THE INTERDEPENDENCE OF POVERTY, EDUCATION, AND GENDER, INEQUALITY IN BANGLADESH: EFFORTS FOR DEVELOPMENT

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The Interdependence of Poverty, Education, and Gender Inequality in Bangladesh: Efforts for Development

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Introduction

There are three main development issues that Bangladesh struggles with today. They are education, poverty, and women’s inequality. The state of these issues has a significant impact on the country’s overall condition. Since the country is currently underdeveloped, it is clear that these issues are in need of improvement. With a substandard education system, Bangladeshis must resort to careers that do not require a degree in higher-level education, such as agricultural or vocational work, which do not have promising futures. They end up working long hours, which leaves little time for education. In addition, most agricultural workers must deal with frequent flooding of their farmland, since Bangladesh is comprised of a large delta that cuts deep into the country. If agricultural workers are unable to make a decent income, they must live in poverty. Therefore, the loss of crops due to flooding is a severe economic problem. Bangladeshi women suffer most from poverty. For a very long time there have been extreme gender biases toward women. Such biases cause parents to neglect girls from birth on. Girls do not receive adequate healthcare from a young age and parents do not invest in their education. Without a decent education, girls consequently marry at a young age and turn to agriculture for income.

If the education sector could receive more funding from the government and the drop-out rate of primary schools could be reduced, more Bangladeshis could receive a sufficient education, leading to higher-salary careers. If Bangladeshis were able to make more money for a family, and the country, then poverty levels would decrease. Women could also play an important role in poverty reduction. In the past, Bangladeshi women were not recognized for their abilities and were denied the right to participate in the economic role of the family, except for agricultural work. However, if women could also receive a satisfactory education and
improve the opportunities of future occupations, they could provide a significant contribution to the family’s income, and the country’s income indirectly.

I have discovered that these three issues of education, poverty, and gender inequality are inter-dependent. Therefore, if improvements are made in one of these areas, it could have a positive impact on the two other issues. If the education sector could be improved, more people in the country would have the possibility of obtaining better occupations and earning a higher salary than with agricultural work, which would improve the poverty levels. If women are able to receive a proper education, they would also have the chance for a better career. Women could then contribute to the family’s income as well as improve the country’s economy. Therefore, a circular pattern is observed.

Since each issue has such a significant connection to the others, it is difficult to pick which one to focus on first. For this reason, their connection would not be explained well in a linear diagram, but instead a circular fashion. In a circular pattern, one cannot tell where the cause of the problems begins, but instead sees that each issue causes problems or improvements in the others. I therefore devised a circular diagram to show how they affect each other.
It is important to focus on these issues and the effects they have on the development process of Bangladesh if progress is the goal. If the government can contribute a higher percentage of their budget toward education, then poverty levels will decrease. Poverty levels could decrease further with the monetary contribution of educated and employed women.

My goal for this paper is to show how Bangladesh's poverty levels, education system and gender inequality issues are inter-related and how improving one of these issues will have a direct positive impact on the other two. I will show that it is not important to start with one part of the circle; no matter which issue one starts with, improvement in that area will bring positive results in the other two related areas.

First, I will explain the circle diagram in detail and then discuss the severe levels of poverty, how it is related to education and gender issues, and how it decreases with improvements in these two areas. I will show that if poverty levels are alleviated, there will be more funding for the education system, and in turn, better treatment toward women. Second, I investigate how women have been denied the right to an education in the past, and how this has had a negative impact on the country’s economy. I will show that if women receive equal rights, their contribution to the economy will help to alleviate poverty, and their roles as economic and political leaders could help improve the education system. Lastly, I address the problem of education, how it is related to the issues of poverty and how the level of education affects women. I will discuss the fact that if the education system is improved, poverty levels will decrease and women will gain the recognition they deserve. Then, I will show how focusing on improving the education system seems to be the most efficient and effective issues with which to start.
Later, I discuss what is currently being done to improve the current condition of Bangladesh. I will mention many government and non-governmental organization (NGO) work that has been in effect and what their goals are for improving the development problems. Then, I will explain why Bangladesh continues to suffer from extreme poverty, a poor education system, and gender inequality and how these programs are failing to achieve their goals. I will conclude with what needs to be done to help Bangladesh successfully improve its current deprived state.

**Explaining the Circle Diagram: How These Issues Are Related**

After examining the three development problems that Bangladesh faces today, I have found that there is a strong connection between them. My circle diagram illustrates that improving or worsening one of the issues has a direct impact on the other two. (Obviously, the goal for the country is to improve, not make these issues worse). I designed the circle diagram to show that it does not matter where the country begins: making a positive or negative change to one issue will have a direct positive or negative affect on the other two.

First, let me begin with the problem of Bangladesh’s poor education system. Currently, the Bangladeshi government offers little monetary support for education. If the government could focus more of their gross national product, as well as the aid they receive from international donors, toward their education system, schools could gain the supplies needed for providing a successful education. This way, students who cannot afford to purchase textbooks would have the opportunity to attend school. More education facilities could be built, preferably in rural areas where children currently must travel far distances daily to attend school. A greater number of teachers could also be hired to enhance more one-on-one time for student learning.
better careers. A better career leads to higher salaries. If a family is able to improve permanent income levels, they also increase the gross national product of the country. In these ways, it is clear that education has a direct impact on poverty levels in Bangladesh.

