

**Bangladesh Development Research Working Paper Series
(BDRWPS)**

BDRWPS 15 (July 2012)

Why Highly Educated Women Face Potential Poverty: A Case Study in Dhaka, Bangladesh

Syeda Umme Jakera Malik
Asian University of Bangladesh (AUB)

The Bangladesh Development Research Working Paper Series (BDRWPS) is a
peer reviewed working paper series of the

Bangladesh Development Research Center (BDRC)



The views and interpretations in this paper are those of the author(s) and do not necessarily represent those of the Bangladesh Development Research Center (BDRC).

Copyright© 2012

Bangladesh Development Research Center (BDRC) for the overall Working Paper Series. The copyright of the content of the paper remains with the author(s) and/or the institution(s) submitting the content.

Bangladesh Development Research Center (BDRC)

2508 Fowler Street
Falls Church, VA 22046-2012, U.S.A.

Tel. +1 703 532 4893

E-Mail: contact@bangladeshstudies.org

<http://www.bangladeshstudies.org>



Rights and Permissions

All rights reserved.

Text and graphics may be reproduced in whole or in part and in any form for educational or non-profit purposes, provided that credit is given to the source. Reproductions for commercial purposes are forbidden.

The Bangladesh Development Research Center (BDRC) disseminates the findings of work in progress to encourage the exchange of ideas about development issues in Bangladesh. Our main objective is to disseminate findings and ideas quickly, so we compromise to some limited degree on presentational quality. The papers are signed by the author(s) and should be cited and referred accordingly. The findings, interpretations, and conclusions expressed in this paper are entirely those of the author(s). They do not necessarily represent the view of the BDRC.

Working Papers are available online at <http://www.bangladeshstudies.org/wps/>

Why Highly Educated Women Face Potential Poverty: A Case Study in Dhaka, Bangladesh

Syeda Umme Jakera Malik*

Abstract

Although highly educated women in Bangladesh expect to achieve gender equality, compared to highly educated men, they experience poverty in disproportionate scales. Various educational and motivational programs have been successfully working in Bangladesh. Subsequently, women have broken out the common social problems like illiteracy, early marriage, etc. For example, Bangladesh has already achieved gender parity in education levels. Many women are getting proper family support, achieve higher education, and gain more respect in family life. However, a huge number of highly educated women are not in positions that would allow them to use their education as a capital to fulfill their basic needs, and subsequently, they are leading a life which is at risk of being poor. Professional identity is not only a source of income but also a way of social interaction and social security. This paper aims to explore women's potential poverty despite being highly educated. Potential poverty is defined as the risk of being poor.

* Ph.D., Lecturer, Social Work Department, Asian University of Bangladesh (AUB), Uttara Campus, Uttara Model Town, Dhaka-1230, Bangladesh. The author acknowledges to have benefited from long intellectual discussions with Prof. Dr. Veli Duyan (at the Department of Social Work of Ankara University, Ankara, Turkey), and Prof. Dr. Mehmet Uysal (at the Department of Statistics of Hacettepe University in Ankara, Turkey). Comments are welcome; please send any communication to: jakerazakir@gmail.com.

I. Introduction

Bangladesh is one of the first developing countries to establish a Ministry of Women Affairs in 1978, three years after the World Conference on Women, held in Mexico City, June 19-July 2, 1975. Recent years have witnessed an increasing awareness of women's productive roles, mobility, and their contribution to development. Bangladesh is widely-regarded as a positive outlier among developing countries. Despite low levels of per capita income, repeated natural disasters, weak governance, and the confrontational politics of a young democratic system, it has achieved dramatic improvements in education, fertility, mortality, immunization, water and sanitation, rural roads, rural electrification, and micro-credit (Osmani, Mahmud, Sen, Dagdeviren, and Seth, 2004).

Over the last two decades, Bangladesh has maintained an economic growth rate of between 4 to 6 percent annually. Poverty levels, which were at 57 percent in the early 1990s, have declined to 40 percent in 2005. The population growth rate declined from 2.5 percent in the 1980s to 1.5 percent more recently. The net primary enrolment in schools has increased from 55 percent in 1988 to 91 percent in 2007, with gender parity in primary and secondary school student ratios. Infant mortality has declined from 145 per 1,000 live births in 1970 to 40 in 2007, with child mortality dropping from 239 per 1,000 in 1970 to 61 in 2007. Micro-finance reaches about 65 percent of the country's poor, and the majority of these beneficiaries are women. The long-term trends in poverty of Bangladesh show notable progress since independence. In spite of that, poverty is overrepresented among women in Bangladesh.¹

As shown by Townsend (2006, p. 5): "Since the 1880s, three alternative conceptions of poverty have evolved as a basis for international and comparative work. They depend principally on the ideas of subsistence, basic needs and relative deprivation." Townsend (2006, pp. 5-6) provides further details on each poverty concept:

- The subsistence idea was a result of work prompted by nutritionists in Victorian England. Families were defined to be in poverty when their incomes were not "sufficient to obtain the minimum necessities for the maintenance of merely physical efficiency".
- By the 1970s a second formulation—that of "basic needs"—began to exert wide influence, supported strongly by the ILO. Two elements were included. First, minimum consumption needs of a family: adequate food, shelter and clothing, as well as certain household furniture and equipment. And second, essential services provided by and for the community at large, such as safe water, sanitation, public transport and health care, education and cultural facilities. In rural areas, basic needs also include land, agricultural tools and access to farming.
- In the late 20th century, a third social formulation of the meaning of poverty was developed: relative deprivation. "Relativity" as suggested above, applies to both income and other resources and also to material and social conditions.

Similarly, Abraham Maslow's theory on the hierarchy of needs (Maslow, 1954, 1987) is a theory of personality that has influenced a number of different fields, including poverty and education. It indicates that humans strive for an upper level of capabilities. Maslow divided human needs into two main groups: (1) deficiency needs, and (2) growth needs. Maslow has set up a hierarchy of five levels of deficiency and growth needs: a) physical needs, b) security needs, c) social

¹ All the data in this paragraph is based on World Bank (2008).

needs, d) self-esteem and e) self actualization; with the first three constituting deficiency needs and latter two are growth needs. With regards to the level of the five basic needs, a person does not feel the second need until the demands of the first have been satisfied, does not feel the third until the second has been satisfied, and so on. In modern society, human beings have to use their manual or non-manual strength to fulfill their own basic needs and by doing so, they increase their strength. This creates a way to self-development.

