United International University



# Barriers to Female Education in Bangladesh

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# **Table of Contents**

Торіс	Page
Abstract	5
Chapter :1	
Introduction	6-7
Chapter :2	
Background of the study	8-10
Chapter :3	
Literature review	11-14
Chapter :4 Methodology	
4.1. Types of data and data sources	15
4.2. Selected variables for quantitative part	16
4.3. Model specification	16
4.4. Description of the variables	16-17
4.5. Limitations of the study	17
Chapter :5 Result Analysis	
5.1.Results for quantitative analysis	18
5.1.1.Augmented Dickey-Fuller Test(ADF)	18
5.1.2. Johansen test for Cointegration	18-19
5.1.3. Vector error-correction model	20-22
5.2.Results for qualitative analysis	22
5.2.1. Household /Community level barriers	22-23
5.2.2. Financial level barriers	23
5.2.3. School level barriers	23-24
Chapter:6	
Conclusion	25
Appendix	26-34
References	35-37

# List of Tables

# Appendix

Tables	pages
Table 1 : Augmented dickey-fuller test	26
Table 2: Johansen tests for Cointegration	26-27
Table 3: Household/Community level barriers	27-29
Table 4: Financial level barriers	30-31
Table 5: School level barriers	32-33
Survey question	33-34

#### Abstract

For social and economic development education is equally important for both man and women. However, in Bangladesh, a significant gap still exists between male and female education attainment. The purpose of this research is to identify the barriers and obstacles that female faces in attaining higher education in Bangladesh and also evaluate whether some of these barrier have mitigated over time. This paper used both quantitative and qualitative analysis. Survey method has been used for qualitative analysis. For quantitative analysis data has been collected for year 1990-2016 and from the evidence of time series analysis it has been found that female labor force & male education creates barrier to female education. Poverty & child marriage are not affecting much in long run situation as government has taken many steps to stop child marriage and government also provides many facilities for poor students to continue their study.

## Chapter: 1

## Introduction

In today's world, it's really important to empower women for social and economic development and the only way of achieving this is to provide girls proper education. As Napoleon Bonaparte said.... "Give me an educated mother, I shall promise you the birth of a civilized, educated nation"<sup>1</sup>.If education is provided without any discrimination to both men and women than it helps to equalize the relationship between them. Moreover, Females are almost half of our population and if we educate them properly than they can contribute their skill to develop our country by alleviating poverty, improving nutrition, reducing child birth and increasing life expectancy. In addition to the idiosyncratic worth of education, more educated women are more originative and also they are more aware of their rights. A study by Sen. in West Bengal noted that 'access to secondary stages of education may have an important contributory role in enhancing women's capacity to exercise control in their lives through a combination of literacy and numeracy skills, and enhance self-esteem' (Sen, 1999). Another important contribution of education is that it provides woman an opportunity to avoid the vicious cycle of poverty. A study by Yamarik and Ghosh (2003) revealed that an additional year of female schooling raises the growth rate between two to four percent per year. These potential benefits from female education have convinced many experts that if we investment more in girl's education than it may well be the highest-return investment accessible in the developing world.

Developing nations like Africa, Uganda, Pakistan, India, Yemen, and Bangladesh faces slow development growth because of the lack of proper female education. This lack of proper female education can be explained by the difficulties female faces, which includes gender discrimination, poverty, lack of security, early marriage, more attention towards male education, religion disparity, social disparity etc. In the developing and under developed nations female faces more problem than developed nations.

The main goal of this paper is to find out what are the barriers that female faces to get proper education in Bangladesh and what are the reasons behind those obstacles. I also want to find out

<sup>&</sup>lt;sup>1</sup> http://www.azquotes.com/author/1621-Napoleon\_Bonaparte.

whether over the years there has been any significant improvement in mitigating the impact of some of these obstacles.

## Chapter: 2

#### **Background of the Study**

After a long struggle of independence from different ruler's between1757-1947, in 1971 Bangladesh has become independent. In British period English was the medium of education, it started to control the whole educational system. During that period, 70% of the people were using Bengali as their medium of communication and this drastic shift of language became quite hard for them to adapt. Also economic and religious barriers discouraged the poor from going to schools. Another prime reason was cost of education for the poor people. Direct cost of schooling was also high like books cost, school fees, uniform cost etc. The poor could not overcome these problems. This had a negative impact on our country's education situation. There were also religious based institutions that used Urdu language and the institutions were called Madrasah. But for Bengali student Urdu language was much difficult to adopt for their medium of study as Urdu was robustly different from Bengali language. So, in that time it was like a dream for a female to got proper education facilities. In that tenacious period there was a pioneer who struggle her whole life for women's right. She is none other than Begum Rokeya Sakhawat Hossain. She established an extraordinary example for the concernment on female education. She is envisaged as the pathfinder of Islamic feminism. Begum Rokeya strived for women's education. For the first time in Kolkata she established a school for Bengali Muslim girls. In 1916, she founded an institute named Muslim Women's Association and that institute fought for women's rights. In 1926 a Conference held in Kolkata, Begum Rokeya presided for women's education. Her contribution towards female education was tremendous. To commemorate her works and legacy we observe 9th December as Rokeya day.

