle and 19.05 percent had to provide cattle as a dowry. By analyzing the data of SSC level completer respondents, it is seen that 37.70 percent had to pay cash as a dowry, 18.03 percent had to provide electronic devices, 19.67 percent had to provide bicycle/motor cycle and 18.03 percent had to provide cattle as a dowry.

On the other hand, among the HSC level completer respondents, 29.63 percent had to pay cash money as a dowry, 25.93 percent had to provide electronic device as a dowry and rest of the respondents (44.44%) had to provide motor cycle and furniture as dowry. In addition, in case of the graduate completer respondents, more than half of them (54.55%) had to provide furniture as a dowry, 24.24 percent respondents had to pay cash as dowry.

Table-4.33: Types of dowry

Level of Education	Given types of dowry										
	Cash/Money	%	Electronic Devices	%	Bi or Motor Cycle	%	Furniture	%	Cattle	%	Total
Grade V Completers	48	57.14%	3	3.57%	12	14.29%	5	5.95%	16	19.05%	84
SSC Completers	23	37.70%	11	18.03%	12	19.67%	4	6.56%	11	18.03%	61
HSC Completers	16	29.63%	14	25.93%	12	22.22%	12	22.22%	0	0.00%	54
Graduates	8	24.24%	2	6.06%	5	15.15%	18	54.55%	0	0.00%	33
Total	95	40.95%	30	12.93%	41	17.67%	39	16.81%	27	11.64%	232

To sum up the above, it can be said that among the Grade V, SSC, HSC level completer respondents, the rate of providing cash as a dowry was high. On the other hand, among the graduate completer respondents, one fourth of the respondents had to pay cash as a dowry but maximum had to provide the furniture as a dowry. In our rural community the intensity of dowry is high and it is turned into a custom now a days. Sometimes it happens that if the bride fails to provide dowry on time then she is abused for it.

By analyzing the qualitative data, it can be said that 7 (87.50%) respondents out of 8 among the Grade V completer respondents had to provide dowry during their marriage. One respondent said during marriage time her father paid cash as a dowry (IGVC2). Another respondent asserted,

“During my marriage my father agreed to pay one lac Taka cash as a dowry but paid only fifty thousand at the time of marriage and promised to pay the remaining amount within next six months. But

within the agreed time line my father failed to keep his words' that's why I had to hear lots of bitter words from my in laws and also abused by my husband physically and mentally. And after that my father paid the rest amount of money" (IGVC8).

By analyzing the data, it is also evident that during the marriage of the poor rural women, they had to provide the cattle along with the cash as a dowry. 5 (62.50%) respondents out of 8 among the SSC completer respondents had to provide the dowry during their marriage. One respondent pointed out,

"My family's financial condition was not satisfactory but during my marriage my in laws demanded for a motorcycle as a dowry for groom. My father provided the motorcycle but after that they again claimed cash which was not possible to pay by my family that's why they tortured me in an inhumane way and forced me to back to my father's house" (ISSCC6).

One HSC completer respondent said during marriage time her family gave cash and furniture as a dowry (IHSCC8). Another graduate respondent stated that her parents had to give the cash and also the furniture as a dowry (IG5).

According to the key informants, in our rural community females have to give dowry during their marriage. Sometimes it has to give during marriage and sometimes after the marriage. If they fail to give, they are tortured in an inhumane way. Sometimes they are forced to come back to their parents' house and sometimes the village settlement resolved the issue. One local government representative pointed out,

"In the case of less educated women, dowry tendency is more and cash is paid in most cases but the level of education is rising as far as the dowry rate is relatively low" (ILWGR1).

On the other hand, one head teacher said,

“Cash is the most prevalent dowry in our rural society, which is mostly paid at the time of marriage but in the case of higher level education completers furniture and other expensive gift items are also common” (IPSHT4).

By analyzing overall data, it is seen that giving dowry during marriage is a very common fact in our rural area.

4.5.7 Dowry is in married life

In our rural community, females are being tortured for dowry in their married life. Though they provide dowry during marriage time, husbands or their families expect different types of dowry frequently after getting married from their wives’ family. As a result, many women have to give dowry at their married life.

Table-4.34: Dowry is in married life

Level of Education	Providing Dowry in Married Life				Total
	Yes	%	No	%	
Grade V Completers	36	42.86%	48	57.14%	84
SSC Completers	17	27.87%	44	72.13%	61
HSC Completers	12	22.22%	42	77.78%	54
Graduates	5	15.15%	28	84.85%	33
Total	70	30.17%	162	69.83%	232

The table-4.34 shows that among the 84 respondents of Grade V completers who had given dowry during their marriage, about 42.86 percent had to give dowry within their married life also, the rate for the SSC completer

respondents were 27.87 percent, for the HSC completer it was 22.22 percent and for the graduate completer the ratio was 15.15 percent. Although the Graduate and HSC completers ratio was lower than the Grade V and SSC level completers, in our country a large part of women in rural areas were dowry victims.

Table-4.34.1: Dowry is in married life
(Chi-Square Test)

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.723 ^a	3	0.008
Likelihood Ratio	11.918	3	0.008
Linear-by-Linear Association	11.048	1	0.001
N of Valid Cases	232		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.96.

From chi-square table the p- value is .008 which is lower than 0.05 (level of significance), here exists significant association between level of education and dowry in married life.

By analyzing the qualitative data, it can be said that married women were sometimes bound to provide dowry to their husbands and in laws to protect violence and for maintaining the relationship. Total 4 (50%) respondents out of 8 among the Grade V completer respondents provided dowry in their married life. One respondent pointed out that,

“My husband took lots of money while doing business and sent me to my parents’ home for more money to pay the loan, and twice I could bring money for him, if I failed to bring money from my family then my husband and mother in law abused me mentally and physically” (IGVC2).

Another graduate respondent said as she was a job holder, she could help her husband during any economic collapse and for help to her husband it was not necessary to go to parents (IG5).

In addition, one Head Teacher claimed,

“If the women are educated, they can do any earning activity and then they can contribute to the husband and husband’s family and for this they are not forced for dowry” (IPSHT4).

After analyzing the quantitative and qualitative data, it can be said that women’s education had a positive impact on the women’s life. HSC and Graduate completer women were more aware about dowry rather than the Grade V and SSC completer women who were being tortured physically and mentally for the dowry. Hence, as the level of education goes up, the rate of dowry payments decreases in married life.

4.6 Research Question-4: In what way does education impact on freedom of married women in their social life?

4.6.1 Interrupted for leaving the house

It is seen in table 4.35 that among the 100 Grade V completers, 63 percent respondents were facing interruption to go outside from house and 37 percent did not face any obstacles to go outside. At the same time 69 percent of SSC completers faced obstacles to go outside of the house and 31 percent of them did not faced any problem.

Table-4.35: Interrupted for leaving the house

Level of Education	Interrupted to go outside of the house				Total
	Yes	%	No	%	
Grade V Completers	63	63%	37	37%	100
SSC Completers	69	69%	31	31%	100
HSC Completers	54	54%	46	46%	100
Graduates	31	31%	69	69%	100
Total	217	54%	183	46%	400

It is seen in the table that as far as the level of education is rising, the number of family obstructions are also declining. 54 percent of HSC completers faced problems for going outside and 46 percent did not face problems among the respondents. In case of among the 100 graduate respondents, 31 percent of the respondents faced obstacles and 69 percent of them did not face any obstacles. It is evident from the statistics; there is a relationship between education and interruption for leaving the house. Women with higher levels of education enjoy more freedom.

4.6.2 Who interrupt to go outside of the house?

Women in the rural community in Bangladesh have to frequently face obstacles in different ways to go outside of family or house. Usually they are interrupted by their husbands, parents in law, brothers and sisters in law and other relatives. It is seen in the table 4.36 that, according to respondents of Grade V, 51 percent were facing interruption by their husbands, 32 percent of them were protested by parents in law and 17 percent of them were protested by brothers or sisters in law. At the same time, husbands also interrupted 55 percent SSC completers and 54 percent HSC completers.

Table-4.36: Who interrupt to leave the house?

Level of Education	Who Interrupt to go outside of the house						Total
	Husband	%	Parents in law	%	Brother/Sister in Law	%	
Grade V Completers	32	51%	20	32%	11	17%	63
SSC Completers	38	55%	22	32%	9	13%	69
HSC Completers	29	54%	17	31%	8	15%	54
Graduates	13	42%	10	32%	8	26%	31
Total	112	52%	69	32%	37	17%	217

Moreover, 32 percent of SSC completers were protested by their parents in law and 13 percent of them were protested by brothers or sisters in law. On the other hand, 31 percent of HSC completers were interrupted by parents in law and 15 percent of them were protested by sisters or brothers in law.

Among the graduate respondents same thing was happened and 31 respondents faced obstacles to go outside of house. 42 percent of them were protested by their husbands, 32 percent were interrupted by parents in law and 26 percent of them were protested by brothers or sisters in law. By analyzing above information, it is found that women are mostly faced

obstacles by their husbands. It is also seen that, among 217 respondents, more than half (52%) of them were interrupted by their husbands and almost one-third (32%) of them were protested by their parents in law. The higher the level of education, the trend of moving freely of women is also increasing.

Qualitative data also show that women in rural area had to go outside of house due to various reasons like for monitoring their children's education, taking family members to the doctors if they get sick and also for pleasure and recreation. Women faced different obstacles when they went outside of home. Husbands, parents in law, brothers and sisters in law protested them in several ways. Total 5 (52.50%) out of 8 Grade V completers said that mostly their husbands protested them from going outside of home. One Grade V completer said that,

"All the decisions of our family are taken by my husband, he finalizes school for our children even he selects private tutors, as well he also looks after and coordinates our children's education. If any family members get sick he takes them to doctor as well. My husband takes us away somewhere to enjoy the fun, it is impossible to go out of his house without his permission otherwise he becomes annoyed. I am also following my husband's instruction" (IGVC7).

On the other hand, 50 percent HSC completer respondents and 37.5 percent Graduate respondents said that their husbands opposed them to go outside of home. Some of other respondents said they were interrupted by other in laws. One SSC completer respondent claimed that,

"Regarding the child's education or going to doctor or going out for pleasure, in all cases, I need to take permission from my husband and father in law, and with their permission I can go outside. If they don't give me permission then it's never possible" (ISCCC4).

On the other hand, one HSC completer respondent stated that, her husband is out of country as a result she has to cope with the people of in laws house, otherwise her husband does not like (IHSCC2).

Women in rural area are usually disturbed by family members while travelling anywhere, they cannot go outside easily, in this case woman who are doing job enjoy some freedom. Graduate respondent asserted that,

“I am a job holder, I always go to outside for my job, to ensure child’s proper education, also go to doctor for treatment purpose and also occasionally go outside with children for fun and pleasure, my husband or other family members do not interfere, they always respect my decisions” (IG3).

Specialists said that in rural area women generally face obstacles in the process of going out, but those who are highly educated and involved in different occupations they face fewer. One of the Head teachers pointed out that,

“A higher educated mother is much aware of her child than a less educated mother. A higher educated mother regularly visits her child’s school for information of progress, she faces fewer obstacles in family” (IPSH2).

But one local government and an NGO representative claimed that, in our society women have to face different obstacles in their movement, purdah is one of the main reasons and at the same time they need to take permission from their husbands or in laws to go outside but who are involved in occupation face less obstacles, anyway they have to also inform their husbands and in laws if they go out of home for children’s education or for treatment or for any other reasons (ILWGR1, INGP4).

After analyzing the quantitative and qualitative data, it can be said that as far as education level concerned, women enjoy more freedom in movement. But still most of the women in the rural areas are not independent. They cannot go outside of their house without family members' permission.

4.6.3 Willingly permitted or not permitted to visit parents' and relatives' house

It is seen in the table 4.37 that 29 percent of Grade V completer respondents said they could go their parent' and relatives' house without any obstacle but 31 percent of them replied negatively and remaining 40 percent of them replied sometimes they could. On the other hand, among SSC completers, 28 percent could go their parents' and relatives' house, 31 percent could not go, 37 percent of them could go sometimes. At the same time 26 percent of HSC completer respondents said that they could go their parents' and relatives' house, 29 percent could not go and 45 percent of them could go sometimes. Among the graduate respondents, 28 percent could go their parents' and relatives' house willingly, but 31 percent of them could not go and 41 percent of them could go sometimes at their own interests.

Table-4.37: Willingly permitted to visit parents' and relatives' house

Level of Education	willingly permitted to visit parents' and relatives' house						
	Yes	%	No	%	Sometimes	%	Total
Grade V Completers	29	29%	31	31%	40	40%	100
SSC Completers	28	28%	35	35%	37	37%	100
HSC Completers	26	26%	29	29%	45	45%	100
Graduates	28	28%	31	31%	41	41%	100
Total	111	28%	126	31%	163	41%	400

It is seen in the above table that 31 percent of total respondents could not go to their parents' and relatives' house as per their own willingness and 41 percent of them could go sometimes.

4.6.4 Why not permitted to visit parents' and relatives' house?

It is seen in the table 4.38 that respondents could not go their parents' and relatives' house for several reasons. Among the total respondents, 27.7 percent of respondents were not permitted to visit parental house just due to financial limitation. On the other hand, 36.5 percent women could not manage their time after taking care of children and family, also 26.19 percent respondents said their husbands did not permit to visit parental house, the percent was huge. Moreover, due to social security and religious issue around 10 percent of total respondents did not get permission to visit parents' home and relatives' house.