With regards to women and poverty, the most common factors which are responsible for women's poverty in developing countries are early marriage, a discriminating status in the job market, a lack of family support for girls' schooling and so on (Asian Development Bank (ADB), 2001; Efrogmson, Biswas and Ruma, 2007). But if we look at women with university degrees, we find that they are not forced to marry at an early age and they typically also got proper family support for their education. However, what we find is that after their formal education, many women do not use their education to fulfill their own basic needs. Because women's education is not considered as human capital in many patriarchal societies, under the system of patriarchy, surviving against deficiency needs is not strongly practiced by educated women. In patriarchal societies, women usually live on the incomes of husbands, brothers, sons or fathers. Naturally, in this way women are forced to live a life that is far from using networks and opportunities, far from using self-development and so on. This is a way that makes female university graduates potentially poorer than male university graduates (Bloodworth, 1990; Alam, 2010; Abbas, 2009).

Most of the earlier contributions on women's poverty were focused on either poor women or the low-salaried employee women. Consequently, most of the programs and policies for women's development are addressing mostly poor groups. But it should be concerned that within the progress made in women's education a new group of highly educated women exists, which are not receiving proper services and resources to flourish themselves to the degree they could, given their high educational level. Concerning this oppressed group, this study looks at highly educated women who are not absolutely poor but are personally at risk to being poor. If female university graduates are unable to maintain their minimum desirable living status despite being highly educated and if this intellectual group is continuously ignored, then it is our duty to unfold this reality and explore this unwanted situation as a problem.

The remainder of this paper is structured as follows. The next section (Section II) describes the methodology used for our analysis of potentially poor women. Section III provides information on the measurement of poverty applied in this study. Section IV summarizes the findings and their analysis, before the last section provides some conclusions.

II. Methodology

The methodology of this study is using quantitative research, which followed the non-probable linear snow-ball sampling approach (Neuman, 2003).² To collect information, this study used an interview schedule in Dhaka's municipal area. According to the subject, there were some filter points which tied one respondent to other respondents by snow ball sampling. These filter points are:

² See also: <http://www.experiment-resources.com/snowball-sampling.html>.

- being a citizen of Bangladesh,
- living in Dhaka,
- being a university graduate from any recognized university of Bangladesh,
- being at least 30 years old, and
- being married.

When snow-ball sampling was stopped, we found 302 respondents, of which 153 were male university graduates and 149 were female university graduates. Within the women university graduates, 67 identified themselves as holding jobs and 82 identified themselves as housewives.

In order to explore the similarity and diversity of household and personal poverty levels on the basis of professional identity, women respondents were consciously categorized as either (a) women, who holds jobs, or (b) women, who are housewives. Furthermore, in order to undertake a gender based study, the respondents were also categorized as men and women.³ Hence, at the first level, the research findings were categorized by three groups of respondents: (A) men, (B) women, who hold jobs, and (C) women, who are housewives.

III. Measurement of the Poverty Level

In Bangladesh, there is no public data on poverty of university graduates. Therefore, this study established a household poverty index and personal poverty index according to their relative living status. For the household poverty index, primary data was collected to get information on household income and expenditure, household security, and household social interactions, which all influence the relative living status of university graduates. To establish a personal poverty index, the study also collected primary data on personal income, personal security and personal social interaction of university graduates which explores the capability of maintaining their relative living status.

As this study needs data on the relative living status of university graduates in Bangladesh, we partly followed Maslow's theory of the hierarchy of needs. In this regard, our poverty measurement indexes contain three indicators that are the three parts of human needs as Maslow's theory has suggested.

- 1) Biological needs are covered by household expenditure: According to the primary data, minimum household expenditure of university graduates is 4,000 Taka.
- 2) Security needs are covered by national security programs: The study found 48.3 percent participants are officially secured by having access to any one of medical, pension or disability benefits. Thus having any kind of security support is a minimum demandable status for university graduates and this study considers having access to at least one of these security supports as a security indicator. Otherwise they face poverty in security.
- 3) Belonging needs are covered by social interactions: The study differentiates between ten

³ There was no need to differentiate further among men at this point, though we will examine the professional status of men later on.

types of social interactions, which are interaction with a) relatives, b) neighbors, c) friends, d) manual service providers, e) non-manual service providers, f) association, g) official supervisor, h) client, i) colleague, and j) unknown people. The study found a strong existence of social interactions. The study found that the mean number of social interactions is nine. Therefore, this study considers having any nine types of social interactions as the minimum standard for satisfying university graduates' belonging needs. Otherwise they face poverty of social interactions.

These three poverty indicators are presented in Table 1.

Table 1: Definition of Poverty Indicators and Poverty Index

Indicators	Poverty index	Measurement
Income	Income poverty	At poverty: Below minimum household/personal income of 4,000Tk
		Out of poverty: Having minimum household /personal income 4,000Tk
Social security	Poverty at social security	At poverty: Have no social security support
		Out of poverty: Having any social security support
Social interactions	Poverty at social interaction	At poverty: Have no nine means for social interaction
		Out of poverty: Having nine or more types of social interaction

Source: Author's framework based on literature review.

The study also established four levels of being at risk of facing poverty based on these three poverty indicators as follows:

- I. No risk indicates having the ability to maintain minimum expenditure, having any official security support and having any of the 9 types of social interactions.
- II. Low risk indicates the shortage of any one kind of the three poverty indicators.
- III. Medium risk indicates the shortage of any two kinds of indicators.
- IV. High risk indicates the shortage of all poverty indicators.

Literature reviews played an important role in establishing poverty indicators and poverty levels. The most important credentials used were:

1. the World Bank's Living Standard Measurement Study (LSMS),
2. Bangladesh's Household Income and Expenditure Survey (HIES) of year 2000,
3. the Human Development Index (HDI), and
4. definitions of absolute and relative poverty.

