

Household Response:
A Survey on Households of Female EPZ Workers in Bangladesh

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1.0 INTRODUCTION*

1.1 Background of the Study

Bangladesh has been pursuing export-oriented industrialization for the economy through bonded-warehouse facilities and back-to-back letter of credit since late 1970s. One of the instruments used for the growth of export-oriented industries was the establishment of Export Processing Zones (EPZ). One of the characteristic features of the structural adjustment policies (SAP) is the increasing flow of foreign investment mainly in the EPZ. Female employment has increased due to the expansion of labour-intensive export industries both inside and outside the EPZ. Although a wider definition of EPZ would include cases where there are no physical zone as such, for the purpose of this study, EPZ was considered to be those industrial estates, which constitute an enclave from the trade and customs regime of a country and in which free trade applies.

Within the package of export-promotion measures targeted to attract foreign investment, EPZ was one of the instruments used. BEPZA Act XXXVI (1980), subsequently amended by Ordinance XLIX (1984) and Ordinance LII (1986) and Act XXII (1994), provides the legal framework of creating of EPZs. These set out the objective of the Bangladesh Export Processing Zones Authority (BEPZA). The objectives were:

- (a) to foster and generate economic development of Bangladesh by encouraging and promoting foreign investments in a zone;
- (b) to diversify the sources of foreign exchange earnings by increasing export of Bangladesh through a zone;
- (c) to encourage and foster the establishment and development of industries and commercial enterprises in a zone in order to widen and strengthen the economic base of Bangladesh;
- (d) to generate productive employment opportunity and to upgrade labour and management skills through acquisition of advanced technology.

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Clause (c) and (d) were added in 1986 to have a wider linkage effect. There are two EPZs currently operating in Chittagong and Dhaka, which were set up in 1983 and 1993 respectively. This study is based on survey of household members of female workers who were working at the EPZ located at Dhaka (Savar). The Dhaka EPZ is about 35 kilometer away to the north of Dhaka City. It takes about an hour to reach from the city.

1.2 Source of Data and Methodology of the Study

Analysis of this study depended on data drawn from in-depth semi-structured questionnaire. A semi-structured questionnaire - common for all the participating countries - was administered. It was decided that the minimum number of households studied would be at least 100. Two other standard modules - one on mental health and another on mental well-being - were also included along with the semi-structured questionnaire. The sample included all the members of their households above twelve years of age. In case of households where there were more than four members, the sample was limited to survey four members, preferable two male and two female members. Each respondent was informed about the purpose of the study and that his/her responses would be confidential. They also had the right to refuse to participate in the research. In order to conduct the survey, two male and two female researchers were employed. The survey was conducted between June and October 2000 in different locations in and around Savar near the EPZ. A total of 112 households and 246 members had been interviewed. Five households were dropped, as the family members were not available after several visits. The household survey analyses the impact of economic policy reforms on non-conventional indicators of gender bias and their linkages with conventional indicators. The survey focuses on the households of the female workers in the EPZ. The analysis compares responses of 98 male and 166 female members of the households.

At first it was decided to consider a sample of those households from the survey of the firms in the EPZ. But it proved to be very difficult to locate the households as well as to find all the members in the household for the survey. Hence after two weeks, a different strategy was adopted. An area of concentration was located from the addresses of those in the survey of the firms. Afterwards an attempt was made to survey all households in that area who were sending women to work in the EPZ. Through this process, different locations were identified so as to have a mix of those households who were in rented houses as well as those who were

local residents. It was quite difficult to find those who were local residents as those household were often scattered and off the road.

The main problem encountered was to find all the members of the households for conducting interviews. Most of the workers of the EPZ were available on Fridays. Still some had to do their domestic chores on weekend, or visit family members. For some it was a day to sit and relax and watch a television program. Several visits had to be made to interview all the members of the household. The difficult part was to get those who were self-employed as they worked all seven days of the week and returned home late in the evening. This also suggests that they have very little time to spend with the family.

1.3 Organization of the Study

The study has been organized as follows: Section *two* analyses the household structure of the female workers working in the EPZ. Section *three* describes employment structure of those who are employed and control over work. Social perceptions on education, health, physical mobility, marriage and dowry, reproduction and sex, and changes with employment are dealt with in Section *four*. Section *five* deals with intra-household changes. Sections *six* and *seven* respectively deal with violence and mental health.