Table-4.38: Why not permitted to visit parents' and relatives' house?

Level of Education	Why not permitted to visit parents' and relatives' house?										
	Economic Limitation	%	Shortage of time	%	No permission from husband	%	Social security	%	Religious issues	%	Total
Grade V Completers	15	48.39%	4	12.90%	8	25.81%	3	9.68%	1	3.23%	31
SSC Completers	9	25.71%	9	25.71%	13	37.14%	0	0.00%	4	11.43%	35
HSC Completers	6	20.69%	16	55.17%	5	17.24%	2	6.90%	0	0.00%	29
Graduates	5	16.13%	17	54.84%	7	22.58%	0	0.00%	2	6.45%	31
Total	35	27.78%	46	36.51%	33	26.19%	5	3.97%	7	5.56%	126

Women of our country are not yet independent in rural areas. After marriage many women cannot go to their parents' or relatives' house as they want. For many reasons women cannot go to parental or relatives house. It is because of financial problem, lack of time, lack of permission of husband or father in law, sometimes for the child's education or sometimes because of own job or business.

4.6.5 Freedom of voting for the preferred candidates

It is seen in the below figure, 42 percent of Grade V completers said that they had freedom of voting preferred candidates and 48 percent of the SSC completers responded same that they had also the freedom in voting. It is also seen that the rate of SSC completers was more than that of Grade V completers. On the other hand, 56 percent of the HSC completers said that they had their voting rights but the other side remaining 44 percent respondents did not have proper voting rights, they were refused or obstructed by their husbands or some others.

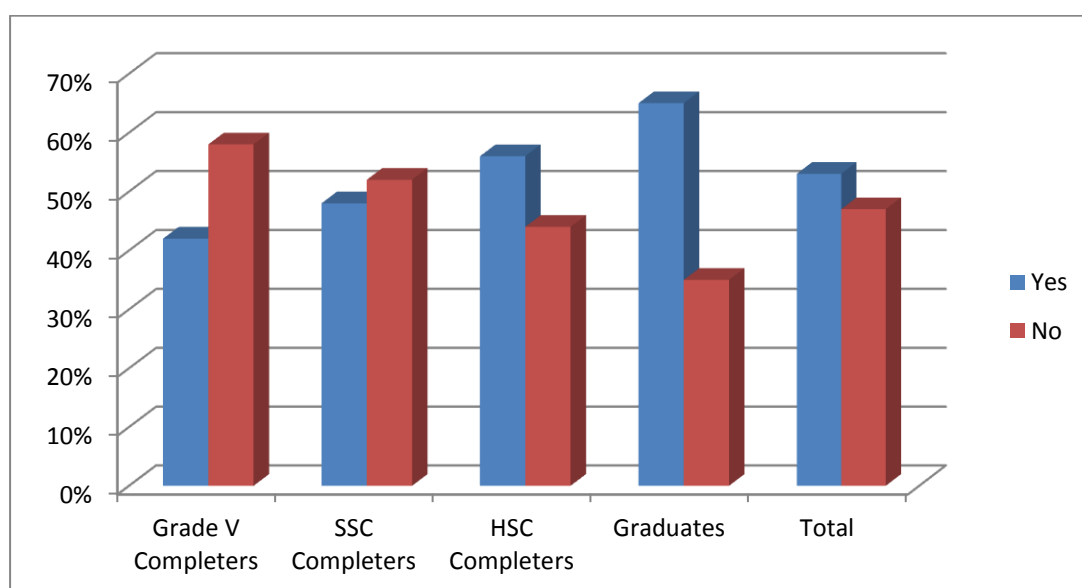


Figure- 4.14: Freedom of voting for the preferred candidates

Data presented in the figure also indicate that 65 percent of the respondents from graduate respondents freely chose their candidates in any voting. Though many women are not enjoying freedom of voting in our country especially in rural area but these things are changing. 53 percent among total respondents said that they had their voting rights and remaining 47 percent could not vote their preferred candidates. Higher educated women could vote freely comparatively to others.

Qualitative data show, women in rural areas are not aware about their political rights. Most of them believe voting is only political rights of them. At present a large number of women are freely choosing their candidates by voting but they have no proper knowledge about political activities and political rights and overall politics. Among 8 Grade V completer respondents, 5 (62.5%) respondents said that they did not have much idea about politics. They only cast vote at election period and they had no option to choose candidates usually candidates were selected by their families. They had no freedom to vote their preferred candidates. One of them asserted that she had no knowledge about politics and also had no interest in politics and always cast vote as per family choice (IGVC4). Another Grade V completer respondent said,

“I do not understand politics, but always cast my vote as per my husband’s preference. If I do not want to go for vote at center or if I prefer some other candidates then it creates some conflicts, my husband is a less educated person if he is higher educated person then maybe he gives me freedom for voting. Or if I had completed higher level of education then maybe I would also concern about my political rights and freely vote to my preferred candidates” (IGVC8).

Among 8 SSC completers, 4 (50%) respondents said that they cast their votes according to their husbands’ preferences. In addition, 2 (25%) respondents

said that they applied their voting rights and freely cast their own votes, but another respondent said that she never cast her vote. One SSC completer respondent pointed out that,

“To find a better candidate I usually consult with my husband but always my husband gets preference and suggests to cast my vote according to his choice, otherwise it may create family turmoil” (ISSCC6).

One HSC completer respondent said her father was a freedom fighter and she was a proud daughter of her father, many of the family members were active in politics and she was also aware about her political rights (IHSCC5). Most of the HSC completers said that education helped them to aware about politics and as well it provided the political rights to them. They said that through their education they could segregate between right and wrong and also choose the proper candidates for the society.

Among the 8 graduate respondents, 5 (62.5%) respondents said that they had the freedom to voting their preferred candidates, but another 3 (37.5%) respondents said they were not enjoying their political and voting rights properly. One graduate respondent said,

“I always cast my own vote as per my own choice and I believe it’s my right as a human. I am aware about my voting right and I can judge between right and wrong” (IG3).

At the same time another respondent (IG1) asserted that, education could aware women about political rights and voting power, but due to familial and social reasons women could not express their opinions sometimes. On the other hand, another graduate respondent (IG8) said, usually she cast her own vote as per her husband’s choice or sometimes gave preference to in laws’ choice or even parents’ choice, she would prefer to give preference to family.

Key informants said that there was very little political awareness among most of the women in our areas; this rate was relatively low in rural areas. They observed in some cases higher educated women were aware but below SSC completers were less aware about political rights. In most of the cases, women had to vote as per their husbands' choice or other in laws' choice. However, due to increase in the level of women's education and participating in higher education, awareness had increased among the women and nowadays many women can express their opinions independently in many cases. One NGO representative pointed out that,

“Rural women are not aware about political activities, they seem that voting is only political activities. They usually vote a candidate as per family choice rather than their own choice. Especially Grade V completers have no knowledge about politics and about political rights but some times higher educated women (HSC and graduate completers) have freedom for voting but they also not properly enjoy their other political rights” (INGP2).

Moreover, one local representative stated that,

“There is no clear knowledge about politics among Grade V completers and many of them do not cast their vote till. Sometimes surrounding people are enticements to them as well as they do not have proper knowledge about our liberation war and our socio-political condition. But in case of highly educated women now their perception is changing fast, and they are trying to involve themselves in politics and they are aware about their rights but after all we are living in a patriarchal society where our women usually give priority to the opinions of their families” (ILWGR3).

After analyzing overall information, it can be said that education helps women to make right decisions as well as enhance awareness about political rights.

4.6.6 Providing economic support to parents and siblings

Though a large number of rural women are involved with various kind of income generating activities, only a few of them enjoy economic freedom. Most of the cases they cannot help their parents or siblings. It is seen in the below table number 4.39 that some of the Grade V completers could help their parents economically frequently but the percentage was really very low, it was only 6 percent. On the other hand, 74 percent respondents said 'No' that means they never helped economically to their own families. In addition, 20 percent respondents opined they helped their own families economically sometimes or rarely. And 15 percent of SSC level completer respondents replied that they frequently helped their parents or siblings financially often but majority of the respondents' (67 percent) reply was negative that they never helped their parents economically, at the same time the remaining 18 percent respondents said they helped their own families occasionally.

Table-4.39: Providing economic support to parents and siblings

Level of Education	Economic support to parents and siblings						Total
	yes-frequently	%	No	%	Occasionally	%	
Grade V Completers	6	6%	74	74%	20	20%	100
SSC Completers	15	15%	67	67%	18	18%	100
HSC Completers	21	21%	56	56%	23	23%	100
Graduates	25	25%	51	51%	24	24%	100
Total	67	17%	248	62%	85	21%	400

On the other hand, the situation of both HSC completers and graduate respondents was also the same, but better than Grade V and SSC level completers. Total 56 percent of HSC completers and 51 percent of Graduate respondents also never helped economically to their own families, at the same time among the HSC completer respondents 21 percent helped frequently and 23 percent helped rarely to their parents and siblings economically. On the other hand, graduate respondents situation was slightly different from other levels, 25 percent helped frequently and 24 percent helped occasionally to their families.

Qualitative data show, maximum women in rural areas in our country could not help their parents and siblings financially. Among the 8 Grade V completers, 6 of them (75%) said due to financial insolvency and lack of willingness of husbands they failed to support their own families. One Grade V completer said due to economic limitation of family it was not possible to help parents and brothers, also her husband never permitted to help them (IGVC7).

On the other hand, total 5 (62.5%) respondents from SSC completers said due to economic limitation and lack of permission from their husbands they could not help their own families. One SSC completer (ISSCC6) asserted that economic condition of her parents was quite good; never felt any necessity to help them and another one SSC completer (ISSCC4) claimed that helping parents and bothers financially were not liked by her in laws.

Among the 8 HSC completers, 2 (25%) of them said that they could help their parents and another 2 (25%) of them said that they could sometimes help their parents and siblings. One of the respondents said,

“I always try to help my parents and my sisters, my husband doesn’t like it but it’s only possible just because of I am a service holder and I am

conscious about my rights. Sometimes I also help my parents without concern of him to avoid conflicts” (IHSCC4).

Another HSC completer respondent opined that she never earned and for that she could not help her parents financially (IHSCC6).

Among the 8 graduate completers, 4 (50%) of them were unable to help their parents financially due to various reasons. One graduate respondent asserted,

“I can help my parents as I earn, my husband also knows about it and he never impedes me (IG3)”.

In addition, another graduate respondent stated that,

“I help my parents without the concern of my husband, if he knows he will not allow me to help” (IG7).

Specialists assume that most of the women in rural areas of our country cannot help financially to their parents or siblings because of limitations of incomes and their husbands are not willing to support. One head teacher pointed out that,

“If women earn then they try to help their parents economically but if their husbands do not allow, then they can’t.” (IPSHT3).

Another local government representative pointed out that,

“Financial limitation is not the main reason; main issue is unwillingness of their husbands and in laws. Grade V completers usually cannot help their parents; rarely they gift their parents in some occasions like Eid or religious festivals. And HSC completer and graduate women who are related with job or business and earning money they can help their parents. At the same time husbands are not willing to support their wives’ family anyway” (ILWGR3).

After analyzing both qualitative and quantitative data, it can be said that most of the women are unable to help their parents financially. But education definitely plays an important role here. In our patriarchal society still it's difficult for a woman to support parents, but it is very important to change such manhood mentality which will eventually give us a better society.

4.6.7 Having personal cell phone

It is seen in the below table-4.40 that, among the Grade V completers 84 percent of them had their own mobile phones and 16 percent of them did not have any mobile phone. There were 92 percent SSC completers and 91 percent HSC completers of them who had their own mobile phones. Among the graduate respondents, 97 percent of them had their own mobile phones and only 3 percent of them did not have any mobile phone.

Table-4.40: Having personal cell phone

Level of Education	Having Personal Cell phone				
	Yes	%	No	%	Total
Grade V Completers	84	84%	16	16%	100
SSC Completers	92	92%	8	8%	100
HSC Completers	91	91%	9	9%	100
Graduates	97	97%	3	3%	100
Total	364	91%	36	9%	400

Out of total 400 respondents, 91 percent of them had their own mobile phones and only 9 percent respondents were not using or did not have their own mobile phones.

4.6.8 Who selects cell phone?

It is seen in the table 4.41 that, among the Grade V completers, very few of them could choose their own mobile phones at the time of purchasing and their rate was only 7.14 percent. In most of the cases, their husbands chose their mobile handsets, and the percentage was 69.05 percent. Moreover, remaining 23.81 percent selected and purchased their handsets jointly with their husbands. On the other hand, among SSC completers, 56.52 percent of respondents replied that their husbands purchased their mobile handsets and 33.70 percent replied that they purchased mobile handsets jointly with their husbands, and only 9.78 percent of them purchased their mobile phones by their own choice. Among the HSC completers 40.66 percent respondents purchased their mobile phones jointly with their husbands and 38 percent of them purchased mobile phones by their husbands' choice. Among the graduates only 21 percent respondents purchased their mobile phone by their own choice, and 46 percent respondents purchased their mobile phone jointly with their husbands.