III.1. Living Standard Measurement Study (LSMS)

The Living Standard Measurement Study (LSMS) was established by the World Bank in 1980 to explore ways of improving the type and quality of household data collected by government statistical offices in developing countries. The objectives of LSMS were to develop new methods for monitoring progress in raising levels of living, to identify the consequences for households of current and proposed government policies, and to improve communication between survey statistics, analysts and policymakers (Grosh and Glewwe, 1995).

III.2. Bangladesh's Household Income and Expenditure Survey (HIES) of year 2000

The Household Income and Expenditure Survey (HIES) is one of the core survey activities carried out by the Bangladesh Bureau of Statistics (BBS). The main objectives of the HIES is to collect data from the households located in Bangladesh to allow the government to conduct research on issues of policy interest, to monitor progress in national living standards and nutritional status, to formulate appropriate policies related to poverty reduction, and to evaluate the impact of various policies and programs on the living conditions of the population (see BBS, 2006).

III.3. Human Development Index (HDI)

The Human Development Index (HDI) is a comparative measure of human development of countries worldwide. It is a statistical means of measuring well-being beyond income poverty. The index was developed in 1990 by the Pakistani economist Mahbub Ul Haque, and has been used since 1993 by the United Nation Development Programme (UNDP) in its annual *Human Development Report*. The HDI measured the average achievements in a country in three basic dimensions of human development. The statistic is composed from data on life expectancy, education and per capita GDP (as an indicator of the overall standard of living).

III.4. Definitions of Absolute and Relative Poverty

Absolute poverty measures the number of people living below a certain income threshold or the number of households unable to afford certain basic goods and services (Townsend, 2006). The World Bank (1999) has developed two absolute poverty lines for individual persons: (a) living below one U.S. dollar per day, which has recently been adjusted to \$1.25-a-day, and (b) living below \$2-a-day. Relative poverty measures the extent to which a household's financial resources fall below an average income threshold for the economy (Maxwell, 1999).

IV. Findings and Analysis

The findings of the study are presented by three steps. First, we analyze the profession-based distribution of respondents, then we analyze the household and personal poverty levels of respondents, and finally, we examine the gender based interrelation between personal poverty level and professional identity.

IV.1. Profession Based Distribution of Respondents

Given that the aim of this study is to reveal women's potential poverty through their professional identity, it is vital to disaggregate between professional statuses of respondents. Table 2 presents

the professional status of the respondents, which is divided into

- (1) public or private sector employee (Pu/Pr. Em),
- (2) self-employed businesses (Self-bus),
- (3) no income, and
- (4) unemployed.

As mentioned above, the professional status was collected for three groups of respondents: (A) men, (B) women, who hold jobs, and (C) women, who are housewives. As shown in Table 2, the most frequent professional category is employee. Another key observation is the considerable gender difference for respondents who are self-employed in businesses, which applies to 20.9 percent of the men but only to 10.4 percent of the women holding a job.

Table 2: Percentage Distribution of the Respondents by Their Profession

RESPONDENTS	PROFESSION								TOTAL	
	Pu/Pr. Em		Self-bus		No income		Unemployment			
	N	%	N	%	N	%	N	%	N	%
(1) Men	112	73.2	32	20.9	1	0.7	8	5.2	153	100
(2) Women job holder	60	89.6	7	10.4	0	0.0	0	0.0	67	100
(3) Housewives	0	0.0	0	0.0	82	100	0	0.0	82	100
Total	172	57.0	39	12.9	83	27.5	8	2.6	302	100
Notes:										
a) Pu/Pr. Em = Public/Private sector employee;										
b) Self-bus= self-employed businesses										

Source: Created by author based on author's data collection.

Some further details: Among all respondents, 57 percent of the respondents are service holders (25.5 percent government service and 29.4 private service holders), 12.9 percent are doing own business, 2.6 percent are unemployed, and 27.5 percent are out of earning. There is significant difference within group based distribution. 73.2 percent men respondents are employees where 89.6 percent job holder women are employees. These figures are support with the Bangladesh government's program and policy to empower women. In 1976 government of Bangladesh introduced a mandatory 10 percent quota for women in all its ministries, directories, and autonomous bodies. This target was almost met as women filled 9.7 percent of positions in all categories in 2002 (Efroymsen, Biswas and Ruma, 2007). Table 2 shows that a large number of university graduates are engaged in the private sector. The approximate ratio of formal and informal service sector in Bangladesh is 20:80, and the ratio between public and private sector is 30:70. However, 51 percent of employment is covered by agriculture, the production and transport sectors cover 6.4 percent of employment, 1 percent of employed people are in clerical

occupations, 4.5 percent are in sales, and 1.2 percent are in the service sector.⁴

Given that all respondents have a university degree (hence, female respondents have the same professional potential as male respondents), the large difference between women and men who are self-employed in their businesses represents a significant gender discrimination. Still, an increasing number of women in Bangladesh are visible in senior government positions. They provide important role models to other women, change male attitudes about women's competencies, and potentially influence the pattern of decision making on issues of importance for all women (ADB, 2004, Efroymsen, Biswas and Ruma, 2007).

However, still now a huge number of highly educated women are not using their professional identity. Based on our survey, while all the housewives have no earnings, none of them indicated that they are unemployed. As women are culturally not considered to be bread-earners, the term "unemployment" is not popular with women respondents. Women are introducing themselves as housewives. Though housewife respondents are typically totally out of any personal income, they are officially not in search for any income.

IV.2. Household and Personal Poverty Based Analysis

Given that the aim of this paper is to explore women's potential poverty, we explore an analysis of gender based inter-relation between (1) professional identity and (2) the personal potential poverty level. The purpose of this part of the study is to present the diverse conditions between household poverty and personal poverty levels of the university graduates. Hence, the study runs through two types of poverty indexes:

- a household poverty index and
- a personal poverty index.