If the government can improve poverty levels by budgeting smartly, they will have more money to improve the most important economic development issues: education being one of these. If the education sector is improved, and women are offered equal opportunities for education, it could have positive results on the education of women as well. Then, both men and women could become sources of economic income for a family, and this would improve the country's gross national product and help alleviate poverty.

As mentioned previously, women currently suffer most from poverty. They are not always given the opportunity to attend school, and suffer the consequences later in life. Therefore, not only would education improve poverty levels, but there would be a significant improvement in the gender gap as well. With education, a larger percent of the Bangladeshi population would be exposed to the mutual global view on equal rights and treatment toward women and the need to educate women. Women would also be exposed to their full potentials and would gain the confidence in the fact that they have the opportunity to achieve better careers. Their careers could enable them to contribute to the household income, which will have a significant affect on the country's income and help alleviate poverty levels. This shows how poverty, education and gender inequality are related.

If Bangladesh focuses on bridging the gender gap, women could gain the confidence they need to improve their lives by beginning, or improving a career. This would enable women to improve their poverty status, as well as the country's gross national product. The country would then have more money to budget toward education. Furthermore, women could afford to send
their children (including girls) to receive a good education. An adequate education would allow children to follow their mothers’ footsteps toward a good career. Thus, education, poverty, and gender inequality in Bangladesh are inter-dependent.

Development Issues on an Individual Level: What Effect Do These Development Problems Have on Bangladesh?

Poverty Levels in Bangladesh

Since its independence, Bangladesh has suffered from extreme poverty, being labeled as one of the poorest countries in the world (Chowdhury and Bhuiya 2004: 369). According to the UNDP Human Development Report in 2004, Bangladesh is ranked as the 138th poorest country of 177 countries in the world, (www.un-bd.org). Although this status means that Bangladesh has improved its poverty level in the last ten years, and can now be said to have achieved “medium human development,” it remains one of the poorest countries in the world.

There are two important issues holding Bangladesh back from developing socially. One of these is the problem with overpopulation. The November 2005 census estimated 140 million people living in Bangladesh today (www.bangladesh.gov.bd). In a country measuring approximately 55,000 square miles, this means that there is an average of 741 people per square mile. This makes Bangladesh one of the most overpopulated and impoverished countries in the world (Mead 2004: A158). Of this amount, an estimated 85 percent are living in rural areas. Different sources claim that there are somewhere between 40 and 52 percent of the 140 million people living in poverty. Poverty levels are defined in many different terms. However, most sources tend to measure poverty levels based on caloric intake on a daily basis. For example, Siddique explains that “the ultra poverty line is determined by people living on 1,600 or less
calories per day, extreme poverty line is 1,805 calories per person per day, and absolute poverty is 2,122 calories per person per day” (1998: 1095).

Coupled with this issue of overpopulation is the problem of Bangladesh’s dependence on its agriculture sector. Currently, 57 percent of the country’s gross domestic product (GDP) is accounted for by agriculture. Eighty-five percent of Bangladesh’s labor force consists of agricultural workers (Haque 1975: 1). Although it is one of the most important sources of economic income for the country, agriculture is not the most reliable means of income. Bangladesh is comprised of a large delta (Ganges-Brahmaputra) that cuts deep into the country. For this reason, irrigation should not be a problem. However, due to the lack of agricultural technology, Bangladesh faces severe damage and problems when the delta floods. Frequent flooding causes severe damage to the crops, and in turn, the country’s income and source of food suffer dramatically. According to Mead, “Approximately 50 percent of the country’s local land surface is wetlands, which have been drastically affected by the burgeoning human population” (2004: A158). Mead explains that this overpopulation is what leads to deforestation, causing an even greater chance of flooding. “Deforestation results in topsoil losses and increased siltation; as riverbeds become more silted, the rivers themselves become more swollen and prone to flooding” (2004: A158).

These extreme poverty levels have a direct negative affect on two other important development issues: education and gender inequality. Due to low poverty levels, the government is unable to devote enough funds from their budget toward a satisfactory education system. Therefore, there are not enough buildings to comfortably house all students, there is a significant lack of educational resources, and the quality of existing resources is substandard. A poor education system combined with high poverty levels increases the gap between gender equality.
No matter how it is measured, poverty is a serious issue in Bangladesh. Citing the 1991 Rural Employment Assistance Foundation Siddique states, “Indeed, it has been stated, that poverty exists in Bangladesh on such a large scale and magnitude that no sophisticated method of measurement of poverty is needed” (1998: 1096).

**Gender Inequality in Bangladesh**

Another major development issue that Bangladesh faces today is gender inequality. There is much evidence indicating that poverty levels and a poor education system cause Bangladeshi women to struggle most with social and economic advancement.