2.0 HOUSEHOLD STRUCTURE

The growth of EPZ had spill over effects. Within the EPZ only factories are located. The employers do not provide the workers with accommodation. Hence the private sector had to provide housing for the workers of the EPZ. Land prices around Savar escalated after the EPZ was set up¹. Many families sold their land at low prices. Providing housing for the workers became a good source of income for many families. Most of the houses were made of brick with tinned roof. Usually in one building there were four rooms, accommodating four families. In most of the cases these were rented to male and female workers working in the EPZ. The landlords usually resided within the same compound. They had a congenial relationship with their tenants. The interviewers had to face the interrogation of the landlords on many occasions. The workers felt secured in the new community life, which had

developed at different locations. As these houses were specially designed for these workers, care was taken to provide adequate toilet and bathing facilities. The toilets were regularly cleaned by a cleaner paid by the landlord, or by tenants on a rotation basis. In those areas where natural gas was made available, there were adequate numbers of burners to be shared by the families. It was observed that there was no problem of queuing for the use of toilets or for cooking. This is because in most cases the landlord had as residents some working women and some women who were housewives. The local families who send their female members to work in the EPZ were located further from the workplace and they had to commute by bus. Also their houses were quite off the road and they had to walk about half an hour to avail the transport facilities from the road.

2.1 Migration

It was widely believed that women's migration is low due to '*purdah*' in the early eighties. But due to the advent of the labour intensive readymade garment industry, migration of women between rural and urban areas had been a central element of livelihoods of many households. About 16 percent of the members were local: they had been living in Savar since birth. Another 28 percent have lived in Savar for more than 5 years. Hence using the place of birth criterion and the usual place of residence for more than five years, the present study suggests that 44 percent of the households were non-migrant workers. Of the migrant workers, about 55 percent were from Dhaka Division, 17 percent from Barisal Division, 12 percent from Khulna Division, 10 percent from Rajshahi Division and 6 percent from Chittagong Division². This has far-reaching implication in terms of women's changes in life style in Bangladesh. About 68 percent of the migrants came either with their husbands or with their families. In some cases the girls came first and then the family followed. The factory owners preferred local workers living not far away from the factories. They provided transport to those who lived at a distance. This was done to ensure that the workers are not late at work. Most of the migrants preferred to live close to the factories. Even when they lived further, their residence was closer to the road than their local counterparts.

That garment industry demands young, semi-literate women workers, is transmitted to the rural areas through the kinship network which consists of family, friends, neighbors etc. The

¹ Before the establishment of the EPZ land was sold at Tk. 2500 per decimal; it is now astronomically high at Tk.80000 per decimal.

² As mentioned earlier, there is another EPZ in Chittagong, due to which migration from this Division is relatively low.

employers have used this type of job information through contacts as a strategy. The major districts sending female workers to the EPZ include Dhaka, Faridpur, Gazipur, Jamalpur, Manikganj, Mymensingh, Tangail, Kushtia, Magura, Barisal, Perojpur, Bogra, and Rangpur. Most of the migrant workers went to their village once a year.

2.2 Infrastructure Facilities

As most of the female workers are migrants, living environment becomes a very important factor. As mentioned earlier, the growth of EPZ has provided many families with income from renting rooms to the workers. During the survey it was observed that building houses for the workers was a profitable venture for those having 1-2 decimal of land, which could not be used otherwise. In Savar accommodations for workers were readily available, but for supervisors and quality controllers it was difficult to find suitable housing. Most of them lived in the Savar town, which was about 4 kilometer away from the EPZ.

About 19 percent of the households owned their house; another 6 percent had their houses built on others land. The rest 76 percent had to be content with rented houses. Most of the houses (85 percent) had tinned roof and electricity was available in 95 percent of the households. About 48 percent of the households used gas burner for cooking and another 30 percent used kerosene stove. About three-fourth of the households had access to tube well water and another 24 percent had access to tap water. Most of the households were satisfied with these amenities. About 90 percent of the latrines were closed pit/ring. Only 3 percent used *kutcha* latrines. Even though water and sanitation facilities were at a distance of 25 feet on an average, most of the households were satisfied with such facilities. More widely used healthcare facilities were: private/NGO clinic (37 percent), Gono Shasthyo Kendro (22 percent), local hospitals (9 percent), thana hospitals (5 percent), and BEPZA's hospital (5 percent). The average distance to healthcare facilities was 2 kilometers. Only one-third of the households was sending children to school. Of them, about 59 percent were sending children to primary schools and 22 percent to secondary schools. The average distances of the schools were 1.5 kilometers.