Table-4.41: Decision regarding cell phone choice

Level of Education	Who select cell phone						
	Self-choice	%	Husband's choice	%	Jointly choice	%	Total
Grade V Completers	6	7.14%	58	69.05%	20	23.81%	84
SSC Completers	9	9.78%	52	56.52%	31	33.70%	92
HSC Completers	19	20.88%	35	38.46%	37	40.66%	91
Graduates	20	20.62%	33	34.02%	44	45.36%	97
Total	54	14.84%	178	48.90%	132	36.26%	364

By analyzing the data presented in the table, it can be said that higher educated women usually like to take decisions jointly or they prefer to choose their own mobile handsets and low level educated women are usually not able to take any decision so they have to mostly depend on their husbands.

Table-4.41.1: Decision regarding cell phone choice
(Chi-Square Test)

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	29.923 ^a	6	0.000
Likelihood Ratio	30.595	6	0.000
Linear-by-Linear Association	0.332	1	0.565
N of Valid Cases	364		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 12.46.

From chi-square table the p- value is .000 which is lower than 0.05 (level of significance), here exists significant association between level of education and select of cell phone.

4.7 Conclusion

Through the discussions in this chapter the researcher aimed to explain each terminology that was used in this research for carry out the best result. The researcher synchronized all findings and analyzed the obtained data according to the research questions. The researcher also showed a relation between different educational levels and various aspects of women empowerment. It was also found that education had a great impact on women's opinions regarding marriage, decision making, protesting violence and freedom. Although women had to face different impediments in their social life at rural area, educational qualification played an important role to improve their social life.

Chapter Five

Discussions

5.1 Introduction

This chapter presents the interpretation and the significance of the study that already was investigated by the researcher and explains the understanding or insight of the study that was incorporated by considering the study findings. In this chapter, the researcher attempted to discuss the findings elaborately according to the study purpose and followed the questionnaire that was adopted for achieving research aim. The researcher also built up a relation between education and women's social life and presented interpretation based on the evidence based findings from the fieldwork. In this regard the researcher also used special reference with other research works in the same research field. With the help of previous research experience and stated literature review the researcher aimed to reveal new study findings in this chapter that was found in this research.

5.2 Discussion on research question - What extent does education affect the marriage of rural women?

Early marriage is a significant barrier to girls' education, health, and employment. Usually child marriage restricts a young girl's access to education and consequently her employment opportunities. Moreover, child marriage increases the girl's vulnerability to health problems; early marriage also perpetrates gender inequity as young brides have no equality in their marriages (Unnayan Onneshan, 2011). Child marriage rate in Bangladesh is 66% that is one of the highest rate across the world (Raj et al., 2010). Before reaching at the age of 18 a huge number of adolescent girls get married, although there is a strict child marriage restriction law. According to Child Marriage Restraint Act (1929), the legal marriage age for a girl is 18 years and for a boy is 21 years in Bangladesh. Early marriage remains widespread problem particularly in Bangladesh, it is a threat to health and future opportunities of millions of girls (Nasrin and Rahman, 2012).

The researcher found some major causes of early marriage. Among them the most significant cause was poverty. Due to less economic competency, most of the parents wanted to marry off their girls at early age for minimizing girls' accommodation cost. Another major cause of early marriage was dowry. It had been practiced widely in rural areas that the rate of dowry and bride's age proportionally related. If bride becomes aged parents should need to pay more dowry. Due to poverty, in some cases young girls show less interest to continue their education and in some cases, poor families are unable to bear the cost of education (Verma et al., 2013).

Generally, bride's opinions are not considered during marriage. Most of the marriage decisions are fixed by parents or elder brothers or other relatives. Most of the respondents who completed grade V opined that during marriage

their age was very low and their educational attainment was also lower. Due to this lower attainment of education and age, literally they had lower level of understanding of self-benefit and for this reason they also could not protest or protect themselves to escape from deprivation and discrimination. However, this study significantly showed that with the increasement of educational level the rate of acquiring self-benefit of women had increased. According to the respondents of married women in the rural area, who completed their HSC, 38 percent of them opined that their parents took their opinions during marriage and 53 percent of graduate respondents opined that their parents took their opinions during marriage. According to Aslam (2013), women with secondary education or more appear to be benefitted from being more empowered in their spouse's choice.

Usually most of the marriage cases in the rural community in Bangladesh, either the parents or close relatives choose grooms. In this research the researcher found that 68 percent grooms were selected by parents and 6 percent for the participant who completed grade V. For SSC completers only 12 percent could select grooms by their own choices. On the other hand, the participants who completed graduation 25 percent of them opined that they chose grooms. Aslam (2013) found that women with comparatively higher education also appear to believe that they have a role in spouse choice. Kamal et al. (2013) revealed that the women who attained higher education are expected to retain more control over household resources and individual behavior so that they can achieve better negotiation power on deciding their marriage and choosing grooms. And it is obvious that higher education of females plays a protective role in child marriage, it is not the higher education itself, but the prototype and other external development through education that reduce the chances of child marriage. Therefore, it is clear that most of the marriage cases, parents are the main decision makers for selecting grooms and other marital decisions. But it is also significantly found that, due to

increase of educational entitlement the rate of individual's opinion participation had also increased that was really a positive sign of women empowerment procedure.

Rural girls often get married at early age. Due to early marriage and liabilities of husband's family most of the girls cannot continue their study. According to the data of the respondents of different educational level completers, most of them opined that they had the will to continue study after their marriage. 74.50 percent of total women respondent showed their positive attitude to continue their study. 86 percent of grade V completers, 82 percent of SCC completers and 68 percent HSC completers and 62 percent Graduate completers showed their positive attitude to continue their study. Child marriage results in low literacy and lack of education (UNESCO, 2010). Jain et al. (2011) also discussed the incident of child marriage in India, in their study early marriage of girls as a barrier to their education. Due to some constraints sometimes parents marry off their girls at early age. In some cases, due to low educational attainment of parents, they just cannot imagine the health, mental and socio-cultural effects of child marriage. This research revealed that only 37.50 percent women were able to continue their study after their marriage and the rest would not be able to make it happened. The custom of Purdah was also cited as one of the reasons for a low demand of girl's education. Among the conservative Bangladeshi people, it is considered as unacceptable and risky for girls if they are allowed to travel to other village, considering on social security and safety precautions it is also not acceptable in many families to educate more women and travel alone (Blunch and Das, 2007).

A finding was revealed by analyzing the data was the dependency of husband's income. Lower educated spouses had limited income source. They were unable to earn to meet their daily necessity. Due to economic incapacity

they could not continue their further study. It was also significant that early pregnancy was one of the great challenges for continuing further study. Due to early marriage most of the women became pregnant at early age. Even in some cases women continued their education after getting married but after having baby it really became a challenge to continue their education after managing childcare and household activities. For this reason, they had to concentrate more on family care instead of continuing their study. The study also found that 75 percent grade V women could not continue their study and 68 percent of SSC completer and 58 percent of HSC completer married women could not continue their study after their marriage. Reasons behind most of the cases found that due to disinterest of husbands and parents in law, or financial crisis they could not continue their study after getting married. On the other hand, for the cases of graduation completers it was found that most of the women were unable to continue their study due to economic crisis, social security and religious barriers.

Early marriage is also a challenge for women to access in proper health care, employment etc. Generally, child marriage restricts a young girl's access to education and therefore her employment opportunities. Moreover, child marriage increases the girl's vulnerability to health problems; early marriage is also perpetrating gender inequalities, as young brides have no equality in their marriage (Unnayan Onneshan, 2011).

This study found that early marriage was a big challenge for rural women; due to early marriage they could not continue their study in spite of having the interests of continue their study. So they had to stop their study forcefully. But education plays a vital role for women empowerment. Without ensuring higher educational facilities for women, they will lose the opportunity to access in employment and decision making consortium. Once they are

empowered they will be able to make decisions and will be able to contribute for the welfare of the family and society.

Husband's educational attainment also plays an important role for further extension of wife's education. The study findings showed that the husbands who had more educational attainment they were more cautious about their wives' educational qualification. If husbands wanted women could again go back to educational institutions for continuing their study.

It is also a matter of fact that having more educational qualification of brides they usually choose the grooms of having more educational qualification. On the other hand, having lower educational attainment of grooms they are usually not interested to continue their brides' education. This study also revealed those who were more educated they chose more educated counterparts for their marriage appraisal. And for the graduate completers married women, they pointed out due to their husbands educational qualification they got the chances to continue or complete their higher education. From the above discussion now it is very clear that education level is the change agent for empowering women at different stages of their life. This level of education initiates women's participation in family and social life. Women with higher educational attainment get access to decision making process and also claim their rights.

Although women formally signed in the marriage registration paper during marriage but they had least concept about this. Total 78.21 percent respondents in the rural community in Bangladesh acknowledged that they had never checked it out. They just only signed the agreement of marital relationship but were not aware about their rights and bindings. Even a large number of respondents also opined they did not get it or feel any necessity for checking it out. One fourth of the respondents revealed that their husbands

concealed it to themselves and it only happened due to lack of higher educational attainment.

Married women in rural community did not check out their marriage registration yet, as they were unaware about the terms and conditions regarding their marriage. Due to unread of registration terms they were mostly deprived of their rights that were entitled to their marriage bonding. This study also revealed that they checked it out only their professional and legal issues demand. But for those who completed at least HSC or more they were more cautious about their rights and demands. Due to educational qualification they were able to establish their rights and able to negotiate with family.

5.3 Discussion on research question - How does education influence the decision-making activities of married women?

Decision-making activities are very important factors for women empowerment. Family planning is a significant matter for decision-making activities. The rate of adopting family planning method in rural area is still lower in the rural area of Bangladesh. A large number of women do not take any types of family planning. Total 69 percent respondents of the study acknowledged that they were using family planning methods. However, most of them could not take decisions about this issue. It mainly depended on their husbands' willingness; only one third of the respondents opined that they could jointly take the decisions about contraceptives choices. Among the grade V completers, it was found that 75.80 percent women used contraceptives by their husbands' choice. In the cases of 55.90 percent SSC completers, 47.10 percent HSC completers and 36 percent graduates,

decisions regarding family planning were taken by their husbands. That means most of the husbands take the decision of family planning. Kamal and Islam (2012) observed that inter spousal communication influences spouse's contraceptives use in Bangladesh. They found that husband-wife discussion largely influences couple's contraceptive adaptation. In the socio economic factors, male child preference and residence also influence couples; the rate of intra spousal communication is very low in Bangladesh.

Also, it was significantly found that women had low literacy on contraceptives. Due to shyness and being a sensitive issue, woman generally hide the contraceptive issues regarding how other people reacted on it, they would often skip to share it with others. For this reason, they vastly depended on husbands' choice and good will.

Another finding of the research was also important about family size or how many children they would have; generally this decision was also taken by the husbands'. Sing and Samara (1996) explained it as child marriage is considered as violation of rights of the girls because they cannot complete their education and become enriched enough with managing familial issues. The age of first marriage is an important factor towards women's reproductive behavior and choice. This study also found same result with same alignment of the previous research. Islam et al. (2010) found that inter spousal communication was very low in Bangladesh. Most of the couples did not use contraceptives by taking joint decision.

The study found that in rural areas the rate of taking decisions jointly was very low. Among grade V completers only 16.13 percent married women could take joint decisions whereas these rates were 32.35 percent among SSC completers, 35.71 percent among HSC completers and 42.67 percent among graduate respondents. This data also showed educational level enhanced joint decision-making power of married women in rural areas. In some cases this

study found that, the rate of access to decision making regarding family planning for different level was different, for SSC completers it was 11.76 percent, on the other hand for HSC completers it was 17.14 percent and for graduates it was 21.33 percent respectively. Respondents of different educational completers also acknowledged, due to their educational attainment their husbands considered their choices and the higher rate of consideration found among graduate completers that was 36 percent. The power of decision making in family is very important for women empowerment. When women will be able to make contraceptives choices they will become empowered. Although the study found the main decision was taken by husband but it also significantly showed that educational level increase the rate of joint decision making. So it can be easily said that women will be more empowered if they become more educated.

Most of the rural families in Bangladesh have average 3-4 children still now. In this study the 38 percent respondents of grade V completers revealed that they had at least 3 children and 28 percent of opined that they had 4 children and 16 percent revealed they had 5 or more children. At the same time, they also exposed that because of getting married off at early age they were not much aware on family planning and contraceptive uses. As a result, they usually had no idea about avoiding of intended pregnancy. Sometimes they became pregnant by the pressure of husband's wish. Aslam (2013) showed that despite the overview of these pathways the direct association with education with perceptions about decision making regarding family size persists. Another fact found in this study was expectation for son. Husbands and other family members would expect sons if they had more number of daughters. Son was considered as breadwinner of a family or the next heir to continue the family tradition.

On the other hand, household size was found comparatively lower among HSC and Graduate completers. 44 percent graduate respondents opined they had only 2 children and no one of them had more than 5 children. In this case it can be strongly said that education had a great influence of family size. Higher educated women were very conscious about the problem of having more children. So they jointly made a family planning with their husbands and were able to keep their family size in a convenient way. They also pointed out that if women became highly educated and if they involved in income generating activities, they usually could avoid having more children because it became very tough to them to manage childbearing activities.