Both indexes are using the four levels of being at risk of facing poverty (no risk, low risk, medium risk and high risk) detailed in Section III above and are measured by three poverty indicators (biological needs, security needs, and belonging needs). Hence, the household poverty level is measured by (a) the couple's income, (b) household social security and (c) household social interaction; the personal poverty level is measured by (a) the respondents' personal income, (b) personal social security and (c) personal social interaction as follows:

- Household poverty refers to the couples' inability to (a) maintain a household's minimum expenditure (4,000 Taka), (b) have minimum household social security (which comes in 1 type) and (c) maintain household social interaction (which comes in 9 types). Household poverty is presented by household income poverty, household poverty at social security and household poverty at social interaction. These three indicators are the foundation to measure household poverty.
- Personal poverty refers to the respondent's inability to (a) have a personal minimum expenditure, (b) have minimum personal social security and (c) maintain personal social interaction. Hence, personal poverty is presented by personal income poverty, personal poverty by social security, and personal poverty by social interaction.

⁴ See Bangladesh Institute of Labor Studies, <http://www.bils-bd.org/tor.html>.

Table 3 provides the data on personal and household poverty indicators of the respondents, once again categorized for men, job holder women, and housewives. Looking at the household poverty indicators, where households' statuses are maintained by the couple's contribution, the three groups are showing similar household statuses. However, according to the personal poverty indicators, where statuses are maintained by the respondent's own contribution/situation, the men and job holder women are belonging to almost similar statuses, while housewife respondents are facing serious conditions.

Table 3: Percentage Distribution of the Respondents According to their Household Poverty Indicators and Personal Poverty Indicators

Poverty Indicators	Household Poverty						Personal Poverty					
	Men		Job holder Women		House Wives		Men		Job holder Women		House Wives	
	N	%	N	%	N	%	N	%	N	%	N	%
Income Poverty	2	1.3	0	0.0	1	1.2	4	2.6	4	6.0	81	99
Poverty by Social Security	75	49.0	24	35.8	51	62.2	88	57.5	32	47.8	82	100
Poverty by Social Interaction	9	5.9	4	6.0	16	19.5	28	18.3	28	41.8	82	100

Source: Created by author based on author's data collection.

In more details: Table 3 presents two types of statuses of the respondents: household statuses and personal statuses. It shows that almost all of the university graduate respondents are belonging to almost similar household status but according to the personal poverty level there are terrible conditions of housewife respondents. Within men respondents, 1.3 percent are facing household income poverty and 2.6 percent are facing personal income poverty. Within jobholder women respondents, none of the households is facing household income poverty and only 6 percent are facing personal income poverty. Within housewife respondents, while only 1.2 percent are facing household income poverty, almost all (98.8 percent) of the housewives are facing personal income poverty. Traditionally in Bangladesh women are depend on husbands or male kin to fulfill their physiological needs and thus men hold the responsibility of household income (ADB, 2001; Efrogmson, Biswas and Ruma, 2007; Transparency International Bangladesh, 2008). In this regard housewife respondents are not facing household income poverty but they are personally at the risk to being poor. This finding clearly shows how a patriarchal culture made formally non-working married women potentially poor.

Table 3 also shows that housewife respondents are not only facing potential poverty by income, they are also potentially poor with regards to social security and social interactions. According to household social security, there is no significant difference between men, women job holder, and housewives. But according to the personal poverty by social security, men and job holder women

are at the same position, whereas the housewives' condition is worse.

All housewife respondents are facing personal poverty by social security, whereas 57.5 percent of the men and 52.2 percent of job holder women are facing personal poverty by social security. As social security programs of Bangladesh are basically linked to job requirements, housewife respondents are not eligible for social security programs (ADB, 2004). According to the personal poverty by social interactions, the picture is similar to the picture on personal poverty by social security. In this case men and job holder women have a similar personal status, whereas housewife respondents are diverse from them.

Almost all of the respondents belong to rich household social interactions but personally the social interactions are lacking. Table 3 shows that 45.7 percent of respondents are facing personal poverty by social interaction, whereas only 9.6 percent of respondents are facing household poverty by social interaction. This huge difference between the personal status and household's status implies that many respondents get support from their spouses to maintain household social interaction. Within the group based distribution, all housewives are facing personal poverty by social interaction, whereas only 19.5 percent of the housewives are facing deficiencies if looking at the household's social interaction. These findings indicate that housewife respondents are totally dependent on their spouses to fulfill their belonging needs. This kind of poverty for women is occurring because traditionally patriarchal societies, which limit women's mobility, persist throughout Bangladesh (Bloodworth, 1990; Efrogmson, Biswas and Ruma, 2007).

Table 4 shows that only about 1 percent of the households is facing income poverty. About 99 percent of the households of university graduates are able to maintain a minimum household expenditure by earning at least 4,000 taka. According to the group based distributions job holder women are at better position than other groups. 100 percent of households of job holder women are not at income poverty where 98.7 percent household of men respondents. Though housewives respondents have no income in spite of that 99.01 percent household of housewife respondents are not facing household income poverty. This happened because the main contributors of household income are assumed to be men as the primary wage earners (Bloodworth, 1990; ADB, 2004).

Table 4: Distribution of Respondents According to their Household Poverty Indicators and Personal Poverty Indicators by Group

Respondents	Household poverty by Income					Personal poverty by Income				
	At poverty		Out of poverty			At poverty		Out of poverty		
	N	%	N	%	Total	N	%	N	%	Total
Group- A	2	1.3	151	99	153	4	2.6	149	97.4	153
Group- B	0	0.0	67	100	67	4	6.0	63	94.0	67
Group- C	1	1.2	81	99	82	81	98.8	1	1.2	82
Total	3	1.0	299	99	302	89	29.5	213	70.5	302

Source: Created by author based on author's data collection.

Table 4 also shows that according to the personal poverty level, housewife respondents face the worst conditions, whereas men respondents face the best conditions. It is noticeable that only 1.2 percent of housewives are facing household income poverty, while 98.8 percent are facing personal income poverty. Within men respondents, 1.3 percent is facing household income poverty and 2.6 percent are facing personal income poverty. Within jobholder women, none are facing household income poverty but 6 percent are facing personal income poverty.