Neglect of females begins at a young age. The female mortality rate is considerably higher than male. “Bangladesh is one of four countries in the world where more girls than boys die before the age of five” (Siddique 1998: 1096). Sen and Acharya support this too: “Gender differences are prominent in the case of most of the health indicators for which data are available. Child death rates are higher for girls in the age group of 1-4 years, and women have a lower life expectancy than men” (1997: 29).

Early female neglect occurs because men are viewed as a better investment for the future. It is custom in Bangladesh for married women to move to their husbands’ homes, where they receive support from his family. Contrarily, sons are expected to provide for their families indefinitely. Therefore, strong focus on an education and healthy development is narrowly devoted to males. Anand and Morduch describe the pattern that poverty and population issues have on forming gender inequality:

Economists often point to sex discrimination in the labor market to explain sex discrimination by parents. When the economic returns to investing in the health and education of boys are greater than the returns to investing in girls, sons are often treated much better than daughters. These biases can be reinforced by institutional arrangements in which parents live with their sons in old age while daughters move to their husbands’ homes. Through this arrangement, the
economic returns to investment in girls are often not recouped fully by the parents themselves—and this can lead to further biases against girls (1996: 17-18).

Girls who survive this neglect as a child do not face better circumstances in the future. Since they do not have the opportunity to receive as satisfactory an education as men do, due to cultural and religious views, most women are not able to attain careers other than agricultural work. Many women are also forced to marry at a young age and begin having children. Having children at a young age enables the opportunity to produce a large family. However, this opportunity also exposes women to an increased risk of mortality because of yet another important gender inequality issue. Not only are women denied a reasonable education, they are also neglected when it comes to healthcare. Sen and Acharya explain: “In particular, mothers’ health is still a neglected area as evidenced by the high mortality rate; communicable diseases that are mostly preventable account for the major portion of morbidity and mortality…” (1997: 28).

In addition, women receive fewer resources for survival than men do and if they have daughters, they are also neglected, as mentioned above. Anand and Morduch agree with these statements. “High fertility not only increases the risk of maternal mortality, it also reduces the resources that go to girls. This has contributed to disturbingly high rates of excess female mortality in Bangladesh and other parts of South Asia” (1996: 21). Siddique further supports these claims: “…the women receive over 27 percent less resources than men for medical expenses. Similarly, in terms of receiving winter clothes and footwear, women are always at a disadvantage” (1998: 1096).

All of these factors cause many Bangladeshi women to become dependent on the men as the head of the household, since women are only expected to bare and rear children, perform daily household chores, and cook for the family. Siddique explains that
A lot of activities performed by rural women do not generate direct cash income for the households. Since the household cash income is directly controlled by men, women's contribution to income generating activities (such as harvesting, cattle rearing) is also controlled by men. Thus, most rural women are absolutely dependent on men for their basic survival. It is estimated that in the rural areas of Bangladesh, seventy-six percent of women belong to poor households compared to 74.5 percent of men (1998: 1096).

Not only must women depend on men to provide them with household income, but also if a woman does have a job, she will not earn as much as her husband would. Females earn significantly less relative to their male counterparts. “Given the higher labor market returns to female education, the observed wage gap is perhaps due to a smaller educational attainment of women vis-à-vis men” (Asadullah 2006: 460). It is evident that poverty and education levels have a direct impact on the quality of life for women.

Education

Education is one of the most important development issues that Bangladesh struggles with today. If Bangladesh wants to develop socially, as well as economically, it must include improving the education system in their agenda. “Modernization and growth in the economic sector cannot be achieved or sustained without simultaneous modernization of other sectors of the society like family, polity, health, education and the value system” (Haque 1975: 3).

Inadequate funding and overpopulation are two important issues that lead to a country with severe illiteracy rates. “In part because of its low income, Bangladesh spends only two percent of its GNP on education—spending that is quite inadequate compared with an average 3.2 percent for low-income countries and six percent for high-income countries. Moreover, the resources Bangladesh allocates to education are inequitably distributed across gender and region” (Khandker 1996: ix). For this reason, students are expected to purchase their textbooks
and school supplies, as well as pay tuition costs. Therefore, affording an education is almost impossible for families living below the poverty level.

Space is also an issue. With such a large population that continues to grow each year, the country’s education system currently has over 18 million students enrolled and over 316,000 teachers. Their primary school division is ranked the ninth largest system in the world (Sedere 2000: 451). Without sufficient government funding, there is not enough money to build an adequate amount of schools for the students to attend. Most of the time, schools are built closer to urban areas and children living in rural areas must walk several miles to attend classes. This adds another cost on top of tuition, textbooks, and supplies. Time walking to and from school is time lost working in the fields at home. When families send their children to school, they also lose an extra set of helping hands at home, which means a decrease in income for the day. Therefore, sending their children to school is very expensive for poor Bangladeshi families. In addition, if students do not receive a satisfactory education and are not given the opportunity for a non-agricultural career, they will end up back on the farm at home. Therefore, the family’s money and time is wasted.