Due to getting married off at early age women get pregnant at early age. This study found that most of the respondents who completed grade V, their first pregnancy happened at the age of 15-20 and 46 percent of SSC completers they met their first pregnancy at the age of 15-20. Due to lower perception on family planning and contraceptive uses they could not prevent. Unsafe sexual intercourse was also a major cause for this early pregnancy. Sometimes they became bound to be pregnant for the willingness of other family members, especially for mothers in law or husbands. According to a study of UNICEF (2005), young aged child couple having lower educational attainments typically results in a lack of decision-making power in the family. Most of the cases they depend on husbands' decision. This study found that the first pregnancy age for 61 percent HSC completers and 66 percent graduates was between 21-25 years. In case of in-depth interview, it was also found that those who had completed higher education they were intended to give birth their first child at the late age. They discussed about their pregnancy planning with their husbands. They also exposed that only due to their more educational attainments their husbands emphasized on their opinions and they wanted to be pregnant at their convenient age.

It was also found that in most of the cases decisions regarding sexual intercourse were taken by their husbands. In rural area women are generally get less importance. Only 36 percent of grade V completers, 35 percent of SSC completers, 52 percent HSC completers and 50 percent of Graduate respondents took joint decisions with their husbands for sexual intercourse. Study also found that 8 percent HSC completers and 19 percent graduate respondents could take decisions individually for their sexual intercourse. Husbands were the main stakeholders for taking decisions for sexual intercourse in the rural community. But it is also a matter of fact that with the increase of educational qualification women are gradually becoming capable to contribute more in their sexual life and therefore educational level plays an important role to access women in decision making.

Medical health care is a very important matter during pregnancy of any women. If a pregnant mother will not be able to take proper medical care it will become a threat both for mother and baby. They are on heavy health risk even life threat. According to Karvande (2009), spousal communication can play a vital role not only parents in their reproductive decision making but also seeking proper treatment of their reproductive health. In this study it was found that a big number of rural pregnant women were deprived of proper health care during their pregnancy period. 51 percent respondents among grade V completers opined that they met occasionally with health service provider during their pregnancy period and 20 percent said they did not go to the doctor or other health service providers. Data also revealed that due to financial crisis their husbands and other family members not allowed them to their medical checkup. Due to Purdah custom and other ritual constrains family members never allowed them to meet doctors. They gave more emphasis on delivery at home instead at hospital or health care center. Behrman and Deolalikhan (1998); Behrman and Wolfe (1984); Strauss and Thomas (1995) study found that women's education has a strong impact on

child's health and nutrition. In this case education also plays an important role for taking proper health care during pregnancy. The study findings indicate that, 48 percent of HSC completers and 56 percent of graduate women met doctor when they felt the need. Women who completed HSC and Graduation were more cautious and they were intended to take medical care more than SSC and Grade V completers.

Study data show that most of the decisions regarding child and women health care were taken by their husbands. Sometimes only husbands took decisions, sometimes they took it jointly and in only few cases this decision was taken by mothers in law. Among the total respondents only 17 percent of married women said that they could take decisions about their health care. Only 8 percent of grade V completers, 19 percent of SSC completers and 20 percent of graduates showed that they could take decisions about child and maternal health care by their choices. Hoque (2010) showed in his research that in a male dominated society like Bangladesh, reproductive and sexual health related decisions are controlled by men. Most of the time women have to wait for their husbands' or mother in laws' decisions to seek health services, even at advanced pregnancy stage. In this research it was also found that decisions regarding women sexual and reproductive health and child care were also dominated by their husbands or other family members rather than individual by own. But it also showed a light of hope that with the increase of educational level the rate also increased. The study revealed that most of the husbands of grade V completers and SSC completers took the decisions regarding child and individual's health care. On the other hand, most of the married women who completed HSC and graduation could take joint decisions with their husbands regarding child's nutrition and individual's health. Thus, level of education was also playing a role for empowering women in this periphery.

In the rural community of Bangladesh most of the decisions regarding children's education are taken by husbands, jointly or by the grandparents. Study shows that, for the grade V completers married women, more than 40 percent decisions regarding child education were taken by husbands, 20 percent decisions were taken by grandparents, women took only 6 percent decisions respectively. Due to lower attainment of education grade V completers could not make right decisions about their children's education procedure, most of the cases they depended on their husbands' wishes. On the other hand, HSC and Graduate completers opined that they take joint decisions about their children's education and this rate was 54 percent and 60 percent respectively. Data also revealed that due to their educational attainment they were more cautious about their children's education and they selected the best option to educate their children and discussed about this issue with their husbands. Key informants also opined that women education was very important for a child's better education because most of the fathers engage with busy staff; in these cases, generally women took care about their children's education. Schultz (1998); Behrman (1997); Montgomery et al. (2000) showed mother's education is an important determinant of children's schooling, usually having a stronger impact than father's schooling. At the same time, they recommended women empowerment for taking part in decision-making issues.

Enhancing economic competency is a key agent for empowering women. Aslam (2013) argued that the subordinate position of women in society manifests in various forms, limited economic and political representation, reduced earnings, low self-esteem, almost exclusive responsibility of children and family and limited control over their own resources. It is considered that if women get more control over their own resources they will be more economically competent. Aslam (2013) claimed if education has an empowering effect on women in terms of socio cultural, economic, legal,

political and psychological domains, investing in education is worthwhile not only from an individual but also from a national perspective.

In rural Bangladesh, the scenario has been changed in present time. Most of the women are engaged in several income generating activities. But only a few women work in Schools, colleges, health centers and can directly participate in public services. Total 16.70 percent of respondents said that they could do agriculture, cattle raising and 32.06 percent engaged with handicrafts. Moreover, 17.07 percent respondents said that they were involved in teaching and 10.45 percent respondents said that they worked in NGO's. No teacher, government employee, NGO worker and Health worker was found among grade V completer respondents. Most of them were involved in handicrafts, agriculture and cattle raising. However, participation in public service was higher among graduates and HSC completer respondents. Sultana and Hossen (2013) stated the involvement of women in income generating activities increases the level of empowerment. An empowered woman can exercise her power in her own choice in making household decision, contribute to household income and control over resources and political or development activities. Also can enjoy more benefits or rights in access to resources, control over own assets and participation in household decision-making.

Due to educational attainment the rate of women participation in income generating activities is still low in the rural community in Bangladesh. Hossain (2012) revealed that participation of female in economic activities is very limited. They do not have market-based activities but women are involved in their household based activities for several hours each day, their exhausting jobs are not considered as work. Income of women is very limited and almost not existent; they highly depend on the male members in their families.

In rural community most of the women are not able to participate in income generating activities although having their great wish. Among the women who

were not engaged in any income generating activities, most of the respondent of grade V completers opined that they did not do any income generating activities rather household chores. Data also showed the cause that they could not participate against husband's will. HSC and graduate completers opined that due to convenient work place or work pattern they could not participate in any income generating activities. Aslam (2013) revealed cultural norms and attitudes poses major constrains towards women's economic empowerment and only women who manage to acquire high level of education appear to overcome these constrains to take advantage of the labor market benefits of education. With the same alignment of current research findings, it is clear that engaging women in income generating activities is a change agent of empowering women.

Aslam (2013) also stated that, women's labor force status, the relationship between education and labour force participation and occupational choice and finally whether education has the potential to enhance women's earnings. The economic dimension of empowerment is clearly important as it encompasses the ability to access lucrative and rewarding occupation as well as the ability to both earn and control an income and progress in a chosen career. In the same research Aslam (2013) also quoted that education is vehicle to empower and improve their economic outcomes. In another research Hossain and Jami (2011); Yusuf (2010) quoted women empowerment means the participation of women in household decision making process and contribution to the family income.

Participating women in income generating activities is a very important factor for women empowerment. However, rural women do farming, poultry rearing, and handicraft in a small scale and a nominal number women engaged in public and private services. But they are participating in income generating activities. In spite of earning by individual's they have no control

over on their earnings. In case of grade V completers most of the women had to hand over their income to their husbands and they had limited scope to expend it by their own desires. In case of HSC completers and graduates, it was found that they were relatively in better situation than others. Here level of education was a factor for decision making regarding own earnings. Study found that women are become more self-dependent with the increasement of their educational attainment and playing a role for women empowerment.

Due to patriarchal social system the main decision stakeholders are the male members of a family. Husbands, fathers in law decide about the occupation of female members of the family. Women's occupation selection decisions are mostly taken by their husbands, in some cases take decision jointly with their husbands and in very lower range women can take the decision individually; this decision making participation ratio also depends on educational attainment by the married women in the rural community in Bangladesh. This study found that only 18.99 percent of grade V completers could take decision individually where 34.67 percent HSC completers and 41.56 percent graduate women could take decisions individually regarding occupation selection. Married women of rural areas had very low capacity of taking decisions regarding their occupation selection. Women were bound to obey their husbands' and other family members' decisions. But for women empowerment it is very important fact of taking decision individually. Women's education has a value beyond acquisition of human capital, encouraging women's education is good policy because it enhances women's capabilities of choice and are free to act upon them (Nussabaum, 2000; Sen, 1999). Thus, educational level enhances the capacity of women's decision-making power.

Amin and Pebley (1994) stated that a large number of women could not take decisions about purchasing of their own clothes. Purdah and restricted

mobility also contribute a lot along with lack of financial control. In case of purchasing important product and services the decision of the head of the family is considered as final. Some of their husbands do not even ask them while taking decision about household expenditure (Faruk, 1979 cited in sultana, 2011). For purchasing household items, this study found that 37 percent decisions were taken by their husbands, 18 percent decisions were taken by parents in law and only 20 percent decisions were taken by individuals according to the respondent of grade V completers. Husbands usually took the decisions of purchasing foods, cloths, gifts and other necessary things for the other members of the family. But the rate of jointly decision taking was comparatively high among higher educated women. 51 percent of HSC completers and 57 percent graduate women took decision jointly with their husbands. When a woman becomes more educated and financially competent she will able to take part more in household purchase.

In rural community of Bangladesh women run bank account for many reasons. As Haque (2010) stated in a patriarchal society like Bangladesh, women are dominated by men and men take the decision at home in every matters. Although they often consult wives but the financial decision is always taken by them. At the government level, women's status in decision-making is limited. This research found that 22.41 percent women among grade V completers run their bank accounts individually, where the rate was 40.98 percent for HSC completers and 56.16 percent among graduates respectively. It was also found that due to educational attainment women were more competent to run their bank accounts and financial activities and educational attainment was playing an important role for empowering women.

Most of the rural women had accounts at co-operative society. 50 percent of grade V completers and 42.86 percent of SSC completers had an account at co-operative society. Though these accounts were entitled with women's

names but the main beneficiary was their husbands. When husbands demanded any loan they would take loan by their wives' name. Naved (1994) found that women in Bangladesh are not generally allowed to join credit programs without any resistance by their spouses in most cases. The husbands encourage them to join credit groups if the husbands have access to that money. In rural community of Bangladesh women are forced to open credit account for taking loan and most of the cases husband fail to repay the loan and then women are bound to pay the loan. This study revealed that most of the women were intended to run accounts in co-operative society because of easy access, less harassment and having loan easily. Most of the cases husbands usually run the accounts but in the cases of HSC completers and Graduate women they had more control over their accounts.

Women empowerment consists of greater access to knowledge and resources, greater autonomy in decision making enables them to have greater ability to plan their lives, or to have greater control over the circumstances that influence their lives and free from shocks imposed on them by custom, belief and practice (GU, 2005). According to UNIFEM (2000), to generate choices, gain the capacity and practice bargaining power, develop a sense of self-worth and secure desired changes, belief in one's ability to control one's life are important elements of women empowerment. Women empowerment is also defined as a change in the context of a women's life, which enables her increased capability for leading and fulfilling human life. Most of the rural women are entitled to very low amount of property and assets. Though they have a little property but they have no control over it. Generally, their husbands are the main decision makers for the asset management. This research also found that the women who were engaged in income generating activities, their decision making power was more than who were not engaged. Graduate women comparatively enjoyed the controlling power on their own assets and property than other lower educational level completers. Hence it

can be said that when women will be able to make decisions over their own property it will pave the way of women empowerment smoothly.

5.4 Discussion on research question– How does education combat the violence against women?

Violence against women is a common phenomenon in Bangladesh. Most of the rural women become victims of various types of violence. Hossain (2016) stated that violence against women is viewed as a normal phenomenon in the light of male attitude. Still now, women in Bangladesh suffer from violence, domestic violence, dowry death, sexual harassment, suicide, forced marriage, trafficking and other psychological problems. Violence against women has become one of the most visible social issues in the twenty first century. Most of the rural women become victims of violence by their husbands and sometimes by other family members.

This study found that the most victims of domestic violence were those women who had lower educational attainment. Grade V completers were the most victimized people; they were frequently victims of domestic violence by their husbands. But with the increase of educational attainment the rate proportionately decreased. Women having lower educational attainment would suffer more from physical and mental violence and higher educational attainment would suffer more from mental violence. Zaman (1999) claimed that being in a patriarchal society, powerlessness and vulnerability is associated with women's lives where they are dominated and subjugated by men. This research found that sometimes drug addicted husbands demanded for money or dowry from their wives. Sometimes they also became victims of mental and physical violence due to economic crisis. At maximum times women had to handover their own earnings to their husbands. Nowadays a

huge number of women suffer from a multiplicity of violence at the hands of their husbands and victims of partner violence come from all walks of life, all cultures, all income groups, all ages and all religions. In particular, the emphasis has been on violence against women by intimate relationships or women abuse in terms of physical, sexual, emotional and economical abuse (Azam, 2006). If women are unable to meet the need of their husbands and in laws, then they become victim of physical and psychological violence. Husbands beat their wives and sometimes their mothers in law or fathers in law also abuse them if they betray with them. But if the women have higher educational status comparatively they become less victims of such kind of violence.