In 1947, the British ruler left the Indian Subcontinent and divided country into two parts – India and Pakistan. Pakistan was further subdivided into East Pakistan and West Pakistan from 1947 to 1971, Bangladesh was known as East Pakistan. During that period Urdu was used as the state language and for that reason in most of the public school used Urdu for their medium of education. There were also some missionary schools and colleges in which they used English. But the numbers of the English schools were very few. During this period, due to social values and norms, as well as religious beliefs, restrictions were place on female education. To solve this

9

problem, the founder of Pakistan, Mohammad Ali Jinnah made education compulsory and free of cost up to class eight. But Bengali language was not recognized for educational purpose. In 1956, after years of struggle for Bengali language finally Bengali was declared as one of the national language, but Urdu was emphasized. Using Urdu as a primary language for education system rather than English, made the country backward compare to other countries. For that reason, most of the educated youth were jobless. The education system collapsed badly in East Pakistan in that time. After a lengthened nine months long war, Bangladesh emerged as an independent country in 1971. But the war left the country with very few resources and in financial crisis. This financial crisis directly influenced the education sector. Gradually, the country overcame from this worst state. In 1981, an educational act was taken for primary education which made provisions for the establishment of Local Educational Authorities at the sub-divisional level. But the acts unfortunately go in vain, because of political vagueness. In 1990, primary education was made compulsory for everyone. This act mainly has taken for eradication of illiteracy. In that project NGOs played a vital role to comprise formal and non-formal primary education. Now Bangladesh's education system is divided into 3 stages primary, Secondary and higher secondary. Primary education is based from class 1 to 5, from class 6 to 10 is secondary education and higher secondary is from 11-12 after that higher education. Many public and private universities have been established for higher studies. Primary education is now compulsory and free for all citizens, and girls are provided free education up to secondary level. Even national curriculum books are free up to class 12. Digital Bangladesh is applying several methods to help the poor village students by creating distant and digital classes through internet services. Even government has taken some programs to encourage children to go to school. One of them is food for education (FFE) program that has taken in 1993. The FFE program encourages poor people to send their child to school by giving free monthly ration. The main reason of this program is to raise school enrollment rates and lessen dropout rates. Some reports show that literacy rate is now 50 to 60 percent. Above all these facilities still female faces difficulties to get proper education especially in rural areas. The census figures from 1981 and 1991 indicate female literacy is lower than male in Bangladesh. Mainly with a strong cultural and social control, women have always been bound by tradition and barred from the education field in Bangladesh. The gender discrimination in education is significant in the rural villagers.

At present the situation is improving. We expect that female literacy rate will increase in future as its desire level.

# Chapter: 3

## **Literature Review**

The literature on the barriers to female education issue is very wide and gives differing results, depending on the variables, period of the study and the place. The literature review is mainly done on developing countries. But the greater part of the literature is on country precise studies. In doing the literature review the leading focal point is the developing countries female education and their barriers to get proper education.

Miller (2007) explored that girl's education can also be depends on parental attitudes in rural India. Study found positive relationship between these two issues. Study also revealed that some of the parents do not value girls 'education. In addition, the result suggests that even some of the parents educate their girls' only for the reason that they can married their girl's in a well off family.

A similar study conducted in Bangladesh by Arends-Kuenning, Amin (2000) found that parent's focus on their girl's education because they think educate girl's are more valuable at marriage market.

Female education is also linked with family responsibility and employment opportunities. In this regard, Reinarz (2002) found that family responsibilities can make a barrier to female education. Study found that women who work at home and take care of their child get less opportunity to build up their career at outside world.

Oladunni (1999) suggest that social discrimination still exists between men and women. Study found that in Nigerian women have been strained into less paid jobs. Even in most societies, both the public and private sectors are ruled by men. Study suggested for this reason parents don't show any interest to educate their girl's child.

Lambert, Perrino, and Barreras(2012)examines "The obstacles young female students face while enrolled in public school in Ghana". The main barriers for girl's education that appeared from the data: poverty, harassment, and a cultural mindset that depreciate female education.