All of these factors have a significant affect on the level of education Bangladeshi children receive. “Only 70 percent of primary-school-age children were enrolled in schools. Of these, 60 percent dropped out early. This means that only 36 percent of the 6-10 year-old cohort completed primary school” (Sedere 2000: 452). Low education achievements leads to country-wide low literacy rates. “With almost 60 million adult illiterates and out-of-school children, Bangladesh is one of the most illiterate countries in the world” (Sedere 2000: 451). “Bangladesh ranks among the bottom 20 countries in the literacy league table. Between 1980 and 1998, the adult-literacy rate rose marginally from 32 percent to 38 percent, with the rate for females only
half that of males. Recent statistics provided by the government indicate that the literacy rate reached 65 percent in 2001" (Choudhury, Chowdhury and Nath, 2003: 603). In addition, children living in rural areas struggle with illiteracy as well. In fact, “the rural literacy rate (20 percent) is less than half the urban rate (45 percent)” (Khandker 1996: 1).

Bangladesh’s poor education system has direct negative impacts on gender inequality issues as well. As mentioned in the gender-inequality section, girls suffer most from a lack of education. “The female literacy rate (22 percent) is less than half the male rate (47 percent)…The gender gap in school enrollment is also astounding: girls’ primary enrollment is 78 percent, and girls’ secondary enrollment is only 47 percent of boys’ enrollment” (Khandker 1996: 1). Due to the national belief that investment in boys’ education will result in higher returns in future income, girls are forced to stay home and learn how to keep house or work in the fields. There is also a national belief that women should not receive any education other than a religious one. This produces negative effects on future generations as well. Hadi and Nath’s education studies show that the level of education the mother receives has more of an impact—whether positive or negative—on the children’s education than the education level of the father. Low education levels for mothers can also mean increases in child labor. “About 43.5 percent of the children of illiterate mothers worked. This rate reduced to 30.1 percent and 21.1 percent when mother’s education increased to 1-5 years and 6 or more years of schooling, respectively” (2000: 305-306).

It is evident that the negative effects of Bangladesh’s inadequate education system spreads to increasing poverty levels and a wider gap between men and women. Since these development issues are related, improving the education system should make positive impacts on poverty and gender disparity.
Improving the Education System: Most Efficient Way to Help Development Concerns?

"Raising a population's education levels is one of the most effective ways to improve its productivity, health, and nutrition and slow its growth" (Khandker 1996: 1).

Of the three development issues discussed above, probably the most beneficial development issue to focus on first is education. While many efforts have been put forth toward helping disadvantaged children to attend schools, they are still struggling with the quality of education they receive. If the government would budget a higher percentage of their GNP towards their education system, poor students would not have to pay high tuition costs and all students would have the opportunity for a worthwhile education. A strong education system results in significant economic benefits. For example, a satisfactory education can improve the quality of life for people living below the poverty level and can increase their chances at achieving a better job in the future. "Education and investment in human capital are universally recognized as essential components of economic development in any country. Education endows individuals with the means to enhance their skills, knowledge, health and productivity, and also enhances the country's ability to develop and adopt new technology for the purpose of economic and social development" (Maitra 2003: 129).

Maitra's studies have shown that education can improve poverty levels. If parents in the household achieve a higher level of schooling, their family is better off. "The highest level of education attained by the household head has a positive and statistically significant effect on permanent income. Moreover, the higher level of education of the household head, the greater the permanent income of the household. Neither the sex nor the age of the household head has a..."
statistically significant effect on the permanent income of the household" (2003: 144).

Improvements do not stop there. The cycle continues because if the permanent income of the household increases, then the family has more money to send their children to school. Therefore, "an increase in permanent income of the household increases the probability of current enrollment" (Maitra 2003: 145). If a family has more money, they are also more likely to send all of their children to school, including girls. Therefore, improving education decreases poverty levels, which gives girls more opportunities as well.

Unlike the case of permanent income, Maitra's studies show that gender of the household head does have an effect on the education levels of children. Interestingly, his studies show that if mothers are able to receive a better education, it has a more positive effect on her children than the father's level of education. Overall, improving the education system would start a cycle of progress that could continue for generations.

Parental education generally has a positive and statistically significant effect on current school enrollment of children aged 6-12. The effects are quite strong and it is worth noting that the effects of mother's education on current enrollment is stronger compared with the effects of father's education. The marginal effects show that, relative to the reference case (of the fathers having no education or the father's education is missing), the probability of current enrollment is higher by 4.2 percentage points if the father has some primary schooling, is higher by 5.6 percentage points if the father has more than primary schooling, but less than the secondary schooling, and is higher by 5.5 percentage points if the father has more than secondary schooling. On the other hand, the corresponding increases in probabilities are 5.8 and 7.7 percentage points, respectively, for the mother having some primary schooling and more than primary schooling (Maitra 2003: 145).