Most of the rural women tend to be silent after victims of violence. They cannot easily protest against the violence. They also don't take any legal aid against violence. Due to excessive cost regarding legal aid and low knowledge about the procedure of getting legal aid they often restrain themselves from seeking legal aid. Most of the cases they inform their family and relatives and settle down it through the help of other family member. Educational attainment helps women to build their own safety net capacity. This research also showed that those women who completed HSC and Graduate were more capacitated to protest violence against them than who completed Grade V and SSC. Patriarchy subordinates women through existing norms and values; this system allows men to dominate women within their families and also allows men to control over the productive resources (Schuler et al., 1998). As a result, traditional value under strong patriarchy tends to dictate and provoke different forms of violence, including domestic violence against women in Bangladesh (Hossain, 2002).

Dowry is a social affliction. During marriage most of the women have to pay dowry in the rural area. In rural area providing dowry is a usual phenomenon.

Generally, bride's parents pay dowry to the grooms. Although dowry is strictly prohibited in the existing marriage law of Bangladesh and is offense of punishment. This study identified that 84 percent Grade V completer respondents opined that they were victims of dowry during their marriage. And 54 percent HSC completers and 33 percent graduates opined that they were victims of dowry. The study findings also revealed that educational level enhanced awareness and helped to lessen dowry. Most of the grade V completers opined that their parents had to pay dowry during their marriage, as they had low educational attainment they got married at early age. Generally hard cash, electronics machine, furniture etc. were given to grooms as dowry. But the grooms preferred cash money rather than other utensils for dowry for the cases of grade V, SSC and HSC completers, but in the cases of graduate completers the grooms demanded mostly furniture and other expensive gifts rather than cash money, it also depended on educational qualification of grooms. This study significantly found that women would paid off dowry during marriage but their husbands sometimes demanded dowry after marriage as well, if women or their family were unable to pay it off they became the victims of violence repeatedly.

Educational attainment is a vital factor for protesting violence against women. This study found that most of the husbands and other family members committed physical and psychological violence for dowry. But highly educated women usually pay less dowry than lower educated women. Dowry is a social stigma, it is strictly prohibited and a punishable offense. Violence against women is a barrier towards women empowerment and education helps women to protest violence against them, moreover education makes them aware to reserve their rights because education helps women transferring them into human capital.

5.5 Discussion on research question– In what way does education impact on freedom of married women in their social life?

According to the UN population Information Network (1995), women's empowerment involves their right to have the power to control their own lives, both within and outside the home and their ability to influence the direction of social change to create a more just social and economic order nationally and internationally. Women's participation in education is increasing in the rural area of Bangladesh. Women are involving themselves in various types of income generating activities and going outside of their home frequently. According to BBS (2013) effective restriction of mobility for women outside of the household can still be fairly severe today. Total 46 percent of married women said they were not generally free to make decisions about visiting outside of in laws' house. The study found that women could go outside of the home for various reasons like looking after child educational progress; take other sick member of family to doctor, household purchase, recreational amusement and for occupation as well. To do these activities women were also facing challenges frequently from their husbands, mothers in law and male members of the family. Total 63 percent of grade V completer respondents opined that they faced challenges for going outside home by their family members. Although women were engaging in various income generating activities but they were facing challenges continuously for outgoing from home. Moreover, 54 percent respondents among the HSC completer respondents and 42 percent of graduates opined that they faced challenges for going outside from home by their husbands. But those women who were engaged in various professions they frequently enjoyed the dignity of freedom for their job responsibilities. Several studies conducted on the issue of women's freedom of movement and education, and

showed their significant relationship. Usually mobility is measured through women's self-reported responses and there is a significant impact of education on the freedom of movement (Malhotra, 2003).

This study also showed with same alignment of past research that women having more educational attainment enjoyed more freedom. Due to lower education status grade V completers had lower capacity to manage children's education, health care for other family members but this capacity was more among the HSC and Graduate completers for this reason they had the more opportunity to enjoy more freedom for dealing these issues. But respondents of every layer opined that they needed to have permission from their husbands or fathers in law or mothers in law for going outside of the home. If they would not practice purdah they were not allowed to go outside of the home and in some cases they had to take attendant.

Akter (2011) observed that various obstacles are imposed in the field of women's mobility like religious, social etc. They cannot go outside of the houses because of Purdah tradition. As a result, they are deprived of education, medicare and economic opportunities and ultimately they have to remain dependent on males. Generally, they can only go out of houses only to visit relative's houses and to seek health care services. Women do not have access to economic resources, and control of the resources, as they cannot participate in income generating activities. Even law of inheritance is discriminating also. Women in rural community in Bangladesh cannot enjoy the freedom of movement still now fully. They face various restrictions by the other family members especially by their husbands. But women who are involved in various income generating activities they enjoy more freedom and this rate is comparatively high among the graduates and HSC completers.

Women of rural community in Bangladesh get less opportunity to pay visit in their relative's house after marriage, rigid division of labor also controls

women's mobility, roles and responsibility as well as sexuality. A women's status is derived from her family, her responsibility is to maintenance of family as a social institution and also ensure the continued existence of following generations (ADB, 2011). Women in rural Bangladesh usually cannot go to their relatives' house frequently; they stay at their husbands' house. Patriarchal values limit women's mobility, their freedom also over themselves and their properties (Sultana, 2011). In this study it was identified that women could not visit their relatives' house sometimes for financial crisis, sometimes they were not allowed by their husbands or other family members. Sometimes women were also restricted in house for security issues. The study also revealed one fourth of graduate respondents could frequently visit their relatives' house.

Women's subordination, especially in rural areas is embedded in a chain of relationships within the family and the social structure. In the center of this system of social interrelations stands the institution of purdah, defining the limits of personal and economic autonomy and social power (Hossain, 2012). The religious induced physical segregation of sexes is called purdah, it required for covering women's body. The custom also keeps women out of political arenas and limits them to their households (Higgit, 2011). The findings also revealed that rural women have very limited scope to go outside the home. They cannot go to their parents' or relatives' house according to their wishes. Purdah system and religious obligations are also a fact for it. Due to purdah and security sometimes they have to take their husbands or other family members along with them. Social security also a major challenge for women's movement. Data also revealed that due to scarcity of time and familial responsibility it was also very tough to manage enough time for paying visit in relatives' house. Amin and Pebley (1994) pointed out that the kinship, religious and political systems all support women's exclusion from public life. This study also found the same challenges against women's

freedom. Women's freedom of movement is an important indicator for the empowerment of their social life. When women will be able to move freely they will be empowered.

Women in rural areas are not enough conscious about political issues. But political engagement of women is very important fact for empowering women. According to Khan (2006); Mason and Smith (2003), empowerment enables women to meet both their practical and strategic needs and increases women's political power and consciousness about them. In rural area women generally consider political participation is only voting. Though the participation of women in education has increased but they are not much aware about their voting rights. Women are still depending on their husbands' will or other family member for participating in political activities. Jahan (1982) argued that purdah literally creates public private dichotomy, which restricts women's political participation. In rural area women are generally considered political activities as giving vote and in this regard they only cast vote for the preferred candidates of their family.

In this case this research found that if women had more educational attainment, they would have more individual choices for voting preferred candidates. Educational level extended their thoughts and made them competent for analyzing political situation. Total 42 percent grade V completers opined that they could vote their preferred candidates and could expose their views. However, the rest of them said they voted by their husbands' or other family members' choices and they had least ideas about political activities. But in case of HSC completers, 56 percent respondents opined that they could vote their preferred candidates and also exposed their political views and it was 65 percent for graduates respectively. Educational level is also a great change agent for participating women in political activities and definitely it can be said that educational level enhances women

empowerment and helps to expose their positive attitude, degree of freedom, independent opinion as well as develop social status of rural women.

Women participation in income generating activities is increasing successively. Though they earn by themselves but they have limited opportunity to expense it. Sometimes they cannot manage husband's consent; due to financial scarcity they cannot give support to their parents and siblings. This study found that in rural areas women who completed grade V and SSC they usually involved with handicrafts, agriculture and homestead poultry farming and their income was very low, sometimes they could not meet their own needs by their income so they cannot help their parents at all. On the other hand, most of the respondents of HSC Completers and Graduates were involved in various income generating activities but they also could not help frequently their parents according to their wish because they were accountable to keep record of their earning to their husbands. Women had to take consent for spending their earnings from their husbands, they could spend only when they were economically solvent and empowered. The study found that most of the rural women had not the capacity to help their parents or siblings. The greatest of the challenges of this case was the unwillingness of husbands, fathers in law or mothers in law. Among the total respondents 17 percent married women opined that they could help their parents and siblings at a very small scale. Having the rights to spend their own income independently is very essential for women empowerment. Data also show that comparatively graduate and HSC completer women could help more than grade V and SSC completers. In this regard educational level also plays an important role for women empowerment.

Information technology is a very important issue in the present time. Mobile phone is the easiest medium for communication in the present time. Every adult person has at least one mobile phone nowadays. People use mobile

phone as social communication medium. This study found that 91 percent of total respondents showed that they had their own mobile phones. But the rest of them used their husbands' or other family members' mobile phones. Study also shows that most of the grade V and SSC completers bought mobile phones by their husbands' choices. This revealed that educational level enhances women's decision making capacity and it means that educational attainment transfers women as human capital and also enhances their capacities and this data also prove that educational level helps women to take decisions individually and also plays an important role for empowering women.

5.6 Conclusion

As of above discussion the study revealed that rural women were entitled with lower facilities in their social life. They were being deprived continuously from their rights of education, health care, employment, economic competency, freedom of movement and decision making process. They were also facing various challenges for being empowered in social life. But the study also revealed that due to educational attainment those women who were entitled with higher educational attainment enjoyed more opportunities and freedom, had the access to employment and income generating activities, decision making process than who had lower educational attainment. Thus it can be said that educational level can play an important role for empowering women in rural areas.

Chapter Six

Major Findings

6.1 Introduction

This chapter includes both quantitative and qualitative findings of the research investigation. Data were collected from married women of rural areas who completed different educational levels. On the basis of research purpose and analysis, the researcher discussed the major findings regarding this research, which will enable the researcher to fulfill the research purpose and questions.

6.2 Major Findings

The researcher figured all of the findings according to direct observation from field, considered participants' willing opinion and what they mentioned or agreed with the structured survey questionnaire and in-depth interview. The major findings are given below:

- Very few women's opinions were accepted regarding their marriages. Only 30 percent women respondents opined that their opinions were accepted regarding their marriages. In this case, 9 percent of grade V completer women's opinions were accepted where the rate was 20 percent among SSC completer women, 38 percent among HSC completer women and the graduate women's opinion acceptance rate was 53 percent which was higher than any other groups. Opinions of grade V completers were accepted rarely by their guardians.

Qualitative data also supported that, guardians were not willing to accept any opinions from their girls regarding their marriages. Educational qualification played a significant role for accepting women's views. In this regard, it was found that guardians of graduates and HSC completers emphasized more on their opinions regarding their marriages than grade V and SSC completers.

- In rural areas, very few women are being able to choose their grooms. This study found that, only 6 percent of grade V completers chose their grooms by their own where the rates were 12 percent for SSC completers, 23 percent and 25 percent respectively for HSC completers and graduates. That means, parents appraised more HSC completer and graduate women's opinion rather than grade V and SSC completers. Qualitative data also revealed that, in rural areas parents were the key stakeholders of decision making regarding choosing grooms for their daughters. In this regard, if educational qualification of women became high, then parents would also emphasize more on their daughters' preferences for choosing grooms.
- The study also showed that usually women wanted to continue their study after marriage but all of them could not continue their study due to some barriers. The study found that, only 37.50 percent women among total respondents could continue their study after marriage. It also found that, only 25 percent of grade V completers and 32 percent of SSC completers could continue their study after marriage. Among HSC completer women the rate was 42 percent, where as 51 percent graduate women continued their study after marriage. Usually the number of women who could continue their study after marriage was

higher among graduates and HSC completers than the number of grade V and SSC completer women.

- In rural area women can't continue their education due to various reasons. The main reason is the unwillingness of their husbands. The study disclosed that 46.67 percent women among grade V completers, 41.18 percent among SSC completers, 34.48 percent among HSC completers and 16.33 percent graduate women could not continue their study due to their husbands' reluctance to continue their study anymore. The condition of graduates was better than those of the grade V, SSC or HSC completer women. Some of the graduate respondents could not continue their study due to religious superstitions or because of their busy professional life. Qualitative findings supported that, before marriage the groom or his family members promised that they would help to continue bride's education but after marriage they could not get these facilities anymore due to economic crisis, purdah system, social security issues etc. In these cases, husband was not willing to continue his wife's study. For that, most of the grade V and SSC completers could not continue their study after their marriage.
- In the rural marriage custom, there is a relation between women's educational qualification and their husbands' educational qualification. Most of the grade V completer women's husbands' educational qualification were grade V or SSC completion, where SSC completer, HSC completer or graduate women's husbands' educational qualification were usually HSC or graduate completion. Higher educated women's husbands are usually higher educated. Qualitative findings stated the same thing that higher educated women's husbands were

usually higher educated. A higher educated husband can help his wife in education along with develop her professional qualities. In this study, in the cases of SSC or HSC completed women's husbands encouraged their wives to continue study. But on the other hand grade V or SSC completer women got less educated persons as their husbands who discouraged their wives to continue their study.