Noureen, Awan (2011) uses a case study approach to understand the barriers and obstacles to higher education for women in Pakistan. Participants said reasons behind barriers to girl's education are poverty, dowry, social norms and early marriages. The revise also exposed that education can bring change in women's life by increasing their confidence level, upraising their position in the family and society.

Zhang,Pang,Zhang,Medina, Roselle (2012) uses a meta-analysis approach to understand China's progress in reducing gender inequality in education since the 1980s. The finding suggests that gender disparity still exists in educational acquirement, but over time it has been reducing. Study also found rural area girl's face more disparity than urban area girl's within their 9 years compulsory education from primary school to junior high school.

Field, Ambrus(2008) examines early marriage, age of menarche, and female schooling attainment in Bangladesh. Study found that girl's participation in school is too low because of social and financial barriers, for that they have to marry at young age. Study also revealed that each additional year of delayed marriage can increase 5.6% higher education.

Bates, Maselko, Schuler (2007) collected data through survey from six village's and found a relationship between girl's education and early marriage. This study finds 59 % girls married at the age of 15 -19. So child marriage is the major hindrance for the girls to pursuing education. It also finds that women with more education are trend to merry in delay, because they focus on their career. Study also suggested that there are relationships between one generation female educations to next generation.

West berg (2010) uses a panel data series on rural Malawi and found from evidence that parent's preferential bias towards boy's education. This study also indicated that better educated mothers invest in their child education.

Chitrakar (2007) uses a study of overcoming barriers to girls' education in south Asia. It suggested girls should remain unmarried until 18. Child marriage can be the major problem towards women's education. This paper investigated barriers to girl's education and gender equality. The paper defines different type of barriers, among them poverty is the major

hindrance. The lack of female teachers, socio cultural barriers, weak legal frameworks around education, issues of safety at school etc.

Xiaodan, Narumi (1996) examines the reason why the proportion of the female population receiving primary school education is smaller than that of the male population, it found poverty is the main barriers, it also found there are not enough female teachers, for that female faces difficulties to pursuing education. There are also not present enough educational facilities especially schools for female students and the curriculum is not effective.

Jamal (2016) uses a case study found by qualitative research that, major barriers to girl's education are poverty, lack of female teacher, religion, irrelevance of the curriculum, etc.

A study conducted by Balatchandirane (2007) found that a country gains by removing gender discrimination in education. It also discussed that female faces more disadvantage than man in education. Apart from poverty the study also found low teacher quality, lack of women teacher discourages female students from going to school. Moreover, parents often give more attention to boys than girls, because they expect sons could be old age security.

From a case study conducted on the provinces of Pakistan, found that the lack of schools and insufficiency of female teachers are important barriers to female education. Other reasons are socio-cultural dimension, child marriage, parents favor on male child etc. (Keiko, Yoshinori 2006).

Atayi (2008) examined the situation in Uganda, and suggested that girls are more disadvantaged than boys. This study uses both method theoretical and analytical and explained how poverty, geographical location and socio-cultural factors make obstacles towards female education. Female education can also be linked with cultural barriers.

Ullah (2011) uses a case study on Gender disparity in primary and secondary school enrollment in rural and tribal Pakistan. He found Female education is linked with cultural and financial barriers such as parents give more importance to boys, parent's fears about girls' security, low paid labor by girls, poverty and inadequate fund of resources for education. He used both quantitative and qualitative method. In a study I found there is a negative relationship between child labor and school attendance. As children are working as a child labor for that their school participation rate is less. (Canagarajah, Nielsen 2001)

A study found even female labor force in underdeveloped sector can also be the obstacle to female education. Széchy(1987) found that in most of the cases women had only four to six classes of schooling. These women's mainly worked underdeveloped sector, agricultural sector, industry sector so for that reason they couldn't take education. Among those women high school graduation was rare.

Hove(2000) uses a case study on barriers to girl's secondary school participation in rural Bangladesh. Study utilizes by interviewing with parents, teachers, students. Interviews respond that both school and family based problems affect girl's participation in secondary level in a positive or negative way. These are poverty, parent's characteristics, family size, low education level etc. Study also found there are two factors that stop girls from attending school. First one is push out effects and second one is pulled out effects. Push out effects linked with inferior school feature. Pull out effects include deficiency, family and community pressure.