One of the most important reasons for why education of women is stressed is the effect it has on the population rate. Arends-Kuenning and Amin mention Sen's study in 1999 on disparate approaches to why investment in women's education helps the rate of population decrease. "Both the human capital approach and the capabilities approach view investment in women's education as an effective way to lower fertility rates" (2001: 127). If women receive a
high level of education, they better understand costs and benefits of having children. Women tend to decide that having less children will be more beneficial for the family. Education could also mean better career opportunities and a higher salary. More money could get more food to consume, a healthier lifestyle, and money to give to future generations for a good education. Arends-Kuenning and Amin quote Becker's study in 1981 explains how lower fertility allows for better investment in children's human capital (2001: 127). If more women decide that they cannot afford to have large families, a trend of smaller family size could begin throughout the country, and the problem of overpopulation would gradually diminish. This would also mean that there would be more room for students at schools. Education of women could start a positive cycle that could help the country on a national scale.

A higher level of education is important because it leads to better career opportunities in the future. Not only is there an abundance of careers available for educated Bangladeshis, but higher level education gives students the confidence they need to apply for jobs and also exposes students to the concept of entrepreneurship.

The website www.bdjobs.org is the largest job website in Bangladesh and a perfect example of how many prospective jobs are available to educated Bangladeshis. On the front page alone, a visitor can view hundreds of job openings in various fields. Accounting, finance, education, medicine, secretarial and marketing only names a few of the careers available. There is also an area to post a resume and obtain career counseling if necessary. A high level of education (usually completion high school or above) is required to apply to most of the positions, as well as experience in the field for some advanced positions. Therefore, poor children receiving an inadequate education do not have a chance at the opportunity that awaits them. If students
could learn about the various career opportunities that come with a secondary education, they might decide to work harder in school, instead of dropping out to work at home.

A higher level of education also gives students the opportunity to apply to international colleges and exposes them to the concept of entrepreneurship. Mr. Abdul Kajol, CEO of P&P Incorporated in New York City is a perfect example of how a good education can lead to exceptional career opportunities. Kajol grew up in Habiganj, a poor rural town of Sylhet, Bangladesh. The eldest of six children, Kajol was expected to take care of his family in the future. Therefore, he worked hard to receive a good education. He walked several miles and crossed a large river everyday to attend school, which was in a more urban setting than his rural home. It was also very difficult for his family to send him to school. "We had to pay for everything: tuition, textbooks, uniform, supplies, everything. Altogether, it cost TK250 monthly, which my father worked very hard to earn" (personal communication April 27, 2007). However, his persistence and determination to receive a good education paid off when, upon graduating secondary school, he was accepted into Tatering Technical College in London, England. While studying in England, his father became ill and Kajol had to leave school and get a job in order to send money home. Upon his return, Kajol opened a restaurant and several small businesses to earn money. His entrepreneurial skills eventually led him to America, where Kajol slowly acquired businesses and expanded his wealth. Over the years, Kajol consolidated his businesses into P&P Incorporated and has given back to Bangladesh in many ways. Kajol says that his level of education gave him the confidence he needed to achieve his entrepreneurial goals. He continues to support the education system and has funded the construction of several elementary schools in Bangladesh to give children the same opportunities he took advantage of as a child. "Without my education, I might not have been exposed to the opportunities that were available at
the time. I believe that education is one of the primary ways to give the future generations of Bangladesh the confidence they need to expand their horizons and achieve their dreams.” (personal communication April 27, 2007).

All of these above points demonstrate how effective improving the education system would be in Bangladesh. Over the years, the government of Bangladesh and many NGOs has focused on education as the key to solving problems of poverty and gender inequality. They have implemented programs such as the Education for All Declaration, General Education Project, and BRAC, which focus on educating girls and the poor. In recent years, the government of Bangladesh has tried to focus on these important development issues. They have created several programs to improve poor economic and education levels, as well as gender inequality. However, these programs do not seem to be getting Bangladesh out of severe poverty and the gender gap is still very wide. Since the government is attacking several problems at once, perhaps they are spreading themselves too thin and might need to focus on improving one development issue at a time.

Current Conditions: Programs Designed to Improve Poverty Levels, the Education System, and Gender Inequality

The government of Bangladesh has recognized these development issues over the years and has attempted to make improvements. Their efforts have not gone unnoticed. Working in conjunction with many non-governmental organizations, as well as the United Nations, Bangladesh has been able to implement programs focused on improving the status of their education system and gender inequality problems. In fact, without monetary aid from organizations such as UNICEF (United Nations International Children’s Emergency Fund) and
UNESCO (United Nations Educational, Scientific and Cultural Organization), Bangladesh would not have been able to make such noteworthy progress.

Several NGOs have initiated primary education programs for those who are left out of the formal system. In total, “the number of students served by NGOs in the non-formal system is estimated to be 1.4 million, including 1.2 million served by BRAC (Bangladesh Rural Advancement Committee) alone” (Choudhury, Chowdhury and Nath, 2003: 604).