- It is very rare in our society that women have get chance to go through their marriage registration certificates. This reserach found that only 12.05 percent grade V completer women had checked their marriage registration certificates and 18.89 percent SSC completer women checked this after marriage. Comparatively 24.18 percent of HSC completer and 30.85 percent of graduate women checked their marriage certificate completely. It indicates that with the increse of study levels, the rate of cheecking marriage registration certificate among women is increasing. Qualitative findings stated that, most of the rural women never checked or read the marriage registration certificates and also they were not aware about their rights. In most of the cases, husbands didn't show it to them or women did not give importance to check it. If in any situation women would need it personally then they only checked it. The number of graduate women were more than other levels of education completers, who checked thier own marriage registration certificates.
- The study found that, very few women among the respondents said that they took their own decisions in family planning. Only 14.91 percent of respondents shared that they took decisions by them. On the other hand, in most of the cases usually their husbands took

decisions which was around 52.70 percent. Among the grade V completer women, 8.06 percent took their own decisions and 11.76 percent SSC completers took their decisions by themselves. And 17.14 percent and 21.33 percent HSC completer and graduate women respectively took decisions by own which was higher than the others. It indicates that the higher level of education has direct impact on the ability of women to make their own decisions positively. And in the case of joint decision making, 16.13 percent of grade V completer women took decisions with their husbands. At the same time for the HSC completer women the rate was 35.71 percent and for graduate women it was 42.67 percent for taking decisions jointly. It showed that, a large number of HSC completer and graduate women took decisions jointly with their husbands. It reveals that, women's educational levels have a major impact on family planning and contraceptive choices. Qualitative findings also supported that the higher the level of education, women's ability to make their own decisions was increasing. The researcher also identified that HSC completer and graduate women attended more in family planning decision making jointly with their husbands than grade V and SSC level completers.

- The study reveals that HSC completer and graduate women had comparatively less number of children than the grade V completer and SSC completer women. Qualitative findings also showed that the grade V completer and SSC completer women became mother in early age as they got married off early. Most of them had 3-4 children. But the tendency to take more children already reduced in cases of higher educated family, especially when women were higher educated. Moreover, education enabled them being aware of proper family planning and for that most of them took 2-3 children. The women's

educational qualification influenced greatly the decision of having children. Only 12 percent of women could take decisions by their own regarding number of children. Among SSC completers the rate was 21 percent and HSC completers it was 27 percent where the ratio was 30 percent for graduate women who took their own decisions regarding taking children. Although the tendency to make decisions by women to have children is very rare in our society especially in rural areas, there is an enormous effect of education on women in decision making ability. This study also indicates that HSC completer and graduate women also took most of the decisions jointly with their husbands.

- Usually husbands play vital role in taking decision on using contraceptives. Women's participation are very limited regarding contraceptives uses. Among total respondents only 20 percent women made decisions on using contraceptives. 17 percent of grade V completers and 18 percent of SSC completer women made decisions on using contraceptives where the rates were 24 percent and 21 percent among HSC completers and graduate women respectively. Scope of women in taking decisions on using contraceptives by only them was very rare, but comparatively, HSC completers and graduate women could take more decisions in jointly with their husbands than grade V completers and SSC completers.
- The study revealed that most of the grade V completer women took their first child between 15-20 years where most of the SSC completer, HSC completer and graduate women gave birth their first child at the ages of 21-25 years. Qualitative findings also supported that grade V and SSC completer got married at early age than HSC completer or

graduate women and for that they gave birth of their first child at early ages.

- The ability of women in taking decisions on sexual intercourse is very low in rural areas. Only 12 percent respondents of total respondents of the study exposed that they took their decisions by them on sexual intercourse. But husbands played the vital role. Only 12 percent of grade V completer women and 10 percent of SSC completer women took decisions on sexual intercourse by them. In case of graduate women the percentage was much more and it was around 19 percent who took decisions by themselves. Most of the HSC completers and graduate women took decisions jointly about sexual intercourse with their husbands.
- In the case of taking medical treatment during pregnancy, only 29 percent of grade V completer women opined that they regularly went to doctors and 48 percent of HSC completer women also went to doctors regularly in their pregnancy period where the rate for graduate women was around 56 percent. Educational qualification enables women more aware about medical treatment during pregnancy period. The rate of accepting medical treatment of pregnancy is also increasing along with the increase of receiving higher education.
- The study disclosed that, only 17 percent women among all the respondents could make treatment decisions regarding their children and their own and 34 percent respondents took decisions jointly with their husbands. Among Grade V completers only 8 percent and 19 percent of SSC completers took decisions in the cases of their own and

children's treatment by themselves, at the same time 25 percent of them took decisions jointly with their husbands. But in the case of HSC completer respondents 37 percent of them took decisions jointly and 21 percent decisions were taken by themselves. Among graduate respondents, 40 percent took decisions jointly, 20 percent decisions were taken by themselves and 35 percent of the decisions were taken by their husbands. So it was found that husbands were the main decision makers regarding children's as well as their own treatments for the Grade V completers and SSC completers. On the other hand, HSC completers and graduates could make decisions jointly. Hence, education level influenced largely over the treatment decisions of married women.

- In our country parents and grand-parents play important role in decision making regarding education of the children. Women's educational qualifications also play a significant role in taking children's educational decisions. The study found that, only 6 percent of grade V completer and 8 percent of SSC completer took decisions on their children's education by themselves where HSC completer and graduate women took much more decisions on their children's education. The rate of taking that decisions by their own was 18 percent for HSC completer women and graduate women respectively. Comparatively HSC completer women and graduate women could take the decisions jointly with their husbands on their children's education much more than grade V and SSC completer women. Qualitative data also supported that graduate and HSC completer women could easily understand their children's educational requirement due to their own educational backgrounds. Not only that, they could look after their

children's education and help them directly and also could take decisions along with their husbands about children's schooling to assure good environment for study. Due to lower educational attainment grade 5 completer women had very limited access to take decisions over their children's education. In the context of grade V and SSC completer women, husbands took the decisions mostly about their children's educational matters.

- Nowadays, women are attending in many professions in rural areas like teaching, government service, private service, health worker, small cottage industry, small farm etc. The study found that most of the women were involved in teaching profession in rural areas and there was no one of grade V completer women. SSC completer women were very few whereas 25.33 percent of HSC completer and 25.97 percent of graduate women were serving in teaching profession. Among the NGO workers no grade V completer women were working whereas 17.33 percent of HSC completer and 19.48 percent of graduate women were serving in the NGO sector. There is a significant relation between educational qualification and professional status. Data indicated that, 43.48 percent of grade V completer and 50 percent of SCC completer women were working in handicrafts industry, along with them a small portion of HSC completers and graduate women were working too. Qualitative findings also supported that most of the grade V and SSC completer women were serving in small cottage industry and farming whereas HSC completer and graduate women were serving in teaching profession or working in NGOs.

- The study found that, Although a large number of rural women were involved with income generating activities but they had limited rights to spend their income by their own desires. Only 25.78 percent women were able to spend their income as per their desires and 35.19 percent of women could spend their own income as per their desires at sometimes and 39.02 percent women could not spend it by their own wish anyway. Moreover, 18.84 percent of grade V completer and 24.24 percent of SSC completer women could spend their money by their own desires whereas the rate was 32.47 percent among graduate women. This trend indicates that with the increasing of educational level, the rate of spending women's income by their own desires is also increasing gradually. Qualitative information also supported that though women could earn money but they did not have the rights or full freedom to spend it by own. Usually they were bound to submit the complete money or earnings to their husbands. But HSC completer and graduate women could take more decisions over spending the income by themselves than grade V and SSC completer women.
- The study found that, decisions regarding in household purchasing were usually made by husbands, parents in law or by women themselves. Among grade V completer women, their in laws and husbands made the major decisions where the rest of the respondents took the vital decisions jointly with their husbands in that cases. And some decisions were also made by in laws. Qualitative data found that, higher educated women could impose their decisions on family even sometimes their husbands and in laws could also influence over their decisions.

- Nowadays in rural areas, women have an account with bank or cooperative society for their professional reasons and some other reasons where they can save or invest their own income and also get the waiver of loan facilities. The study found that usually women's bank accounts were operated by their husbands and also a large number of women opened their accounts to meet up their husbands' financial requirements, it was because the women could get the loan facilities easily than their husbands and they also could take loan as per their husbands' requirements. Moreover, sometimes women also took loan to meet their own needs. Grade V completers and SSC completer women's bank accounts were mostly operated by their husbands and sometimes jointly, on the other hand most of the HSC completers and graduate women operated their bank accounts by themselves.
- In rural areas, still most of the women do not have their own property. Even, very few numbers of women have their own assets. This study found that only 31 percent of women had own assets. Among the total respondents only 27.42 percent women took their own decisions to consume their own assets. Among them 22.73 percent of grade V completers, 28 percent of SSC completers and 25.71 percent of HSC completers took their own decisions to consume their own assets; on the other hand, 30.95 percent graduate women took their own decisions to consume their own assets. But almost 34.68 percent respondents opined that their husbands took decisions of consuming women's own assets, which was almost same in all the levels of respondents. Hence, it can be said that husbands play crucial role in the decision making of consuming women's assets. For consuming and spending their own property, women's husbands take the major

decisions. However, women's educational qualifications play the vital role here.

- In our country, violence against women is a very common issue, especially at the patriarchal society; women are being tortured in a various ways. The study showed that 55 percent of women were facing violence regularly. Here among the total respondents 68 percent of grade V completers and 63 percent of SSC completers faced violence regularly. As the educational qualification was increasing the violence rate was decreasing, 51 percent of HSC completer women were always victims of violence where among the graduate women the rate was 38 percent. Comparatively, HSC completers and graduate women faced less violence than grade V and SSC completer women. That indicates, education has a vital role in decreasing violence against women.
- The study found that usually women were being abused by their husbands and parents in law and others in law. 58.46 percent of women were being abused by their husbands where 28.61 percent women were abused by their parents in law. A little number of women (12.93 percent) were being oppressed by their sisters in law or brothers in law. The rate of oppression to women by husbands was higher. Qualitative findings supported that, almost all of the educational qualified women were being oppressed by their husbands but a huge number of grade V completer women were being victims of their mothers in law or fathers in law along with their husbands.
- This study revealed that 34.88 percent of grade V completer women were victims of physical abuses whereas the rate was 28.57 percent for

SSC completer women and the rate of physically oppressed graduate women was 22.97 percent. That means grade V completer women had to face more physical violence than HSC completer and graduate women. In the case of mental oppression, 17.44 percent of grade V completer women were the victims of mental oppression, the rate of mental harassment among HSC completer women was 40.74 percent and it was 56.76 percent among graduate women. So with increasing of educational levels, the rate of mental oppressions to women are also increasing. And women are facing both mental and physical violences simultaneously. The study found that the rate of both physical and mental violence for grade V completer women was 47.67 percent whereas the rate for HSC completer women was 32.10 percent and the rate was 20.27 percent for graduate women. Hence, it can be said that educational qualification has a great impact on the types of violence women faced usually. In case of lower educational attainment, the rate of both mental and physical oppression to women is comparatively high. As the education levels get higher, women have to face more mental oppression than others.

- The study found that most of the women remained silent after victims of violence. They could not tell anything being frightened to family unrest and obloquy. But most of the grade V completer women walked through the path of local arbitration. On the other hand, a large number of SSC completers, HSC completer and graduate women informed their parents and some other close relatives personally. Only a very few number of women took the legal steps against violence. Qualitative data stated that to take legal steps it took both time and money and even most of the time they were threatened by their husbands and husbands' family for this also. Although, most of the

women remained silent after being abused, but their education helped them to protest against violence. Grade V completer women could rarely protest violence against them but comparatively higher number of women of HSC completers and graduates could protest violence by themselves.

- This study revealed that most of the women had to give dowry during their marriages and the rate was 58 percent. Surprisingly 84 percent of grade V completer women had to give dowry in their marriage time where the rate was 61 percent for SSC completer women. And 33 percent of graduate women gave dowry in their marriages. Here a significant number of grade V completers had to give dowry in their marriage time but surprisingly the rate was downward for higher level educated women like graduates and HSC completers.
- In our rural community, most of the women had to provide dowry during their marriages. Usual types of dowry are cash, electronic devices, bicycle or motor cycle, furniture, cattle and others. The study also found that most of the women had to give cash as a dowry in their marriages and the total percentage was around 40.95, but graduate women provided cash as dowry around 24.24 percent which was lower than the other level completers. On the other hand, providing furniture as dowry increased among the higher level education completer women during their marriage time. Only 5.95 percent of grade V completer women and 6.56 percent of SSC completer women gave furniture as dowry where the rate was 22.22 percent among HSC completer women and 54.55 percent among graduate women. Even some grade V and SSC completer women had to give cattles, goats as

dowry whereas HSC completers and graduate women did not give cattles or goats as dowry. Qualitative findings supported that most of the women's parents had to give cash as dowry but with the increasing of educational levels, the rate of giving cash as dowry was reducing rapidly.