A study investigated about two counties female education India and Nigeria, and found poverty is the main reason for low level of female education. Cultural and social barriers create problems to take proper education. This paper took data 1990 and 2010. Study also shown more female education reduce child birth and increase human principal. Study also found in India and Nigeria more women's education reduces the dependency rate. (kaur, letic 2012)

# Chapter: 4

# Methodology

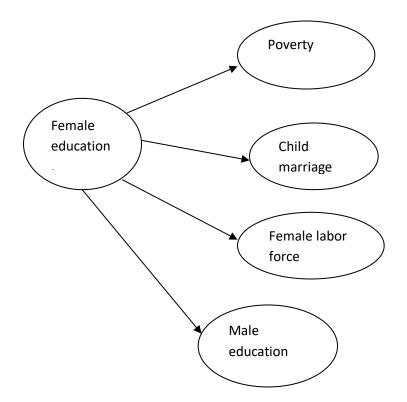
The overall purpose of this thesis is to discover what the barriers are that female faces to get proper education and if any of these barriers have been mitigated over the years or not. The methodology of this thesis is both qualitative and quantitative. In order to attain this objective, the study employs analytical tools and methods of statistics. The used methodologies which are suitable to conduct this research are unit root test, Cointegration test, vector error-correction model.

#### 4.1. Type of Data & Data Sources

Both primary and secondary data has been used for this study. For doing time series research we collect secondary data from 1990-2016. The secondary data has been collected from websites of World Development Bank, UNICEF, UNESCO, and World Health Organization.

For qualitative analysis primary data has been collected through questionnaire from 60 female students. Class range of the students was 6-10. Data were collected from the schools of inside Dhaka and outside of Dhaka at Munshigonj District.

## 4.2. Selected Variables for quantitative analysis:



# 4.3. Model specification:

We used the following model for our study. We selected the independent variables which are negatively affecting the female education in Bangladesh from the period 1990- 2016.

FE = f(POV, CH, FLF, ME)

# Where,

FE= Female EducationFLF=Female Labor ForcePOV=PovertyME= Male EducationCH=Child Marriage

# 4.4. Description of variables

#### ✓ Female education:

For this paper secondary school enrollment of female (% of total female students) has been used and data has been collected from the website of World Development Bank.

#### ✓ Poverty:

Poverty is an intricate concept; it's not easy to define. According to World Bank people whose income is below US\$2 per day live under national poverty line.<sup>2</sup> World Bank also defined in (2002) "poverty is pronounced in deprivation of well-being". Poverty headcount ratio US\$1.90 per day has been used for this paper, as it's below \$2 and data were also available for all the years.

#### ✓ Child marriage:

Child marriage can be defined as "any marriage carried out below the age of 18 years, before the girl is physically, physiologically and psychologically ready to shoulder the responsibilities of marriage and childbearing".

#### ✓ Female Labor Force:

The labor force participation rate is the measure to evaluate working-age population in an economy. The participation rate refers to the total number of people or individuals who are currently employed or in search of a job.

#### ✓ Male Education:

In this paper secondary school enrollment of male (% of total male students) has been used.

# 4.6. Limitations of the study:

The research take place in very short period so time constraint is the big limitation of the research. All the secondary data was not available for all years. We also faced difficulties when collected primary data by interviewing students.

<sup>&</sup>lt;sup>2</sup> https://en.wikipedia.org/wiki/Poverty\_in\_Bangladesh

# Chapter: 5

# **Result analysis**

## 5.1. Results for quantitative part of this thesis:

To justify the results of the study of time series data from year 1990-2016 we conducted unit root test of Augmented Dickey-Fuller test(ADF) and Johansen tests for Cointegration

**5.1.1.** Augmented Dickey–Fuller test (ADF): In unit root test we have done Augmented Dickey–Fuller test (ADF). Table (1) form appendix it has been found in augmented dickey-fuller test the stationary level of the values. As we have selected 5 variables. "Female education" is stationary at level i0 as 2.654>1.761. "Poverty" is stationary at i0 level 11.188>3.600. "Child marriage" is stationary at i1 level 2.805>1.771. "Female labor force" is also stationary at i1 level 3.600>3.204. "Male education" is stationary at i1 level, 2.233>1.771.

## 5.1.2. Johansen tests for Cointegration

We have used Johansen test for Cointegration to find out is there any Cointegration among the variables in this model. From appendix table (2) it has been found that from table (I) if trace statistics >5% critical value than we can reject the null and if trace statistics <5% critical value than we can reject the null and if max statistics >5% critical value than we can reject the null and if max statistics <5% critical value than we can't reject the null and if max statistics <5% critical value than we can't reject the null.