Education

EFA and GEP

Bangladesh has developed many programs that focus on improving their education system while also helping people living below the poverty line. At the 1990 World Conference in Jomtien, Thailand, Bangladesh made a declaration on the right of all people to education and declared Education for All (EFA) (Sedere 2000: 452). In December 1990, The General Education Project (GEP), an umbrella project targeted to provide equitable access, quality improvement, and strengthening of planning and management of education, was commissioned. The GEP contributed US $359 million toward Bangladesh’s EFA program. This incredible donation allowed Bangladesh to meet their EFA goals by improving its illiteracy rates. For their achievements, Bangladesh was awarded the 1998 UNESCO Award for Basic Education and Literacy (Sedere 2000: 452).

Poverty

BRAC

Another popular program introduced by the Bangladesh government focusing on poverty alleviation, and eventually the education system, was BRAC. After the War of Liberation in
1971, when Bangladesh achieved independence, it was clear that the new country needed aid in order to recover from war damage. In 1972, a non-governmental organization (NGO) was developed in order to provide the aid needed. BRAC, known first as Bangladesh Rehabilitation Assistance Committee, provided humanitarian relief for the new country. Soon, the leaders at BRAC realized that their mission was not a short-term process. Bangladesh was suffering from many problems and needed a more extensive commitment. The BRAC organization was renamed to Bangladesh Rural Advancement Committee and began establishing programs that could improve many problems that the country as a whole was facing. These problems included education, poverty alleviation, gender-inequality, and human well-being. BRAC has become the developing world’s largest NGO in terms of scale and diversity of its intervention (Bhuiya and Chowdhury 2004: 371). Its education sector reaches out to many rural children living in extreme poverty. They also recognize the unfair advantage boys have with education and focus on improving opportunities for girls. BRAC students also do not have to pay for tuition or teaching materials. Although all children are welcome to enroll in a BRAC school, children with illiterate parents and economically disadvantaged families are favored. Currently, 34,481 schools are in operation in Bangladesh, with more than 1.1 million children enrolled. Over 66 percent of the students are girls and among the teachers, 97 percent are female. Over 1.5 million children graduated from BRAC schools by the end of 1999 (Nath 2002: 517).

BRAC also has a program called BRAC Development Program (BDP) that concentrates on alleviating poverty. With over 60,000 of Bangladesh’s 84,000 villages involving nearly four million women, BDP is the primary poverty alleviation effort of BRAC (Bhuiya and Chowdhury 2004: 372). Bangladesh has made significant improvements from these committed efforts. In fact, food production has almost doubled since 1975, life expectancy has increased by 30
percent, under-5 mortality rate has decreased by 55 percent, and the net enrollment in primary schools has reached 80 percent. Micro-credit programs assist almost seven million families, which is more than half the total 12 million poor households (Bhuiya and Chowdhury 2004: 370).

**Gender Inequality**

**Microfinance**

An interesting and popular method for reducing poverty by using women as a source of economic income in today’s world is microfinance. In 1983, the Grameen Bank was established by Muhammad Yunus in order to provide loans to Bangladesh’s poor community. The loan amounts are need-based, and the hope is that borrowers will use the money to start a private business or improve their current business. Borrowers are given small lessons on financial principles along with the loans, and then it is up to them to make money.

Recently, the Grameen Bank has been heralded as a program that empowers women. The United Nations in New York City speaks highly of the micro-credit programs in Bangladesh and supports the claim that they are a tool for empowering women. In a briefing on the Eight Millennium Goals, a UN delegate who studies women’s empowerment, explained that she loves the concept of microfinance. “It is shown globally to work. I have seen how it gives women the satisfaction of working and growing a business” (personal communication April 11, 2007). The Grameen Bank has created such a global stir that Muhammad Yunus won the Noble Peace Prize for his efforts in 2006. The Grameen Bank seems to be making great strides at empowering women through education and making significant improvements on the poverty level.
Ganokendras

Like the BRAC program, Ganokendras are so diverse that they focus on all three development issues that this paper discusses. At present, there are 807 Ganokendras, helping over 80,000 families (Alam 2006: 346). Ganokendra is translated as a "people's center which is a community-based educational institution that addresses the need for literacy training, continuing and lifelong education, and poverty alleviation" (Alam 2006: 344). Like micro-credit institutions, Ganokendras recognize the need to bridge the gender gap. Therefore, they focus on helping poor, rural women. "The situation of rural Bangladeshi women in particular required some attention, and the Ganokendra approach has emerged as a possible answer" (Alam 2006: 347). They seek to improve the members' quality of life by social empowerment and economic self-reliance. Ganokendras acknowledge the fact that each village needs different attention. Female-dominated Ganokendra committees decide what is needed most in each village. Then, they raise money to fund local activities. Ganokendras also focus much attention toward literacy. The centers provide Bangladeshi reading materials that teach members about life skills, such as generating income, maintaining credit support, preventative health and family planning services, and promoting daily hygienic practices (Alam 2006: 349).

Problems with Aid Programs

After all these accomplishments, Bangladeshi people continue to face extreme poverty levels, a poor education system, and gender inequality. In the World Bank's new system of measuring the wealth of nations, Bangladesh ranks 18th from the bottom among 123 countries and continues to be one of the world's poorest nations (Bhuiya and Chowdhury 2004: 370). According to Nath and Chowdhury, Bangladesh is still 94 years away from achieving the goals
they had set for development by year 2000 (Chowdhury and Nath 2002: 89). The question is: what is going wrong?