- The study found that women were being tortured for dowry in their married life. After providing dowry at marriage time husbands or their family members would expect dowry frequently during their entire married life from wives' family. As a result, many women had to give dowry during their married life. 42.86 percent of grade V completers and 27.87 percent SSC completer women provide dowry in their married life. On the other hand, 22.22 percent and 15.15 percent of HSC completers and graduate women also gave dowry within their married life. That means there is a clear relationship between women's educational background and dowry. So, as the level of education increases, providing dowry in married life is decreasing. Qualitative findings supported that education had a positive impact on the women's life. HSC completers and graduate women were more aware about dowry rather than the Grade V and SSC completer women who were being tortured physically and mentally for the dowry. Hence as the level of education goes up, the rate of dowry payments decreases in married life.
- In rural areas, more than half of the total women respondents faced obstacles to go outside of the house. The study found that 63 percent of grade V completer women faced interruption whereas 69 percent of SSC completers also faced barriers, on the other hand, 54 percent HSC

completer and 31 percent graduate women were also facing obstacles to go outside of their husbands' houses. Graduate women faced less blockades than grade V, SSC or HSC completers. There is a direct relationship between education and freedom of movement that means women's education has a great impact on their ability to go outside of home.

- The study found that, in rural areas women mainly faced obstacles by their husbands, parents in law and other in laws to go outside of house. Among the total women respondents, 52 percent which was more than half were facing obstacles by their husbands and 32 percent women were facing obstacle from their parents in law. And by sisters in law or brothers in law 17 percent of women were facing blockade. Women were usually facing most of the barriers from their husbands. The study also found that, among the grade V completers, 51 percent women faced barriers by their husbands whereas 55 percent SSC completer women and 54 percent HSC completer women and 42 percent graduate women also faced the blockade towards freely movement. On the other hand, usually parents in law and others in law member interrupted more grade V and SSC completer women rather than graduates and HSC completers. Based on the findings it can be said that, women go outside of their husbands' house for many reasons in rural areas- taking care of their children's study, going to hospital for treatment etc. Most of the time women have to face obstacles by their husbands. But graduate women have to face less impediments than others to move independently outside of their husbands' house.
- In this study 31 percent of total respondents could not go their parents' and relatives' house as per their own desires and 41 percent of them

could go sometimes but remaining 28 percent of women were enjoying freedom to visit their parents' and relatives' house. Actually, many women are not enjoying freedom of movement to visit their parents' house in our society in this case level of education don't have any effect.

- Women sometimes cannot go to their parents' or relatives' house by their own desires. The study found that, most of the grade V and SSC completer women could not go outside because of their economic limitations. HSC completers and graduates could not go to parents' or relatives' house due to lack of time. Qualitative findings supported that rural women were not yet enjoy the freedom of movement. After marriage women could not go to their parents' or relatives' house as per their own desires. For many reasons, women cannot go to parents' and relatives' house. For example, financial problem, lack of time, lack of permission of husband or father in law, sometimes for the child's education or sometimes because of their own jobs or businesses.
- Though, still many women are not enjoying freedom of voting in our country especially in rural areas, the situation is changing very frequently. This research showed 53 percent among total respondents enjoyed freedom of voting and on the other hand 47 percent of them were not enjoying the freedom of voting rights. Comparatively HSC completers and graduate women could enjoy the freedom of voting rather than others. Rural women were not much aware about their political rights; most of them believed that voting was the only political rights of them. At present, however, a huge number of women are freely choosing their candidates and can vote but they have no proper

knowledge about political activities and political rights and overall political system.

- The study found that, a large number of our rural women involved with various kinds of income generating activities but few of them enjoyed economic freedom. In rural areas, usually women could not help their parents and siblings much more. Only 6 percent of grade V completer women could help their parents and siblings frequently where the rate was not really much more in other level completers and that were only 15 percent, 21 percent and 25 percent for SSC completers, HSC completers and graduates respectively. In total, a few numbers of women could help parents or siblings economically where higher educated women's contribution was higher than others. Qualitative findings supported that; many women could not give economic support due to economic insolvency or their husbands' reluctance.
- The study found that most of the rural women had mobile phones but choosing mobile phones according to their own desires were surprisingly rare among the women. Most of the women bought their mobile phones according to their husbands' choice. In that case, 7.14 percent among grade V completer women bought phones according to their own choice whereas only 9.78 percent SSC completer women could do this. Comparatively HSC completers and graduates could buy more by their own choices and the rates were consequently 20.88 percent and 20.62 percent. With the increase of educational levels, women's views are evaluating more. HSC completers and graduate women got more sovereignty than grade V and SSC completer women in choosing and purchasing mobile phones.

6.3 Conclusion

From the above discussion of major findings, it is evident that the level of educational entitlement played an important role on the social life of women in the rural community in Bangladesh. It was found that the women who were entitled with higher level of education, had more spaces for making choices for selecting grooms, age of getting married than the lower level of educational attainments. On the other hand, in the case of decision making, women who had lower educational attainment, got lower access to take familial decisions like health care, children's education, contraceptive choices, sexual intercourse, income generating activities, expenditure of their own income, participation in political and cultural activities. It is also significant that those who had higher educational background they got more opportunities for accessing into job market, more dignity of freedom for expending their own earnings and those who had less educational qualification they had less control over their resources and properties. In the cases of self-defense and gender based violence, women who had less educational qualification were frequently suffer from these types of violence and oppression. In this study, the researcher figured out that all these incidents can successively decrease or increase in accordance to the levels of educational qualification of the rural women in Bangladesh.

Chapter Seven

Conclusion and Recommendations

7.1 Conclusion

Education is the key foundation for the development of any nation. It works as a change agent for the ultimate development of the nation. It transforms human resource into human capital that enables them to establish their rights and also creates opportunities for accessing into income generating activities that enhance their financial competencies and also leads them towards into empowerment. Female education rate in our country at primary and secondary levels is fare good but the rate is decreasing at higher secondary and tertiary levels of education and particularly the rate variation of women in higher education is much more visible in the rural areas of Bangladesh. As half of our total population are women, so the country's development will not possible smoothly without the participation of women. To ensure sustainable developments, it is very urgent need to enhance women's empowerment and create opportunities for their participation.

In this research, the researcher showed how education could act as a change agent for empowering women in their social life as there still existed only male domination social system in the rural community of Bangladesh. The researcher aimed to figure out that if the women became more educated they would get more values in their husbands' house, they could also contribute for familial dealings and decision making and raise their voices violence against women.

Due to having more educational attainment, comparatively Graduate and HSC completer women were able to take more decisions by themselves regarding their marriages, family decisions like family planning, children's education, treatment, choosing own profession, earnings or spending money and assets according to their own desires and many more than grade V completers and SSC completers. They could protest and prevent themselves when they faced violence and oppression and became less prey of dowry, enjoyed more independence of traveling and political affairs. This only happened when they were become more educated and economically empowered. There is actually close relation between education and women empowerment. In rural community though women have to face many obstacles in their social life in the patriarchal society, but educational qualifications can affect largely on positive changes of their life.

7.2 Limitations of the study

Women's social life spreads in a vast area. The researcher aimed to find the impact of different educational levels on the social life status of rural women in rural areas of four different districts of Bangladesh.

The researcher involved limited number of married women of different educational backgrounds for both survey and in depth interview and also involved primary school head teacher, NGO representative and women representative of local government for in depth interview schedule for this study. The number of the participants was also limited because of some challenges like communication and availability of participation. Due to some critical issues and focusing on sensitive confidential issues regarding women's personal life and aiming at establishing relation between educational level and

decision making about their own sexual life, the researcher intentionally did not involve any male participant in this study.

The researcher also used less tools for data collection, it would be better if the researcher had used more data collection tools and that could help the researcher to investigate in deeper sense. This would also be helpful for the variations of the collected information and data.

In this research the researcher only used purposive sampling method. The researcher conducted pilot study only in one district. The researcher also used only percentage, frequency and chi-square tests in quantitative analysis and used thematic analysis for qualitative section. Due to scarcity of available information regarding marriage related decisions, decisions of personal and social life and violence against women, the researcher mainly used the information that was acquired from field investigation.

As a whole, the research was conducted focusing in a small area due to communication challenges and financial incapacity. The researcher also included only married women, no unmarried women or male were included in this study. For this reason, it is not possible to generalize this study for entire Bangladesh.

7.3 Recommendations

Based on the findings of this study, the researcher provides the following recommendations:

- Government and other stakeholders should take more effective initiatives to ensure the participation of women in all levels of education (i.e. primary, secondary and tertiary).

- To achieve the Sustainable Development Goals (SDGs), government should take measures to ensure quality education for all. In this regard our education system should be improved, curriculum and textbooks need to be revised, and teaching-learning techniques should be joyful and interactive. Transportation system also needs to be developed so that women can go to the educational institutions easily and safely.
- Government should allocate more budget for all levels of education. Special emphasis should be given in higher education for providing sufficient funds which will be enable women to complete their higher education.
- It is needed to enhance the capacity of existing non-formal education and also to create second chance education for women to enhance their educational qualifications and skills, which will be able them to involve in various professions and businesses.
- Government needs to launch more vocational training program and women training centers in the upazilla and union levels to ensure women's participation and for their capacity building.
- Government, NGOs, communities and other stakeholders should take joint initiatives to prevent child marriage. In this regard formulating strict laws against child marriage and implementing them properly should be ensured.
- Government and NGOs can also initiate interest free loan for the poor and underprivileged girls with special conditions. This will help them to continue their study.
- It is needed to create job opportunities for all rural women which will ensure their empowerment and earnings, as well it will affect positively their children's education.

- Government needs to ensure quality health service for women. It needs to create awareness among the women about their own health, nutrition, pregnancy treatment, their children's health etc.
- Government needs to implement the anti-dowry laws properly and also needs to develop a strong monitoring system. Moreover campaigns should be run against dowry in the print and electronic media. Seminars and symposiums can be arranged highlighting the bad effects of dowry.
- To ensure legal aid for victim women government needs to ensure justice. In this regard, local government system and judicial service should be strengthened and also easy accessible for poor and underprivileged women should also be ensured.
- Government along with NGOs needs to initiate awareness program on family planning and nutrition. Specially, initiatives should be taken for lower educated women which will ensure their decision making power.
- Government needs to establish one-stop crisis center in every upazilla of Bangladesh, to prevent all forms of violence against women.
- Government needs to implement strong laws for women's security in all spare of society so that they can move freely.
- Congenial atmosphere should be created so that women can participate in politics.

7.4 Recommendations for the further research

This research mainly focused on impact of education on the social life of rural women. Social life includes vast area of life and it is not possible to cover in a single piece of research. In this study the researcher discussed social life aspects of rural women in a limited way. Further study may be conducted on

elaborately on social aspects of women's life and further research can be conducted in national and international arena and this study can be used as useful reference.

Due to methodological choice, the further study may include more tools, various sampling techniques, multiple analysis process. Further study may also be conducting in more divisions and also urban areas in Bangladesh for creating a new knowledge on women's empowerment practice in different regions with different cultural entitlements. For more effectiveness of the study the researchers may also engage male participants to ensure male engagement in women empowerment.

In this research the researcher only included those women who had completed different educational levels like Grade V, SSC, HSC and graduate women but did not involve any illiterate women. But illiterate women have different strategy, knowledge and competency to make them economically empowered and participation in familial and social decision making process. So, in the whole process of women empowerment illiterate women can be included for creating new knowledge.

This research showed the impact of educational attainment of women's social life. But in our country women face lots of challenges; further study can be done for creating strategies for overcoming these challenges.

Poverty is one of the major cause of early marriage. Without access to higher education women will not be able to develop their economic competency. To break this poverty cycle, a strategy should be developed and also needs to develop mechanism. Further study can be conducted on this issue.

Dropout is one of the significant barriers against women's access to higher education. These research findings also revealed the underlying causes of dropout. This will help the government and other development agency to

address these problems and develop strategies for preventing dropout of education during their educating time schedule. The researcher also recommended for further research for developing strategies for stopping drop out.

Women generally cannot take decisions independently in the rural area. They often have to depend on their husbands' opinions in decision making process. Though the research found that those women who were entitled with lower educational qualification, most of them directly depended on their husbands' wish for making any decisions regarding their personal and social life. So further study needs to develop strategies to engage women in decision making process.

Capacity building through advanced training is very essential for women empowerment. Some efforts should be taken for women enrollment in income generating activities and for this women's friendly institutions should be established. Further study can be conducted on developing capacity building strategies.

For women empowerment it is very essential to access to information. To ensure access to information and technology measures should be taken by the government and NGOs. Further research can be conducted on developing strategies for creating access for women in information and technology.

7.5 Implications of the research

In a patriarchal social system, only education can play as a key change agent for changing women's social life. In rural areas, a large number of women drop out at the mid-level of their study specially after completing primary level and secondary level. In 2016 a report of BANBEIS showed that in primary

level both for girls and boys, the rate of drop out is 19.2 percent. This report also showed that the participation ratio of girls and boys at primary level was 50.40: 49.60 and 53.7: 46.3 was at junior secondary and secondary level, on the other hand 47.38: 46.62 was at higher secondary level and 31.43: 68.57 was at university level respectively. So, it is very clear that women's access to higher education was degrading by increasing the level of education. Although the government initiated cost free education for girls up to higher secondary level and also provided stipends and scholarships, this research found that due to poverty, unconsciousness and many social issues their parents could not continue their girls' education. However, the government of Bangladesh is working on this issue and for this regards the government has also initiated Education for All (EFA) program to achieve the target of Sustainable Development Goals (SDGs). Quality education is one of the major targets of SDGs and it is essential to ensure quality education for all especially for women to achieve the goal. Hence, the government, NGOs and other stakeholders need to develop more interesting, interactive and participatory educational program to ensure women education widely and protect girls' dropout from their study.