This finding sharply presents how the patriarchy culture made women personally poor. Traditionally in Bangladesh women are depend on husbands, brothers, sons or fathers to fulfill their physiological needs and thus men hold the responsibility of household income (ADB, 2001; Efrogmson, Biswas and Ruma, 2007; Transparency International Bangladesh, 2008). This responsibility opens the personal risk for women to be poor. Table 4 also shows that when women start to get income they are able to hold this responsibility as much as men, and thus they are also able to close the personal risk to be poor.

The findings give a supporting picture of Maslow’s theory of needs where he pointed towards education as the pioneer steep to break the societal barrier that make people poor (Maslow, 1954, 1987). This finding presents a dishearten condition that was presented as human capital theory. According to the human capital theory people invest in education so that they could use that as a life time earning way; when people could not use their education as capital then people are not interested to invest in education (Olaniyan and Okemakinde, 2008). The findings of this study show that highly educated housewives are not using their education for income. This may decrease the family’s future investment for girls’ education. If so, it would counter various government and non-government activities pushing for increasing girls’ education in Bangladesh (GoB, Ministry of Primary and Mass Education, 2003; Al-Samarrai, 2009; World Bank, 2008).

In short, though all of the respondents have almost similar household income ranges, personally housewife respondents are facing income poverty. By the support from the spouses according to the household income poverty job holder women are at better condition than men respondents are but at the status of personal income poverty men respondents are at the better condition than job holder women respondents are.

Table 5: Percentage Distribution of the Respondents According to Their Household and Personal Poverty by Social Security

Respondents	Household Poverty by Social Security					Personal Poverty by Social Security				
	At poverty		Out of poverty			At poverty		Out of poverty		
	N	%	N	%	total	N	%	N	%	Total
Group- A	75	49.0	78	51.0	153	88	57.5	65	42.5	153
Group- B	24	35.8	43	64.2	67	32	47.8	35	52.2	67
Group- C	51	62.2	31	37.8	82	82	100.0	0	0.0	82
Total	150	49.7	152	50.3	302	202	66.9	100	33.1	302

Source: Created by author based on author’s data collection.

Table 5 provides the data about the personal and household's poverty by social security. As observed in the respondents about half of the households of the respondents are facing household's poverty by social security. There are no significant differences between men, job holder women and men respondents when household poverty by social security was observed in the respondents. But according to the personal poverty by social security all of the housewife respondents are facing personal poverty by social security where half of the men and job holder women are not facing personal poverty by social security.

In Bangladesh, employees at public or private sectors are able to get some social security supports, like medical, pension and disability benefits. The table shows that 49.7 percent of households of university graduates are facing household poverty by social security. According to the group based distribution, households of the job holder women respondents are at the best position. Nearly two-thirds (64.2 percent) of households of job holder women, 49 percent of households of men respondents, and 35.2 percent of households of housewife respondents are not facing household poverty by social security. Earlier literature also pointed out that women's income earning job position not only supports cash contributions to household income. Due to improved delivery of services and access to cash, more women are able to use health services. This has improved the health of family members and has allowed many women to take greater control over decisions affecting their lives (ADB, 2004; Abbas, 2009). The table also shows that a big number of the respondents are facing personal poverty by social security. Within the total respondents 66.9 percent are facing personal poverty by social security. According to the group based distribution, men and job holder women are at the same position whereas housewives' condition is worse.

All housewife respondents are facing personal poverty by social security while at household status only 62.2 percent face household poverty by social security. Slightly more than half (57.5 percent) of the men and about half (52.2 percent) of job holder women are facing personal poverty by social security. As social security programs of Bangladesh are basically linked to jobs, personally housewife respondents are far off from social security programs (ADB, 2004). According to the professional distribution, men respondents are doing business more than job holder women. That is why men respondents are facing personal poverty by social security more than job holder women respondents. This findings give two type of status, one side when women are come out for income they are not only developed them-selves economically but also able to developed their living way (UNDP, 2009; Alam, 2010) on the other side women who are out from any income earning profession, are not only facing personal poverty by income but also facing personal poverty by social security.

In short, though men, housewife and job holder women respondents are belonging almost similar household status by social security but personally housewife respondents are facing personal poverty by social security.

Table 6 presents the data about the personal and household's poverty by social interaction of the respondents. As observed in the respondents most of the households are not facing poverty by social interaction. But when it was observed as personal poverty by social interaction then all of the housewife respondents are facing personal poverty where a little number of men and half of job holder women are facing personal poverty by social interaction.

Table 6: Percentage Distribution of the Respondents According to their Household Poverty and Personal by Social Interaction

Respondents	Household poverty by social Interaction					Personal poverty by Social Interaction				
	At poverty		Out of poverty			At poverty		Out of poverty		
	N	%	N	%	Total	N	%	N	%	Total
Group- A	9	5.9	144	94.1	153	28	18.3	125	81.7	153
Group- B	4	6.0	63	94.0	67	28	41.8	39	58.2	67
Group- C	16	19.5	66	80.5	82	82	100.0	0	0.0	82
Total	29	9.6	273	90.4	302	138	45.7	164	54.3	302

Source: Created by author based on author's data collection.

Table 6 also shows that a small number of households (9.6 percent) are facing poverty by social interaction. According to the group based distribution, men and jobholder women are at same position. 94.12 percent household of men and 94 percent of households of job holder women respondents are able to maintain at least 9 types of social interaction, whereas 80.49 percent of households of housewife respondents are able to maintain at least 9 type of social interaction. Almost all of the respondents belong to rich household's social interactions but personally they are not. The table presents 45.7 percent of respondents are facing personal poverty by social interaction whereas only 9.6 percent of respondents are facing household poverty by social interaction. This huge difference between personal and household's status refers that respondents are get a great support from their spouses to maintain household social interaction.

Within the group based distribution all housewives are facing personal poverty by social interaction, whereas only 19.5 percent housewives are facing household's poverty by social interaction. These findings show that housewife respondents are totally dependent on their spouses to fulfill their belonging needs, and Bangladesh's traditional patriarchal society is limiting these women's mobility (Bloodworth, 1990, Efrogmson, Biswas and Ruma, 2007).