Here maximum rank for null and alternative for both table I & II:

H <sub>0</sub>	H <sub>1</sub>	
$H_0: 0 =$ there are no Cointegration among the	H <sub>1</sub> :0= there are Cointegration among the	
variables	variables.	

$H_0:1$ = there are 1 Cointegration among the	H <sub>1</sub> :1= there are no Cointegration among the
variables	variables.
$H_0:2=$ there are 2 Cointegration among the	H <sub>1</sub> :2= there are no Cointegration among the
variables	variables.
$H_0:3=$ there are 3 Cointegration among the	H <sub>1</sub> :3= there are no Cointegration among the
variables	variables.
$H_0:4=$ there are 4 Cointegration among the	H <sub>1</sub> :4= there are no Cointegration among the
variables	variables.
$H_0:5=$ there are 5 Cointegration among the	$H_1:5=$ there are no Cointegration among the
variables.	variables.

So for table (I) the rank 0: 120.1133>59.46 so we reject the null  $H_0$ , that means there are Cointegration. For rank 1, 2&3 trace statistics >5% critical value so, here also we reject null  $H_0$ , & accept  $H_1$  that means there are no Cointegration among the variables. For rank 4, trace statistics <5% critical value so, we can't reject the  $H_0$  rather than we reject  $H_1$ . That means there are 4 Cointegration among the variables or they have long-run association ship.

Now for table (II) for rank 0, 1, 2&3: max statistics >5% critical so we reject null  $H_0$  and accept  $H_1$  that means there are Cointegration among the variables. But in rank 4, again max statistics <5% critical so we can't reject null  $H_0$  rather than we accept  $H_1$ , that means there are 4 Cointegration among the variables or they have long-run association ship.

So from the test of Johansen tests for Cointegration we found from both table there is 4 integrations among the variables, so we can run vector error-correction model (VECM).

# **5.1.3.** Vector Error-Correction model:

Vector error –correction model				
	Coef.	Std.err.	Z	P> Z
D_FE				
_ce1				
L1.	4681695	.1668353	-2.81	0.005*
FE				
LD.	.4004484	.2479333	1.62	0.106
L2D.	0432743	.2369787	-0.18	0.855
POV				
LD.	.8350478	.4303457	1.94	0.052**
L2D.	.8027708	.5241329	1.53	0.126
СН				
LD.	0106381	.1391529	08	0.939
L2D.	173272	.1233482	-1.40	0.160
FLF				
LD.	8053581	.4705815	-1.71	0.087**
L2D.	.1040941	.3638051	0.29	0.775
ME				
LD.	.1498281	.1838121	0.82	0.415
L2D.	0703301	.1568744	-0.45	0.654
(*5% level of significance) (**10% level of significance)				

# In vector error-correction model D\_FE or "female education" is the dependent variable. All other like POV or "poverty", CH or "child marriage".....these all are independent variable. All variables converted into 1<sup>st</sup> difference. Here for all variables 2 lags are created as LD. & L2D. Significance level for this model is 5% & 10%. Ce1 means, error correlation term or steed of adjustment towards equilibrium. In our model we have long run causality. When error

correlation term is significant and negative in sign than we can say there are long run causality. Here cel is -.4681695 it's negative in sign and from p value it's significant. So there is long run causality running from "poverty, child marriage, female labor force, male education and female education".

All Z values are found from coef./ Std.err. All P values testes the significant level individually. For "female education" (LD. &L2D.) both values are insignificant according to P value, as values are greater than 10% or 0.10. For "poverty" (LD. &L2D.) LD is significant at 10%, but L2D is insignificant as value is greater than 10% or 0.10. In "child marriage" (LD. &L2D.) both values are insignificant at 10% level. For "female labor force" (LD. &L2D.) LD is significant at 10%, but L2D is insignificant as value is greater than 10% or 0.10. In "child marriage" (LD. &L2D.) both values are insignificant at 10% level. For "female labor force" (LD. &L2D.) LD is significant at 10%, but L2D is insignificant as value is greater than 10% or 0.10. At "male education" (LD. &L2D.) both values are insignificant at 10% level.

After this we have tested Cointegration equation. By this equation we have found the relation of "female education" to other variables. How much other variables affect "female education".

Cointegration equation			
Beta	Coef.	Std. Err.	
CE1-			
"Female education"	1		
"Poverty"	0	Omitted	
"Child marriage"	0	Omitted	
"Female labor force"	-0.0000555		
"Male education"	95055151	.022599	

In Cointegration table "female education" is the dependent variable. And other "poverty, child marriage, female labor force, male education" is the independent variable. The independent variables show the relationship with dependent variable or how much "female education" education is affected by the other variables. Here first two variables "poverty& child marriage"

are omitted variables, meaning that these two variables are not much affecting "female education", but "female labor force & male education" are affecting "female education". We have found an equation that we can describe:

#### Female education= -0.0000555 Female labor force-.95055151 Male education

So from this equation we have found there is negative relationship among "female education, female labor force and male education". According to this result if "female labor force" increases by 1% than "female education" will decrease by 0.0000555 percent.