In fact, there is a considerable amount wrong with most of the programs mentioned above. Although it appears that these aid programs are making sizable differences in the country, there are still many obstacles to overcome. In most cases, international developers do not research the country they are attempting to advance. They assume they know the steps for developing a country and create programs which they feel, according to their moral beliefs, will help the country to progress. However, the developers' moral beliefs are not in accord with the country's beliefs. Therefore, they do not understand what the country needs or what the people want. For example, the developer might that think making the majority of the population consumers is improving the quality of life, whereas, the people living in poverty might believe increasing their daily food intake, not purchasing goods, as bettering their quality of life. These misconceptions and miscommunication are what result in the severe failures of aid programs, which sometimes makes matters worse.

**Education**

When it comes to education, it is clear that Bangladesh is improving at an incredibly slow rate. The rate for increase in education has been too slow at "only 0.53 percentage point a year, which indicated that Bangladesh is progressing very slowly in ensuring basic education for its children" (Chowdhury and Nath, 2002: 88).

**GEP and EFA**

Although the Education for All declaration funded by the General Education Program made impressive impacts on access to the education system, there were still problems with its level of efficiency and effectiveness. The available space could not accommodate the increased
enrollment, thus putting pressure on the system. Furthermore, quality and equity continued to lag behind owing to a continuous shortage and poor deployment of teachers, the poor quality and insufficient distribution of textbooks and other learning materials, and poor teaching and lack of logistical support services (Sedere 2000: 453-454).

Faced with these new hurdles, a second program was initiated in order to maintain their previous successes with education availability. In 1994, GEP-2 was settled upon and funds were donated to the project. However, by 1997, management changes within the World Bank created serious setbacks for GEP-2. The new management disagreed with what the previous leaders had developed for the GEP-2 project and changed much of their goals. Unpleasant work relations arose between committees working for the new management and eventually interest on the project was lost. “As a result, a sub-sector with a well-coordinated, cohesive donor consortium project ended up having uncoordinated, scattered, overlapping projects and a huge resource gap to support increasing school enrollment. This has worsened the quality of primary education despite good intentions of both the development partners and the government” (Sedere 2000: 455).

**BRAC**

Since 1972, BRAC has made a significant difference in the education of the poor and poverty alleviation strategies. However, only a year into the program, gender discrimination became a serious problem. This time, more girls attended schools since poor households demand boys’ labor at home for survival. In addition, the government offered monetary aid to girls in order to increase their attendance. Since scholarships were not offered to many boys, they could not afford to attend school (Nath 2002: 522). However, even though girls are favored, this attention does not seem to be making a difference.
Schools became disorganized, causing some children to be placed in grades that were too advanced for their level and some to repeat levels that had already completed. The dropout rate after grade five continued to remain high. It also became clear that BRAC was not making an impact on lifestyle changes either. Many girls got married before 18 years of age, the minimum legal age at marriage in Bangladesh (Nath 2002: 522).

While BRAC has seen improvements in education levels of children in rural areas by enabling their free attendance, this narrow focus has neglected children in urban areas. A significant negative impact has been recorded. The downward trend in overall achievement in urban areas is alarming. This is partly due to a dramatic increase of the slum population and the failure of educational facilities to keep pace with population growth. Women who are well to do have also been overlooked due to NGOs support and work with poorer communities (Choudhury, Chowdhury and Nath 2003: 614).

Over the years, BRAC has grown exponentially in developmental innovation and scale. Considerable experience has been gained; some experiments were successful but others failed. Perhaps the most important lesson learned from BRAC has been that there is no fix-all strategy or blueprints for development and that only through constant learning and adaptation could it effectively help the poor (Bhuiya and Chowdhury 2004: 371). BRAC is just one more example for why Bangladesh continues to struggle with development and how they must remain dedicated if they want to progress.

**Microfinance**

Although presently microfinance has a reputation as a way to alleviate poverty while empowering women, many people also question its legitimacy. According to Yunus, microfinance is supposed to empower women. In many cases, monetary loans are given to under-
privileged women, who are then able to start their own businesses, and in turn be able to make payments on these loans. However, the women themselves claim that this is not a source of empowerment. To further contradict microfinance successes, the UN Delegate, who had recently visited Bangladesh explained, “Remember, when we travel to problem areas, UN Delegates are shown the best things. One big problem about microfinance is that the loan officers are men—and so microfinance is still male dominated. What we need to work on is leadership positions for women. This will give women the ability to get out of poverty” (personal communication April 11, 2007).