Generally, most of the time women get married at early age in rural areas. This study also found that child marriage was the most devastating barrier to women's access to higher education and it was also the main cause of girls' drop out. ASK (2017) stated that child marriage restriction act 2017, the age of marriage for girl's is 18 and boy's is 21 respectively. But a large number of girl children are married off before they are reaching at 18. Although there is a strict child marriage law but its implementation still remains very limited. Government and other stakeholders may take more programs for stopping child marriage and also need to develop a monitoring system under strong supervision to implement the law properly. Some awareness program is also needed to develop for encouraging women to continue their study.

Government should set priority on women's education compulsory up to higher secondary level and also create a second chance to educating themselves through formal and non-formal education system.

Study found that domestic violence is a common phenomenon for rural women. They are often victims of various types of domestic violence including physical, mental, sexual harassment and other psychological violence. A report of BBS (2016) showed that more than two-third (72.61%) of married women experienced one or more such forms of violence by their husbands at least once in their lifetime and 57.71 percent experienced violence during last 12 months. The rate of lifetime partner violence was highest (74.8 percent) in rural areas. In 2012, the government established National Helpline Center for protesting violence against women and children. Beside this, the government also established one-stop crisis center (OCC) at 40 district Sadar hospitals and 20 center in upazilla health complex respectively for providing legal aid to victim women. But this service needs to be more accessible for rural women for protecting themselves violence and oppression. This research showed that most of the grade V completer women experienced in both physical and psychological violence, where graduate women experienced in psychological violence mostly. Although there exist strong laws like dowry prevention act, women and child repression prevention act 2000, domestic violence (prevention and protection) act 2010 etc. and also for women development Government made National Women Development Policy 2011. Government and other stakeholders also need to initiate more awareness program to aware mass people about the punishment of dowry and domestic violence. Government also needs to establish psycho-social counseling service and format domestic violence protection committee in the community level to combat the violence.

To establish women's economic empowerment, the government initiated skill development training program in 29 upazillas of 64 districts for poor and disadvantaged women. Income Generating Activities (IGA) and Women Training Center (WTC) for disadvantaged rural women were also initiated in all districts (Ministry of Women and Children Affairs, 2018). Rural women generally face various problems to access this service. So, the government needs to take more effective steps as well as undertake various programs to materialize vision 2021 for establishing women's right and their empowerment and mainstreaming them in overall development process. Women have limited access to participate in decision making process in rural areas. They usually have to face a lot of problems in enjoying their freedom.

The findings and recommendations provided in this research report may help the government, NGOs and other stakeholders to develop policies and accordingly to strengthen women empowerment programs. The study will also help the government to intensify co-ordination and co-operation with NGOs and organizations working for women rights to enhance the empowering procedure of women in their social life.

7.6 Concluding remarks

Education is the key agent for development of women. It helps women for enhancing their capacity and power. If women become more educated they will have more economic capability and they will be able to transform themselves into human capital and will be empowered. In this research it was found that rural women generally faced various types of challenges in their social life. The women who had more educational qualification they faced less challenges than others who had less educational competency. This was happening because they had more educational competency, they were more

aware of their rights, they were dependent on their own economic power and had negotiation capacity. For this reason, they were treated with respect in their family and social life. They also could take decisions independently about their career choices, contraceptive choices, groom selection and income expenditure. They were also more aware of violence against women and also they could make protests against oppression. So, it is very essential to create access for in higher education and technical education for women.

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Appendix-A

Impact of Education on the Social life of Married Women in the Rural Community of Bangladesh **Survey Questionnaire for married women**

Name:

Educational Qualification: Educational Qualification of Husband:

Age: Age During Marriage:

Address:

Educational Qualification of Respondent's Mother:

Educational Qualification of Respondent's Father:

Religion: Family Type:

Questions regarding marriage:

1. Did you marry by your own choice?
A) Yes B) No
2. If no, who chose the groom?
A) Parents B) Relatives C) Others (Please mention)
3. Did you meet the bride before your marriage?
A) Yes B) No
4. If no, did your parents ask for your opinion regarding marriage?
A) Yes B) No
5. How did you choose the groom as your perfect counterpart?
A) Liked most B) Liked C) Liked average D) Disliked
6. Did you want to continue your study after marriage?
A) Yes B) No

7. If yes, did you continue your study?
A) Yes B) No
8. If no, why you did not continue your study?
A) Due to husband's unwillingness
B) Other family members' unwillingness C) Financial Crisis
D) Religious Dogmatism E) Employment/ Business
F) Feel demotivated by own
G) Others (Please specify)
9. Do you have your marriage registration certificate?
A) Yes B) No
10. If yes, did you read the registration paper yet?
A) Yes B) No
11. If no, why you did not read the registration paper?
A) Due to husband's unwillingness
B) Not withdrawn the registration Paper
C) Felt no necessity D) Others (Please Specify).....
12. If read, did you victimize against the condition of the marriage contract?
A) Yes B) No

Questions regarding decision-making:

1. Do you use any family planning method?
A) Yes B) No
2. If yes, who generally takes decision regarding family planning?
A) By self B) Husband C) Jointly
D) Other (Please Specify).....
3. Do you have any children?
A) Yes B) No

4. If yes, how many children do you have?
A) One B) Two C) Three D) Four
E) Other (Please Specify).....

5. Who took decision regarding child taking?
A) Self B) Husband C) Jointly

6. Do you use any contraceptive?
A) Yes B) No

7. Who takes decision for using contraceptives?
A) Self B) Husband C) Jointly

8. How old you were during your first child?

Ans:

9. Generally, who takes decision regarding sexual intercourse?
A) Self B) Husband C) Jointly

10. Does your husband compel to you for sexual intercourse?
A) Yes B) No C) Sometimes

11. Do you suffer from sexual harassment by your husband?
A) Yes B) No C) Sometimes

12. Did you visit to doctor during your pregnancy?
A) Always B) Sometimes C) Never

13. If not, why you did not meet doctor?
A) Financial crisis B) Husband's unawareness
C) Other In laws unwillingness D) Religious Dogmatism
E) Other (Please specify).....

14. Generally, who takes decision regarding your and your children's health care?
A) By self B) Husband C) Jointly
D) Father in Law E) Mother in Law
F) Other (Please Specify).....

15. Who takes decision regarding your children's education?

- A) By self
- B) Husband
- C) Jointly
- D) Other (please Specify).....

16. Are you involved in any income generating activities?

- A) Yes
- B) No

17. If no, Why?

- A) Due to husband's unwillingness
- B) Due to unwillingness to other family members
- C) Self unwillingness
- D) Not get preferred job
- E) Other (Specify)

18. If yes, what types of job do you?

Ans:

19. If yes, please mention your monthly income?

Ans:

20. Do you spend your own income by your choices?

- A) Yes
- B) No

21. Who took decision for selecting profession?

- A) By self
- B) Husband
- C) Jointly
- D) Other (Please Specify).....

22. Did you choose your job?

- A) Yes
- B) No

23. If no, why do you continue?

- A) Financial crisis
- B) Self willingness
- C) Husband's wish
- D) Utilize educational qualification
- E) Other (Specify)

24. Who takes decision regarding household purchasing?

- A) Own B) Husband C) Jointly
- D) Parent in Law E) other(Please Specify).....

25. Do you have any bank account?

- A) Yes B) No

26. If yes, who operate the bank account?

- A) By self B) Husband C) Jointly
- D) Other (Please Specify).....

27. Do you have any other saving account at cooperative society? (Except Bank Account)

- A) Yes B) No

28. If yes, who operate the account?

- A) By self B) Husband C) Jointly
- D) Other (Specify).....

29. Do you have any own property?

- A) Yes B) No

30. Who takes decisions about consuming your own property?

- A) By self B) Husband C) Jointly
- D) Other (Please Specify).....

Questions regarding combat violence:

1. Are you a victim of any sort of violence in your family?

- A) Always B) Never C) Sometimes

2. What types of violence do you experience in?

- A) Physical B) Mental C) Both

3. What did you do after victim of violence?

- A) Protest Individually B) Remain Silent
- C) Inform Parents D) Complain to local legal aid authority
- E) Adopt legal action E) Other (Please Specify)..

- F) Other (Specify).....
5. Do you aware about your political rights?
A) Yes B) No
6. Can you vote your preferred candidate?
A) Yes B) No
7. If no, Why?
A) I don't know
B) Lack of such environment in the center
C) Compel to vote husband's preferred candidate
D) Other (Specify).....
8. Do you help your parents/ siblings when they are in financial crisis?
A) Yes B) No C) Occasionally
9. If no, why you cannot help your parents/siblings?
A) Financial insolvency B) Husband did not give permission
C) Not willing to personally
D) Other family member did not give permission
E) Other (Please Specify)
10. Do you have any mobile phone?
A) Yes B) No
11. If yes, who chooses the mobile phone?
A) By self B) By husband
C) Jointly D) Other (Specify)
12. If not, why?
A) Did not allowed by husband
B) Did not allowed by other family member
C) Did not allowed by father in law/ mother in law
D) Other (Please Specify)

13. Do you need to get permission from any one to operate the mobile phone?

- A) No
- B) Husband's permission
- C) Permission from other family member
- D) Permission from husband's parents
- E) Other (Specify)

Thank you for your valuable time.

Appendix-B

Impact of Education on the Social life of Married Women in the Rural Community of Bangladesh In-depth interview questionnaire for married women

Name:

Educational Qualification:

Educational Qualification of Husband:

Age:

Age During Marriage :

Address:

Educational Qualification of Respondent's Mother:

Educational Qualification of Respondent's Father:

Religion :

Family Type :

Questions regarding marriage:

1. Did your parents accept your opinion regarding marriage? Did you marry your preferred groom? What important role your educational qualification played regarding your marriage?

2. What class were you studying during your marriage? Did you continue your study after marriage? Did your educational qualification create any impact on your marriage? If yes, what are these?

3. Describe about your husband's educational qualification? Did you marry your preferred groom, please mention? What impact was created in your social life by your husband's educational qualification? Please describe in detail?

4. Did you register your marriage? Did you read your marriage certificate? Do you experience in any sort of violence against the condition of marriage registration certificate? If yes, Please describe in details?

4. Are you involved in any income generating activities? Who take decision regarding your professional choices? What impact your educational qualification made regarding your income generating activities and professional choices?

5. Do you have any property by own? How you entitled it? Who take decision regarding consuming this property?

Questions regarding combat violence:

1. Did you experience in any sort of domestic and social violence? What types of violence did you experience in? What did you do after violence?

2. Did your parents pay any dowry to the groom during marriage? What type of dowry was paid by your family and how many times they paid off, please describe in details? Did you experience in any

3. Do you participate in any type of political activities? Can you express your own political view and vote by your own choices? How your educational qualification helps you for achieving your political rights? Please describe in details?

Thank you for your valuable time.

4. According to your opinion, how women enjoy freedom for selecting their professions, business activities (loan, income, expenditure, savings)? How education plays role in this regard?

5. What kinds of violence are experienced in often by the rural women? Why they victim of such kind of violence? How educational qualification helps rural women protesting against violence?

6. In your opinion, how much women are aware about their legal rights? What measure they take after victim of violence?

7. How educational qualification plays role for protesting violence against women?

Appendix-D

Consent letter

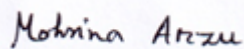
Dear Respondent,

Take my warmth welcome. I am **Mohshina Arzu**, a PhD researcher of Institute of Education and Research, University of Dhaka bearing re-registration No. 162/2016-2017. I have been conducting a research on “**Impact of education on the social life of married women in the rural community of Bangladesh**” to complete my PhD degree. Participating in this research is voluntary and there is no direct benefit to participate in this research. Your provided data will help the researcher to carry out new knowledge, in this regard that will help the government and stakeholders to initiate new programs and activities for improving social life of married women in the rural areas. The questionnaire will take you about 20-30 minutes to complete depending on your answers.

I am also ensuring you that your provided data will be kept in high confidential and your identity will not be disclosed. This data will only be used to complete this research and after the completion of study, this data will be ruined.

Thank you very much in anticipation of your co-operation.

Best Regards



Mohsina Arzu
PhD Researcher
Institute of Education and Research
University of Dhaka

Appendix-E



Institute of Education and Research University of Dhaka

Date:

To,

Bangladesh.

Subject: Requesting for supporting research activities during data collection.

Dear Sir/Madam,

I would like to inform you that **Mohsina Arzu** a PhD researcher of Institute of Education and Research (IER), University of Dhaka, bearing re-registration No. 162/2016-2017 has been conducting a research on “**Impact of Education on the Social life of Married Women in the Rural Community of Bangladesh**” under my supervision. Here, I am requesting you to provide necessary data regarding this research to complete her research activities successfully. This is also noted that this data will be only used in this research activities and your identity and provided data will be kept confidential.

Thanking you

Professor Dr. Md. Abdul Maleque
Institute of Education and Research
University of Dhaka