2.3 Household Profile

A household had been defined to include all individuals sharing their meals daily. Under this definition, the average size of household was 3.3. This was much lower than the urban national average of 5.6 found in the [Household Expenditure Survey, 1991](#). About 28 percent of the households were female-headed households. This was about four times higher than the

national figure for urban areas of 7 percent found in the Labour Force Survey, 1989. The high incidence of female migration from the rural to urban areas is not captured by the conventional definition of headship.

For women marriage is a social obligation rather than a personal choice. The average age of men were 28 years and of women was 23 years. Most of the households had young members: only 26 percent of the members were of age 30 years and above and about 20 percent of the members were below the age of 14 years. About half the adult members were currently married and 40 percent were unmarried. It is important to note that more women (61 percent) are regular earners than men (49 percent) are. The proportion of female irregular earner was less than one percent, while that of men was 10 percent. Most of the members are educated: 15 percent of men and 24 percent of women had no education, while 44 percent of men and 24 percent women had education above secondary level.

2.4 Economic Activities

Traditional concept of sexual division of labour in our society limits considerably the outside activities of women. The average age of the workers was 31 for men and 22 for women. This is a major change in social practices and is a reflection of the rising participation of women in the labour force. Of the regular workers, most men (67 percent) and women (94 percent) were employed in the manufacturing sector. The rest of the men were employed in retail trade and service sector. In terms of the labour status, more women (98 percent) than men (79 percent) were salaried workers. About 10 percent men were self-employed and another 8 percent were wage earners. Most of the regular workers worked for more than 22 days a month.

Poor households need to diversity sources of income and pool resources of all the members. Hence, income from women's earnings becomes crucial for increasing household income in order to escape poverty. The average monthly income of men was Tk. 3416 while that of women was Tk. 2352 in these households. The main source of income was from regular employment of the members.

3.0 EMPLOYMENT AND CONTROL OVER WORK

3.1 Structure of Employment

The increasing flows of investment have generated opportunity for employment for the unskilled and semi-skilled workers in the EPZ. Around 80 percent of the working age male and female workers appeared to have been employed (Table 3.1.1). The unemployment rate among the workers seems to be lower than that prevailing in the country (25 to 30 percent). Vicinity of the work place may have reduced unemployment rate among the workers.

Another characteristic feature of the workers is the increasing participation female workers in the labor force. Female employment (80 percent) is roughly equal to that of the male workers. This high incidence of female employment may be explained by the mushroom growth of RMG factories both in and outside the EPZ. Around 95 percent of the female workers reported to have been employed in the garment factories compared to 43 percent of their male counterparts. More than 12 percent of the male workers reported to have been absorbed in the textile factories. Around 20 percent of the male workers appeared to have been employed in transport and construction activities.

Worker received vacancy information from several sources and some worker in fact reported multiple sources of information. Around half of the worker reported to have obtained information about the vacancy of the present job from friends /relatives/ neighbors (Table 3.1.2). The incidence is significantly higher among the female workers than their male counterparts. Around one-third of the worker reported to have entered the current job by self-searching or observing the vacancy notice posted at the gate of the EPZ. A small number of workers entered the current job with the aid of the co-workers of the enterprise or family members.

Own decision of the workers appeared to have been preponderant in taking up the current job. As high as 86 percent of the male workers and more than 50 percent of the female workers seem to have been led by their own judgment (Table 3.1.3). In the case of female workers the guidance of husband and the parents also appears to have played a major role. Hence, there has been a changing mindset in these families regarding female employment.

More than 60 percent of the workers needed some sort of skills or formal education in order to enter the current job (Table 3.1.4). While the main operational skill needed is operating sewing machine, others include operating textile/knitting machines, cutting, quality inspection etc. Skill requirement seems to be more binding for the male workers (71 percent) than their female counterparts (58 percent). The preponderance of garment related skill

requirement is obvious in view of the fact that most of the workers, especially the female ones are reported to have been employed in the garment or related enterprises as mentioned above.

The source of skill acquisition may be better understood by tracing the history of the previous occupation of the workers. As can be noted from Table 3.1.5 that around two-third of the presently employed workers reported to have been employed before entering the current job. The incidence is preponderantly high for the male workers (88 percent) compared with their female counterparts (52 percent). If one compares the present working status of both male and female workers (Table 3.1.1) and their past occupations (Table 3.1.5) one can legitimately draw the conclusion that the adjustment policies has had a positive impact on the adult women viewed from the employment perspective. Around 50 percent of the previously not in the labour force women found job during the period. More than 90 percent of the previously employed female workers were employed in the RMG sector. Thus, occupational distribution has changed very much before and after the adjustment program period. The situation is somewhat different for the male workers; there appears to have been a displacement of male workers from some other sector of the economy to RMG sector; around 10 percent of the male workers who were employed elsewhere took up garment-related jobs. One can identify the sectors where the centrifugal forces worked by comparing the sectors in Tables 3.1.1 and 3.1.5. It seems that male workers moved from sectors such as other factories, small business and agriculture to RMG sector.