And if "male education" increase by 1% than, "female education" will decrease by .022599 percent.

For our quantitative time series thesis we have collected data from 1990-2016. After doing some tests we found in long run "poverty & child marriage" are not affecting "female education" much. As Bangladesh government has taken many steps to reduce "poverty & child marriage". Besides in 2000 Bangladesh government has taken part in Millennium Development Goal. In Millennium Development Goal eradication of poverty, increase primary education, decrease child mortality was also including. Government also joined Sustainable Development Goal in which ending poverty is one of the major goals. To support education government launched food for education programmed in 1993. So for these various programmers that government has taken for that "poverty and child marriage" is reducing successfully and poor people are getting encouragement to send theirs girls to school. So in long run we can see situation has improved in a positive way.

#### 5.2. Results for qualitative part of this thesis

For this part of thesis we have collected primary data by questionnaire. We collected data from 60 female students. Class range of the students was 6-10. Data were collected from the schools of inside Dhaka and outside of Dhaka at Munshigonj District. Questions were divided in 3 categories; these are (1) Household/Community level barriers (2) financial barriers, (3) School level barriers. The reason behind these 3 categories, as we wanted to know in which category

female are actually facing difficulties towards their education, also we wanted to find out is male students get more benefit than female students in every category. Or they are facing same problems as female students.

#### 5.2.1. Household /community level barriers:

From appendix table (3) we can clearly identify household/community level barriers still creates huge problem to female education. As still in our society there are some critical families who don't even give permission to their girls to go school. Girls have to do their household chores as well as they work outside to support their family financially. Child marriage is one of the reasons of them, some villages girl married off at the age before 18; they can't even fulfill their secondary level education as they become pregnant early. These girls don't get any family support to fulfill their education, so it creates barrier to education. Even some family's wants to educate their male child as they think male child will support them financially at their old age.

#### 5.2.2. Financial Barriers:

From appendix table (4) we can see there are some financial barriers towards female education through it are not much. Only 44.07% of their father's profession is job, but their income levels are not high as education level is low, because 55% of the student's parents have passed only primary level. And most of their mothers are housewife percentage is 74.85. One of the main problem is most of the families have only 1 earning member, 50.85% families has only 1 earning member. Only 3.39% families has 4 earning member. So it's a burden for a family whose earning members are less than total family member, as 16.96% of the families have 7-9 total members. 54.25% of the families earning level also not so high it's in between 5000-10000. When we interviewed some of the girls said they feel difficulties to go school as their parents sometime disagree for financial instability.

#### 5.2.3. School level barriers:

From appendix table (5) it has been found that school level barriers creates some problem but not many that can hamper female education.

So, from our qualitative research we have found barriers that create problems for female education is most household/community barriers. Financial and school level barriers also creates problem but not as much as household/community level barriers.

# **Chapter: 6**

## Conclusion

According to this research from our quantitative part and from our empirical model we found that for female education "poverty & child marriage" are not affecting much in long run situation. As government are helping poor people, to improve their lives and their conditions. Moreover in 2000 Bangladesh government took part in Millennium Development Goal. In Millennium Development Goal one of the major targets was eradication of poverty & increase primary education; on that content in 2015 this goals successfully completed its mission. Besides to get better position for our country government also joined sustainable development goal in which ending poverty is one of the major goal. We hope that this mission will also compete fruitfully. Even government has launched food for education programmed in 1993 to encourage poor people to send their child to school. So, all these various programmers that government has already taken are helping to decrease "poverty & child marriage". So from our empirical model we found in long run, situation has improved in a positive way. But in our model "female labor force & male education "are affecting. As most of the poor girl's join as garments worker at age before 15 not even completing their secondary education. Though female workers are important for our economy but Government should look after this problem and should set a rules that every girls must educate herself first and don't engage in work before completing secondary or higher secondary education.

For qualitative parts for female education the barriers is mainly household / community level barriers. So we should aware our family and society to send their girl's to school. Government also should take some steps to aware of our society how much education is important for girls, as they can also contribute their efficiency in a positive way.