Dr. Jude Fernando, a Sri Lanka native and Assistant Professor of International Development at Clarke University agrees that microfinance does not empower women. He also states that microfinance is not as reliable on alleviating poverty as the world might think. When visiting Lehigh University in December 2006, Professor Fernando explained that there were several ways in which microfinance was actually producing more negative impacts than positive, but that they were concealed. On the surface, it seemed microfinance looked like a way to alleviate severe poverty levels in third world countries. However, when you looked deeply into how the lives of these poor people have changed, the negative impacts become apparent. Microfinance institutions (MFIs) and Non-governmental Organizations (NGOs) cannot lend a significant amount of money without aid from donors. Therefore, these donors have the power to create conditions that the MFIs must follow in order to receive the money to lend. Professor Fernando explained that these international donors do not explain the conditions directly with the people receiving loans, but instead set the conditions with intermediaries called field officers. The field officers then communicate with MFIs and NGOs and the borrowers. Therefore, the
donors have the power to set regulations without first examining the lives of the borrowers and choosing conditions that would be beneficial to them.

The lack of communication between the donors and the borrowers causes a cultural barrier. Due to this barrier, donors do not see the deep negative impacts, such as increased debt, that microfinance has on the economic and social well being of the borrowers. Instead, they see surface results and claim that microfinance “empowers” women. As Fernando explains, “The language of self-sufficiency, self-reliance, and empowerment do not explain their social and economic debts” (Lehigh University presentation December 1, 2006).

When the donors set high interest rates on the loan payments, the borrowers struggle to make enough money to afford the loans. Therefore, they must borrow money from local money-lenders or different field officers. Fernando calls this “credit pyramiding” and explains how this actually impedes poverty alleviation (2005: 209). He explains that microfinance causes a severe economic problem since the borrowers are then responsible to pay back multiple high-interest loans, and therefore need to work many hours, sacrificing personal time. If credit pyramiding could be monitored and prevented, then perhaps microfinance could progress. However, since there is no efficient way of supervising the amount of loans each borrower receives, this continues to be a factor that inhibits progression.

“When women were questioned about their reasons for participating in credit programs, they pointed out that it enabled them to get some additional money for the family. Women, who have been in the credit program for nearly five years, never referred to the notion of empowerment” (Fernando 2005: 208). In fact, Fernando explains that instead of feeling empowered, women must not only increase the amount of responsibilities they have, but it also causes them to sacrifice time that they could put toward an education (Lehigh University
presentation December 1, 2006). Microfinance seems to be creating worse conditions that what the world is advertising.

**Ganokendras**

The seemingly successful Ganokendras struggle to make improvements as well. While their efforts seem good, and many women visit these centers for help, there is still a lot of room for improvement. Creating a program that hopes to alleviate poverty takes more effort than it might seem at first.

The difficulties include the process of organizing a Ganokendra center and running it; there is a lack of appreciation and understanding of the model; and sometimes a lack of willing cooperation of the part of the community. It may also be difficult to find appropriate accommodation, or fully motivated facilitators and social workers in the rural areas, or suitable reading materials, or seed funds or income-generating activities (Alam 2006: 351).

The list goes on. Clearly, helping a third world country progress is not an easy task. This example proves how researching what a country needs and wants could help in the process of creating programs that will have significant impacts on the country’s progress. If thorough research is not performed, programs blindly assume what is necessary for achieving their goals, whether that is alleviating poverty or other development concerns, and do not always end up addressing what the people actually want. In addition, programs will only be successful if the people actually want to progress, and if they want to participate in the programs that are created. “No program with assumptions of mass participation can achieve a reasonable degree of success if people do not involve themselves in it” (Haque 1975: 5). Without desire from the people to improve their poverty levels, development programs will not meet the goals they strive to achieve.
Conclusions

Poverty, education, and gender inequality are serious development issues that Bangladesh faces. In this paper, I have shown how these three issues are inter-related. I introduced a circle diagram and then continued to explain how each issue is related with several sources for examples. In Bangladesh’s current condition, all three issues are in need of significant improvement. Even though NGOs and government programs have been working together to help the country progress, they have still not reached their goals set for the year 2000 and Bangladesh remains an impoverished country today.

One of the most important problems is that the government budgets an insignificant amount of its GNP toward education. School enrollment of all ages and status has increased significantly. However, the quality of education continues to fail. Schools are now overcrowded and have inefficient supplies to provide children with a satisfactory education. The Bangladeshi government needs to understand how their development issues are related and that they can focus on improving the education system in order to help alleviate poverty and gender disparity. Allocating more money toward the education sector could improve the quality of education children receive. Therefore, the drop-out rates would decrease and children would improve their future status. The government should also realize that they will need to devote more time and energy into improvements than they had expected. They should create goals that are more realistic to what they can accomplish and they should work hard to achieve them each year.

Of course, it is important to continue efforts in all development areas. It would be unfair to devote all of its time and money on education alone. The government could continue working with NGOs to improve gender inequality and poverty levels. This way, most of the funding
could come from outside donors and the government could devote more money toward the education system.

Bangladesh can and will improve. The research above shows that they have been making impressive strides, but that they need to devote more attention to the issues inhibiting advancement. Commitment and good management are the keys to Bangladesh’s growth. If the Bangladeshi government can continue to stay focused and devote more money toward their development issues, especially their education system, then they will help to alleviate severe poverty levels, bridge the gender gap and eventually achieve their goals for progress.


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