3.2 Working Condition

Although several factors could have played significant role in pushing the workers from previous occupations, insecurity of temporary jobs was the driving force, especially for the male workers (Table 3.2.1). More than half of the male workers was employed in temporary positions in their previous occupations. These workers would have a tendency to move even to another temporary position when other incentives are much more lucrative than the existing job. The change of job of around half of the female workers cannot be explained by the insecurity of the previous job as they were permanently employed in their previous jobs. Only significantly high pecuniary gain would have convinced these workers to change their previous jobs.

Apart from the above implicit reason, the workers cited some explicit reasons for leaving the previous jobs (Table 3.2.2). The dominant reason for leaving the previous jobs for both men and women turned out to be the low wage received (40 percent). It is a general preference for permanent jobs among workers in the country because workers get a considerable amount of money as pension and other benefits after the retirement. However, this presumption is valid when one compares equally remunerative jobs. A rational worker would definitely prefer a temporary job when the pecuniary gain in a temporary job is significantly higher than what can be received from a permanent job i.e., when the present discounted value of pecuniary gain in a temporary job is greater than that in a permanent job. Less than 20 percent of the workers reported excessive duty and/or night duty and/or unsatisfactory rules and regulations of the enterprise as reasons for leaving the previous job. More importantly, more than 25 percent of the female workers had to leave the previous occupation due to illness or family problems such as pregnancy, marriage etc. These problems appeared to have affected the male workers to a lesser extent. Conversely, a small percentage of male workers had to quit the previous jobs as they were either thrown out by the management or could not bear with the abusive behavior of the management.

There is a gender gap in the average length of service in the current job: female workers employed for 27 months and male workers for 36 months. As can be observed from Table 3.2.3, the female workers appeared to have been employed in low paid jobs. For instance, take the cases of sewing and finishing. In these two sections around 78 percent of the female workers are employed compared to 30 percent male workers. Male workers appear to have diverge occupational opportunities.

As can be found from Table 3.2.4 both female and male workers appeared to prefer permanent jobs to temporary ones. This implies that workers prefer to have an assured flow of future income stream even if it is lower compared to what one gets from a high paid temporary job. As expected, the incidence is higher among the female workers than their male counterparts because women in general and Bangladeshi women in particular prefer a secured life as opposed to a checkered career in the workplace.

Despite their longing for permanent jobs a large number of the workers seem to have been working in temporary posts (Table 3.2.5). When asked why they were not made permanent, around 40 percent of the workers reported lack of available permanent system in the

enterprises they were working with. The incidence is more pronounced among male workers compared to their female counterparts. It may be noted that around 40 percent of the female workers actually do not know why they have not been made permanent by the management. Still less than one-quarter of the workers have been hoping that they would be absorbed as permanent workers within a year or so.

The workers reported to have enjoyed several other benefits apart from salary and overtime compensation (Table 3.2.6). The female workers appeared to have enjoyed these facilities more frequently than their male counterparts except medical coverage (31 percent for female worker vs. 41 percent for male worker). While more than 90 percent of the female workers seem to enjoy weekly rest by rotation, 66 percent of their male colleagues appears to have enjoyed such a facility. Similarly, 86 percent of the female workers seems to enjoy festival bonus while again 66 percent of their male co-workers appears to have enjoyed this facility. It may be noted that there is hardly any female worker who does not enjoy any type of 'other' benefits whereas the incidence is 23 percent for the male workers!

Almost all the female workers and more than two-thirds of the male workers received their payment on a monthly basis (Table 3.2.7). A small proportion of the male workers also reported to have received payment on percentage of production basis. In the majority of the cases, salary is fixed on the basis of the salary structures of the respective enterprises; a small fraction also reported to have fixed their salaries through negotiation with the management of the respective enterprises (Table 3.2.8).