Even though more women are taking up income generating opportunities outside their homes or are participating in public activities, the incidence of trafficking of women and children as well as high-level of harassment of women. Many women are also discouraged from moving around freely outside their homes. These fears are often exaggerated by more conservative elements in a community that prefer women, and adolescent girls in particular, to follow more traditional roles and remain in their homes (Bloodworth, 1990; Karlan, 2007).

This is reflected in our results as Table 6 shows that in the case of household poverty by social interaction job holder women respondents and male respondents are at similar status but in the case of personal social interaction job holder women respondents are poorer than male respondents. Beside restricted attitude many regions of Bangladesh are still isolated because of lack of transportation. Road networks are limited and poorly maintained with few vehicles that provide women a safe and secure environment for travel (ADB, 2004). All of these carry through the restriction of women mobility in Bangladesh. Though education improves the condition but

still now consciously or unconsciously women are dependent on their husbands to maintain their belonging needs (Maslow, 1954; Bloodworth, 1990).

In short, in the case of household's social interaction Bangladeshi women are still now facing some cultural discrimination. From the table it is become clear that women are not restricted to maintain outdoor interaction but it is something dependency attitude that women are accepted some interaction are hold by men like as interact with non-manual or manual service providers. But this dependency attitude of women is decrease when they are going out for income. The professional identity is creating a broad range of social interaction for job holder women. In this regard though housewife respondents are belong a similar household status by social interaction with men and job holder women but personally they are facing personal poverty by social interaction.

Table 7: Percentage Distribution of the Respondents by Their Household and Personal Poverty Level

Respondents								
Poverty Levels	Group-A		Group- B		Group- C		Total	
	N	%	N	%	N	%	N	%
Household poverty level								
No-risk	78	51.0	24	35.8	22	26.8	124	41.0
Low-risk	67	43.8	42	62.7	51	62.2	160	53.0
Medium-risk	7	4.6	01	1.5	8	9.8	16	5.3
High- risk	1	0.7	00	0.0	1	1.2	02	0.7
Total	153	100	67	100	82	100	302	100
	N	%	N	%	N	%	N	%
Personal poverty level								
No-risk	57	37.2	21	31.3	0	0.0	78	25.8
Low-risk	75	49.0	30	44.8	0	0.0	105	34.8
Medium-risk	18	11.8	14	20.9	1	1.2	33	10.9
High-risk	3	2.0	2	3.0	81	98.8	86	28.5
Total	153	100	67	100	82	100	302	100

Source: Created by author based on author's data collection.

Table 7 provides the data about the personal and household's poverty level. As observed in the households and personal poverty level of the respondents in the both status most frequently respondents are belonging at low-risk of poverty level. But when the household and personal poverty levels are observed by group based distribution than it is noticeable that most frequently all of the three groups are belonging at low risk of household poverty level but almost the entire housewife respondents are belonging at high risk of personal poverty level whereas men and jobholder women are most frequently belonging at low risk of personal poverty level.

Table 7 also presents that mostly households of university graduate people are staying at no-risk and low-risk of poverty level. 41 percent of households are at no-risk and 53 percent of households are at low-risk of household poverty level. Only 0.7 percent household is staying at high- risk and only 5.3 percent are at medium-risk of household poverty level. This finding presents that 41 percent of households have ability to maintain minimum expenditure, minimum 9 types of social interaction and having any kind of social security support. As still now social

security system is not properly established in Bangladesh thus a big number of households are staying at low-risk of poverty level. According to the group based distribution households of job holder women is at best condition than men and housewife respondents. Most frequent households of job holder women are at no-risk whereas households of men and housewife respondents are at low-risk.

This finding presents in Bangladesh social attitudes are changing, and some women are taken advance of new opportunities for economic and social development with far reaching effects. They have improved their potential for taking greater control over their own lives and have suitable access to the resources necessary to remove themselves and their families from poverty (ADB, 2004; Abbas, 2009). None of any household of job holder women respondents is at high-risk whereas 0.7 percent household of men and 1.2 percent household of housewife respondents are at high-risk of household poverty level. This findings are support the earlier literatures that when household responsibility is taken by coupled then these households are more relax from the risk to be poor than the households where responsibilities are not shared by couple (Buvinić and Gupta, 1997; ADB, 2004; Efroymsen, Biswas and Ruma, 2007; World Bank, 2008).

Table 7 also presents that 25.8 percent of respondents are at no-risk of personal poverty level, 34.8 percent are at low-risk, 10.9 percent are at medium-risk and 28.5 percent of respondents are at high-risk of personal poverty level. According to the group based distribution men and job holder women respondents are most frequently staying at no-risk and low-risk of personal poverty level whereas housewives are facing high-risk of personal poverty. 98.8 percent housewife respondents are staying at high-risk of personal poverty level where at the household poverty level only 1.2 percent house wife respondents are staying at high-risk of household poverty level.

Our findings provide support for an ADB (2004) report, which states that women in Bangladesh remain particularly vulnerable to living in poverty. Socially prescribed roles have limited women's access to economic resources such as capital, skills and marketing know-how (ADB, 2004; Thibos, Lavin-Loucks and Martin, 2007). The table also shows that while 98.8 percent housewife respondents are facing high-risk of personal poverty, there are only 3 percent of job holder women who are at high-risk of personal poverty level. This data supports other studies that indicated that once women have incomes, they are able to break the cycle of poverty and are able to control socio-economic circumstances towards their favor (Osmani, Mahmud, Sen, Dagdeviren, and Seth, 2004; Abbas, 2009). The table shows that within men respondents, 37.3 percent are facing no risk of personal poverty and 49 percent are facing a low risk of personal poverty level. Within women respondents, 31.3 percent are facing no risk, and 44.8 percent are facing a low-risk of personal poverty level. A small number of men and job holder women are at medium-risk and high-risk of facing personal poverty. Thus this finding clearly presents that women are able to break out of the poverty cycle if they try.

In short, though all of the respondents belong to similar household living statuses and there are no significant differences between job holder women, housewife and men respondents with regards to household poverty levels, there are significant differences between job holder women, housewife and men respondents with regards to personal poverty levels.