# Appendix

# Table (1) Augmented Dickey-Fuller Test

Augmented Dickey-Fuller Test		
Variables	Test statistics	Critical value (5%)
FE	-2.654	-1.761
POV	-11.188	-3.600
СН	-2.805	-1.771
FLF	-3.600	-3.204
ME	-2.233	-1.771

# Table (2) Johansen tests for Cointegration

Table I

Johansen tests for Cointegration		
maximum rank	Trace statistics	5%critical value
0	120.1133	59.46
1	70.4891	39.89
2	41.5021	24.31
3	19.1996	12.53
4	0.2068*	3.84

5	 

Table II

Johansen tests for Cointegration		
maximum rank	Max statistics	5%critical value
0	49.6242	30.04
1	28.9840	23.80
2	22.3024	17.89
3	18.9929	11.44
4	0.2068	3.84
5		

# Qualitative data analysis

# Table (3) Household/community level barriers

Under these barriers we have asked them some questions. These are:

Household/community level barriers			
Questions		Results	Possible Findings/causes.
(1) Does	family	• Here 100% of the	e As all students said
responsibility	affect	students said yes.	family responsibility
your study?			Affect their study, so
			its create barrier to

		their study.
(2) Do most of the	• 72.88% said yes they	Some students can't
people approve of	got approval.	even go to school as
your going to school?	• 27.12%said they	they don't get any
	didn't get any	approval from their
	approval.	family.
(3) Who are the people that	• 64.41% said all of the	✤ When other family
approve your study?	family members gave	members don't give
	them approval.	approval it's difficult
	• 35.59% said only	for a girl to go
	parents gave them	school.
	approval.	
(4) Who are the people	• 32.20% of the	✤ When other family
disapprove your study?	students said their	members don't give
	uncle, grandparents or	permission to go to
	other members didn't	school, they can
	give them permission	influence parents to
	to go to school.	not send their girls to
	• 67.80% of the	school.
	students said none of	
	the members	
	disapprove.	
(5) What are the prominent	• 60% said for family	✤ For child marriage
reasons for child marriage?	reasons	family causes
	• 40% said for social	influence more than
	reasons.	social causes.
(6) What is the number of	• 72.88% said they	✤ Child marriage
child marriage in your	have 1 person in their	creates barriers
family?	family who got	towards female

	<ul><li>married before the age of 18.</li><li>27;.12% said they</li></ul>	education. As almost 73% girls are married off before at age 18.
	have no child marriage in their family.	
(7) Is male member education is prioritized in your family?	• 100% of the students said yes.	Parents prioritized their male child education than female. As they think it's like an investment to spend to their male child, it would be a future insurance.
(8) What are the reasons that prioritized male education?	<ul> <li>20% said for family causes.</li> <li>60% said for financial causes.</li> <li>10% said for social causes</li> </ul>	Parents think if they educate their male child they will earn and look after their parents.
(9) In your family how many female members are working whose age is below than 18?	<ul> <li>55.93% of them said they have 1 family member who works.</li> <li>44.07% said none of the family member work before at the age of 18.</li> </ul>	<ul> <li>For financial problems almost 56% of female works. They left their study for income purpose.</li> </ul>

# Table (4) financial level barriers

The questions under financial barriers:

Financial level barriers		
Question	Results	Possible Findings/causes.
(1) What is your father's profession?	<ul> <li>44.07% said job.</li> <li>16.95% said business.</li> <li>15.25% said farmer.</li> <li>11.86% said rickshaw puller.</li> <li>10.17% said labor.</li> <li>1.69% said outside of the country.</li> </ul>	<ul> <li>As only 1.69% of the students father's earning as a migrant worker , rest of the students parents earning level are not much as higher .</li> </ul>
(2) What is your mother's profession?	<ul> <li>74.58% said housewife.</li> <li>23.73% said job.</li> <li>1.69% said labor.</li> </ul>	<ul> <li>Most of the mothers are housewife; very few of the student's mothers contribute to financial support.</li> </ul>
(3) What is the education level of your parents?	<ul> <li>55% said their parents pass only primary education level.</li> <li>35% said pass only secondary level</li> <li>10% said pass only higher secondary level.</li> </ul>	More than 50 percent of the parents pass only primary education. So their job level is not high according to their education level as well as income level.