Most of the female workers reported to have fixed working hours compared to less than 50 percent of the male workers having fixed working hours (Table 3.2.9). However, in the true sense of the term only more than 20 percent of the workers of either sex enjoy fixed working hours i.e., 8 hours a day. More than 60 percent of the female workers have to work more than 8 hours a day. The incidence is much lower for the male workers; only more than a quarter of the male workers has to work more than 8 hours a day. On the other hand, the daily working period is not fixed at all for more than 50 percent of the male workers.

As can be found from Table 3.2.10 around 90 percent of the workers do not work in shifts. The incidence is higher among female workers than that among male workers. The higher incidence of not working in shifts may be explained by the fact that most of the enterprises

surveyed schedule their works in the day shift; if any exigency arises the authority extend the working hours by giving overtime payment to the workers. In fact overtime is not voluntary but rather compulsory duty as mentioned above.

Monthly salary including all perks stood at Tk. 2332 for female workers and Tk. 3106 for male workers (Table 3.2.11). Included in it is the overtime of around 20 percent. Although there are other means of payment of overtime, the dominant mode of payment is on hourly basis. A worker usually gets around 9-10 taka as overtime per hour. The incidence of overtime duty is more pronounced among female workers than that of their male counterparts. Whereas more than 90 percent of the female workers do overtime duty, only 55 percent of their male counterpart do such a duty. As can be found from Table 3.2.12, overtime duty does not depend on the willingness of the workers; this more often so for the female workers. More than 90 percent of the female workers has to do overtime duty compulsorily. Against this, only 80 percent of the male workers do overtime duty compulsorily. However, the male workers reported to have worked overtime longer than their female co-workers in a month, 49 hours a month for an average male worker compared 46 hours a month for an average female worker. However, most of the workers do not object to overtime duty till it becomes too stressful as it entails additional money at the end of the month.

Almost all of the workers reported to have been enjoying one break for having lunch (Table 3.2.13). Some factories provide lunch to their workers and deduct a certain amount from the workers' emoluments for this service; others only allows the break but do not provide lunch to their workers. Instead a certain amount of money is added as lunch allowance with the monthly of the workers. The lunch break varies from 40 minutes to 1 hour across the enterprises. In addition to the lunch break some factories allow another break for having tea, snacks etc. The duration of this break varies from 10 to 15 minutes. This break becomes a regular phenomenon when the workload of the factory is at its prime and the workers need to work overtime for 3-4 hours. During the normal working hours the authority tries to curtail the duration of the tea break or altogether cancel it.

One of the stringent conditions imposed on the workers during lunch/tea breaks is the refusal of the factory management to let the workers to go out of the premises (Table 3.2.14). This was particularly true for female workers; only 9 percent of them could go out of the premises

compared to 46 percent of their male counterparts. The factory management justifies such stringency to forestall any untoward incident to their employees, especially the female workers.

Although trade unionism is an all-pervasive phenomenon among the state-own-enterprises of Bangladesh, the workers in the enterprises surveyed seldom enjoyed such fundamental rights. Only 15 percent of the workers reported to have been aware of trade union activities in the enterprises in the EPZ. The female workers are lagging far behind their male co-workers; while about one-third of the male workers have been aware of trade union activities, hardly any female worker is aware of such activities. Direct involvement in trade union activities is negligible for male workers (10 percent) and an altogether alien phenomenon for the female workers.

The low incidence of trade union activities in the EPZs may be attributed to government ban on such activities in the EPZ to placate the enterprise owners. Because, the foreign investors in the EPZs have threatened to withdraw from these enclaves once trade union activities are allowed. Conversely, some US buyers have threatened to boycott the Bangladeshi merchandise if trade union is not allowed in the EPZs. Government in Bangladesh is, thus, in an ambivalent condition with regard to this issue.

3.3 Control over Changing Occupation

A significant proportion of the workers reported that it is necessary to consult others when it comes to entering a new job or changing the existing one in favor of another (Table 3.3.1). The incidence is higher among the female workers (69 percent) compared to their male counterparts. The important persons whom the workers think need to be consulted is the husband in the case of the female workers and the parents and the wife in the case of male workers. Less than one-third of the female workers also thinks that it is necessary to consult the parents in such a case. It may be noted that more than 50 percent of the workers do not think it is necessary to consult anybody in entering or changing job compared with 30 percent in the case of female workers.

Only less than 20 percent of the workers reported to have encountered barriers in changing job. The main barrier reported to have encountered by a typical female worker was the lack of requisite skill. It is not unexpected as most of the female workers reported to have been employed in low skill jobs, such as helper, sewing machine operator, etc. The main problem

facing male workers in job mobility is the lack of adequate money. Because one had to bribe the higher authority to enter a 'man's job'. However, due to the mushrooming of factories particularly RMG factories, it is not very difficult to change job frequently, especially for women. As can be seen from Table 3.3.2 more than 80 percent of the workers did not face any difficulty in changing their jobs.