Until now the paper has analyzed the potential poverty level of the respondents, where respondents are categorized by university graduate men, university graduate job holder women

and university graduate housewives. Until now women respondents were divided by job holder women and housewife respondents. The intention of this analysis has shown that women are not always poorer than men, but it is the lack of professional identity that made women poorer than men. In the following section, the paper will provide a gender based discussion to explore inter-relations between professional identity and personal potential poverty.

IV.3. Gender-based Analysis of Interrelation between Profession & Personal Poverty

It is becoming clear that female university graduates are living in almost the same household status as male university graduates, but personally women are poorer than men. According to the household poverty level, male and female university graduates have a similar status, thus household poverty levels are excluded from the gender based analysis. Only personal poverty levels are included here to analyze inter-relations between professional identity and personal poverty levels. To explore this inter-relation by statistical analysis cross tabulations are used.

As Table 8 shows, the relationship between profession and personal poverty level of the total respondents is highly significant ($X^2=327.124$, $df=6$ with significant .000) as was observed by analysis of variance. While this was observed for the men and women respondents, this relationship is also highly significant if using an analysis of variance.

Table 8: Percentage Distribution of the Respondents by Their Profession and Personal Poverty Level

Men	No-risk		Low-risk		Medium-risk		High-risk		Total	
	N	%	N	%	N	%	N	%	N	%
Employee	57	100	50	66.67	07	38.89	00	00	114	74.51
Own business	00	00	23	30.67	11	61.11	01	33.33	35	22.88
Out of earning	00	00	02	2.61	00	00	02	66.67	04	2.61
Total	57	100	75	100	18	100	03	100	153	100
$X^2 = 86.606$, $df= 6$, $p<0.05$ with significant .00.										
Women	No-risk		Low-risk		Medium-risk		High-risk		Total	
	N	%	N	%	N	%	N	%	N	%
Employee	21	100	29	96.67	09	60.00	01	1.20	60	40.27
Own business	00	00	01	3.33	05	33.33	01	1.20	07	4.70
Out of earning	00	00	00	00	01	6.67	81	97.59	82	55.03
Total	21	100	30	100	15	100	83	100	149	100
$X^2 = 166.406$, $df= 6$, $p<0.05$ with significant .00.										
Total respondents	No-risk		Low-risk		Medium-risk		High-risk		Total	
	N	%	N	%	N	%	N	%	N	%
Employee	78	100	79	75.24	16	48.48	01	1.16	174	57.62
Own business	00	00	24	22.86	16	48.48	02	2.33	42	13.91
Out of earning	00	00	02	1.90	01	3.03	83	96.51	86	28.47
Total	78	100	105	100	33	100	86	100	302	100
$X^2 = 327.124$, $df= 6$, $p<0.05$ with significant .00.										

Source: Created by author based on author's data collection.

Table 8 shows that 27.5 percent of respondents are out of income earning profession where only 0.3 percent is men and 27 percent is women respondents. The table also presented all of these women are housewife. Table 7 presented before, within housewife respondents 98.8 percent are facing high-risk of personal poverty where only 3 percent of job holder women and 2 percent of men respondents are facing high-risk of personal poverty. Above the table presents that professional status is highly significant to increase personal poverty level. Profession is an important variance that made women poorer than men respondents. Though Women's participation rates, employment, working hours, level of education and income have all increased much more than those of men between 2000 and 2005 (Osmani, Mahmud, Sen, Dagdeviren, and Seth, 2004; Efroymsen, Biswas and Ruma; 2007; World Bank, 2008) but still now women are poorer than men because a big number of women are housewives and they are totally out of relative income, social security and social interaction.

There are various causes for highly educated women being forced to be housewives. Efroymsen, Biswas and Ruma (2007) pointed out that early marriage, unacceptable status of job market, and lack of family support force women to be housewives. Even for girls with high ambitions, it is very difficult to find a decent job, so many of them are forced to accept household work as their sole or main occupation (Efroymsen, Biswas and Ruma, 2007).

Poverty is not only related to hunger or a lack of basic needs, but also related to not having a job and having no fear for the future (Bloodworth, 1990; ADB, 2004). The reality is that university graduate women are capable to maintain their relative living status by using their education but they are facing high-risk of personal poverty level when they are housewives. Professional identity is not only an important locus of belonging for both, men and women, professional identity also offers social security and opens a wide range of social interaction.

V. Conclusions

Both the developed and developing countries are now much aware and are taking action to remove gender discrimination. Gro Harlem Brundtland (see United Nations Development Programme (UNDP), 1995, p. 110) pointed out: "It is about time that we all realize that investment in women is the single most important path to higher productivity for society as a whole- in industrial as well as in developing countries." Education is considered as human capital in a poverty reduction strategy. Human capital theory explains that formal education is highly instrumental and expensive. People invest in education as they see it an investment in life time earnings.

People who expect to work less in the labor market and have fewer labor market opportunities, such as women or minorities, are less likely to invest in human capital. As a result, these women and minorities may have lower earnings and may be more likely to be in constant poverty. Still, even some highly educated women are facing multidimensional poverty. This does not have to be the case if all parties involved, including the government, private sector, community, and families continue to change patriarchal elements in our society. The nation can have a positive result from investing in female education when their education will be considered to be human capital. Finally, women could enjoy equal socio-economic and security status when their education will be seen as human capital to fulfill their own and their family's needs.