(4) What is your cost of	• Between amount of	✤ 81% of the students
education for a year?	11000-20000	educational cost is
	percentage is 81.37	more than 11000, so
	• Between amounts of	it can creates problem
	8000-10000	for low income
	percentage is 18.63.	family.
(5) How many members in	• 83.04% of people	✤ More family member
your family?	have 3-6 family	creates huge cost of
	members.	livings, so it can
	• 16.96% of people	creates barriers to
	have 7-9 family	education.
	members.	
(6) How many earning	• 50.85% of the family	✤ When earning
member in your family?	has only 1 earning	member are too less
	member.	than total family
	• 25.42% have 2	member, than it
	earning member.	creates difficulties of
	• 20.34% have 3	living. For this reason
	earning member.	some family don't
	• 3.39% have only 4	want to send their
	earning member.	girls to school.
(7) What is monthly income	• 54.24% said they	✤ If family income is
of your family?	have income only	less than it discourage
	between 5000-10000	parents to send their
	• 38.98% said they	girls to school. Here
	have income only	more than half or
	between 10000-20000	their parents income
	<ul><li>6.78% said they have</li></ul>	in between 5-10
	income only between	thousand only.
	3000-5000	· · · · · · · · · · · · · · · · · · ·
	5000-5000	

School level barriers		
Questions	Results	Possible Findings/causes.
(1) Do you feel safe at school?	• 100% said yes.	<ul> <li>None of the students feel unsafe at school.</li> <li>So it doesn't create barriers.</li> </ul>
(2) Do you feel safe on the way to school?	<ul> <li>50.85% said no.</li> <li>49.15% said yes.</li> </ul>	When girls don't feel safe to go school, it discourages parents as well as students from going school.
(3) How many female teachers teach in your class?	<ul> <li>76.27% said only 3 female teachers.</li> <li>13.56% said only 2 female teachers.</li> <li>10.17% said only 4 female teachers.</li> </ul>	Female teachers join less than male teachers. But in this report less of female teacher doesn't affect of their study.
(4) How many male teachers teach in your class?	<ul> <li>93.21% said they have 5-7 male teachers.</li> <li>6.77% said they have 3-4 male teachers.</li> </ul>	Male teacher are more than female teachers.
(5) How many female teachers teach at your school?	• 54.23% said they have 5-7 female teachers.	<ul> <li>Sometimes less of female teachers creates problem for</li> </ul>

# Table (5) School level barriers

• 45.76% said they have 8-9 female teachers.	some critical mind families. They don't want to send their girls to school for lack of female teachers.

# Survey question

# Barriers to female education in Bangladesh

Age :	
Class:	
Religio	on:
1.	What is your father's profession?
	(1) Job (2) Business (3) Farmer (4) Rickshaw puller (5) Labor (6) Others
2.	What is your mother's profession?
	(1) Housewife (2) Job (3) Labor (4) Business (5) Others
3.	What is the education level of your parents?
	(1) Primary (2) Secondary (3) Higher-secondary (4) Graduation or post Graduation level.
4.	What is your cost of education for a year?
	(1) 5000-7000 (2) 8000-10000 (3) 11000-15000 (4) 15000-20000 (5) 20000-more
5.	Do you feel safe at school?
	(1)Sometimes (2) Often (3) Never
6.	Do you feel safe on the way to school?
	(1)Sometimes (2) Often (3) Never
7.	Does family responsibility affect your study?
	(1) Yes (2) No
8.	Do most of the people approve of your going to school?

9. Who are the people that approve your study?

(1) All family members (2) Only parents

10. Who are the people that disapprove your study?

(1) Other family members (2) Only parents

11. How many members in your family?

(1)1-3 (2) 3-5 (3) 6-8 (4) 8-more

12. How many earning member in your family?

(1)1 (2) 2-3 (3) 4-6 (4) 6-more

13. What is monthly income of your family?

(1)3000-5000 (2)5000-1000 (3) 10000-20000 (4) 20000-more

14. What are the prominent reasons for child marriage?

(1) Family reasons (2) Social reasons (3) Financial reasons (4) Other reasons

15. What is the number of child marriage in your family?

(1) 1 (2) 2-3 (3) 3- more (4) None

16. Is male member education is prioritized in your family?

(1) Yes (2) No

17. What are the reasons that prioritized male education?

(1) Family reasons (2) Financial reasons (3) Social reasons (4) Other reasons

18. In your family how many female members are working whose age is below than 18?

(1) 1 (2) 1-3 (3) 3-more (4) None

19. How many female teachers teach in your class?

(1) 1-2 (2) 2-3 (3) 4-6 (4) 6-more

20. How many male teachers teach in your class?

(1) 1-3 (2) 3-5 (3) 5-7 (4) 7 -more

21. How many female teachers teach at your school?

(1) 1-4 (2) 5-7 (3) 8-9 (4) 10-more

22. Total male members in your family-

23. Your opinion about child marriage.

(1) Good (2) Very good (3) Bad (4) Very bad

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