References

- Al-Samarrai, Samer (2009) “Education Spending and Equity in Bangladesh”, in: Ambar Narayan and Hassan Zaman (eds.) *Breaking Down Poverty in Bangladesh* (Dhaka: University Press Limited), pp. 195-231; previous version (of March 2007) also available at: http://siteresources.worldbank.org/INTBANGLADESH/416523-1188902683421/21520434/07_Education-spending-and-equity-in-Bangladesh-SamerAl-Samarri-March2007.pdf.
- Alam, Shamsul (2010) “Development Strategies, Governance and Human Development”, Presentation made at the *Bangladesh Development Forum 2010*, Business Session I, (Dhaka, Bangladesh: Government of the People’s Republic of Bangladesh, Planning Commission, General Economics Division (GED), February 15-16); available at: <http://www.erd.gov.bd/BDF-2010/session.php>.
- Abbas, Mohoshin (2009) “Women Empowerment and Digital Bangladesh”, website feature article available at: <http://www.modernghana.com/news/220001/1/women-empowerment-and-digital-bangladesh.html>.
- Asian Development Bank (ADB) (2001) *Women in Bangladesh: Country Briefing Paper* (Manila, The Philippines: Asian Development Bank (ADB), Programs Department (West), August); available at: <http://www.adb.org/documents/women-bangladesh-country-briefing-paper>.
- Asian Development Bank (ADB) (2004) *Bangladesh: Gender, Poverty, and the Millennium Development Goals - Country Gender Strategy 2005-2010* (Manila, The Philippines: Asian Development Bank (ADB), Resident Mission and Regional and Sustainable Development Department); available at: <http://www.adb.org/Documents/Reports/CGA/cga-women-bangladesh.pdf>.
- Bangladesh Bureau of Statistics (BBS) (2006) *Statistical Yearbook of Bangladesh* (Dhaka, Bangladesh: Bangladesh Bureau of Statistics (BBS)).
- Bloodworth, Sandra (1990) “The Poverty of Patriarchy Theory”, *Socialist Review*, Vol. 2 (Winter), pp. 5-33.
- Buvinić, Mayra and Geeta Rao Gupta (1997) “Female-headed households and female-maintained families: Are they worth targeting to reduce poverty in developing countries?”, *Economic Development and Cultural Change*, Vol. 45, No. 2 (January), pp. 259-280.
- Efroymsen, Debra; Buddhadeb Biswas; and Shakila Ruma (2007) *The Economic Contribution of Women in Bangladesh Through their Unpaid Labor* (Dhaka, Bangladesh: WBB Trust – HealthBridge (September); available at: <http://www.healthbridge.ca/economic%20contribution%20report.pdf>.
- Government of the People’s Republic of Bangladesh (GoB), Ministry of Primary and Mass Education (2003) *Education for All: National Plan of Action II, 2003-2015* (Dhaka, Bangladesh: GoB, Ministry of Primary and Mass Education (4th draft, May); available at: <http://planipolis.iiep.unesco.org/upload/Bangladesh/Bangladesh%20NPA%20EFA.pdf>.

- Grosh, Margaret E. and Paul Glewwe (1995) “A Guide to Living Standards Measurement Study Surveys and their Data Sets”, Washington, DC, United States: World Bank, Policy Research Department Poverty and Human Resources Division, *LSMS Living Standard Measurement Study Paper*, No: 20; available at: <http://serviziweb.unimol.it/unimol/allegati/docenti/2545/materiale/LSMS%20guide%20Grosh%20and%20Glewwe%201995.pdf> .
- Karlan, Dean S. (2007) “Social Connection and Group Banking”, *The Economic Journal*, Vol. 117, No. 517 (February), pp. F52–F84.
- Maslow, Abraham (1954, 1987) *Motivation and Personality* (New York: Harper, 1st and 3rd edition, respectively).
- Maxwell, Simon (1999) “The Meaning and Measurement of Poverty”, London, United Kingdom: Overseas Development Institute (ODI), *ODI Poverty Briefing*, No. 3 (February); available at: <http://www.odi.org.uk/resources/docs/3095.pdf>.
- Neuman, W. Lawrence (2003) *Social Research Methods: Qualitative and Quantitative Approach* (Boston: Pearson/Allyn and Bacon Publication).
- Osmani S. R.; Wahiduddin Mahmud; Binayak Sen; Hulya Dagdeviren; and Anuradha Seth (2004) *The Macroeconomics of Poverty Reduction: The Case Study of Bangladesh* (New York, NY, United States: United Nations Development Programme (UNDP), The Asia-Pacific Regional Programme on Macroeconomics of Poverty Reduction); available at: <http://www.ipc-undp.org/publications/reports/Bangladesh.pdf>.
- Olanian, D. A. and T. Okemakinde (2008) “Human Capital Theory: Implications for Education Development”, *European Journal of Scientific Research*, Vol. 24, No. 2, pp.157-162; available at: http://www.eurojournals.com/ejsr_24_2_01.pdf.
- Thibos, Megan; Danielle Lavin-Loucks; and Marcus Martin (2007) “The Feminization of Poverty”, Report prepared for the 2007 Joint Policy Forum on the Feminization of Poverty sponsored by the J. McDonald Williams Institute and the YWCA (Dallas, TX,: YWCA – empowering women, and J. McDonald Williams Institute); available at: <http://dallasindicators.org/Portals/8/Reports/Reports%20Internal/Feminization%20of%20Poverty.pdf>.
- Townsend, Peter (2006) “What is Poverty? An Historical Perspective”, *Poverty in Focus* (Brasilia, Brazil: United Nations Development Programme, International Poverty Centre, December), pp. 5-6; available at: <http://www.ipc-undp.org/pub/IPCPovertyInFocus9.pdf>.
- Transparency International Bangladesh (2008) National Household Survey 2007 on Corruption in Bangladesh (Dhaka, Bangladesh: Transparency International Bangladesh, June 18); available at: <http://www.ti-bangladesh.org/research/HHSurvey07full180608.pdf>.
- United Nations Development Programme (UNDP) (1995) *Human Development Report 1995* (New York: Oxford University Press).
- United Nations Development Programme (UNDP) (2007) *Human Development Report 2007/2008, Fighting Climate Change: Human Solidarity in a Divided World* (Houndmills, Basingstoke, Hampshire, United Kingdom and New York, NY, United States: Palgrave Macmillan (for UNDP)); available at: <http://hdr.undp.org/en/reports/global/hdr2007-8/>.

United Nations Development Programme (UNDP) (2009) *Measuring Inequality: Gender-related Development Index (GDI) and Gender Empowerment Measure (GEM)* (New York, United States: United Nations Development Programme (UNDP)); website resource available at: http://hdr.undp.org/en/statistics/indices/gdi_gem/#top.

World Bank (2008) *Bangladesh: Poverty Assessment for Bangladesh, Creating Opportunities and Bridging the East-West Divide* (Washington, DC, United States: World Bank, Report No. 44321-BD); available at: <https://openknowledge.worldbank.org/handle/10986/7886>.