Although most of the workers does not appear to have faced difficulty in changing job, more than one-third of the workers had to face disapproval from different quarters of the society in their inclination for particular kind of work (Table 3.3.3). Around one-third of the female workers particularly faced disapproval if they had to do duty in the night shift. More than 40 percent the male workers faced disapproval for entering jobs that brings disrepute to the individual worker himself or to the family.

4. 0 CHANGES IN PERCEPTIONS

4.1 Attitude Towards Education

The families involved in the study regarded higher education in a positive way. These women in the EPZ were among the first generation to begin reaping the benefits of expanding female educational opportunities. Across the income groups, higher education of daughters has been linked with prestige. However, women's families expect them to pursue studies that do not challenge traditional female gender roles, and this expectation shapes women's choices.

In the process of gaining employment, young women are exposed to new ideas, different lifestyles and social freedom. Due to lack of higher education these women at the EPZ could not reach higher status in their jobs. Hence, they wanted their sons and daughters to have higher education so that they do not have to work in the garment factories as their female family members did. These families felt that the experience of undertaking higher education would itself change their attitude to and expectation of life. In most cases (more than 93 percent) the response was that male and female should be given same level of education. But in their families similar educational opportunities were not offered to boys and girls in general. Table 4.1.1 shows that about 35 percent of the male and 32 percent of the female responded that similar education was not given to girls and boys in their families. Those who had similar opportunities could study up to any level in most cases or same amount was spent on their education. For those who did not have similar opportunities, the difference was in

terms of girls get married and go away, more encouragement to boys than girls and more money spent on boys' education. Hence, attitude towards education has become gender neutral.

In all cases these family members wanted to improve their situation in their family. There was gender pattern in their responses to the ideal level of education for boys and girls. Table 4.1.2 shows that most of the men and women wanted boys to be educated up to graduate level, and girls up to high school level. But a higher proportion of women than men expressed higher level of education for both girls and boys. There was no gender difference in response to who would be the first to be withdrawn from school in case of financial or other constraints (Table 4.1.3). It was usually the child who is not doing well in school or the female child. Quite surprisingly, relative to female members more male members reported that education would continue by any means. This is a positive social change, which has taken place.

4.2 Health and Nutrition

Contrary to the cultural norms that men and women do not eat together, it was noted that both men and women in most of the households eat together (Table 4.2.1). About 22 percent of the male members and 8 percent of the female members said that they don't eat together. Of those who do not eat together, few reported that it was due to tradition. Mostly it was due to different schedules of the members. Also boys and girls in these households eat together. In cases where boys and girls do not eat together, the responses were because boys need more food than girls by male members while the female members emphasized on different schedules.

The findings suggests that there was no gender difference in illness during the last six months: 64 percent for men and 66 percent for women respectively. The most frequent illness reported by family members were fever, cough/cold and gastro-intestinal ulcer (Table 4.2.2). But more women suffer from fever and more men suffer from cold/cough and gastro-intestinal ulcer. Men are also prone to injuries. Table 4.2.2 and 4.2.3 shows that both men and women use local dispensaries for remedy of seasonal and common diseases such as fever and cold/cough. They took advise from qualified physicians such as MBBS doctors only when they suffer from waterborne or airborne or other complicated diseases like typhoid, cholera, malaria, tuberculosis, and chicken pox.

4.3 Physical Mobility

Women's mobility was found to be very limited. A higher proportion of women (60 percent) than men (46 percent) felt that girls have less freedom to move than boys do. But the reason for lower mobility differed by gender: sends bad signals (69 percent), fear of being harassed (55 percent) and family prestige (53 percent) have been considered to be the most important factors by men, while women considered sending bad signals (61 percent), not tradition/custom (47 percent) and fear of being harassed (23 percent) to be the most important factors (Table 4.3.1). Hence, social norms differ in the perception of men and women. For women it is tradition/custom but for men it is fear of losing family prestige.

Regarding mobility of women outside the household, it was noted that women could go to educational institutions (48 percent) and workplace (22 percent) by themselves. Their mobility to banks (0.4 percent), market (0.8 percent) and parental home (2 percent) was found to be very limited. Most of the women did not go to the mosque, restaurant/cinemas or the market. But going to work is not a problem as most women travel in-groups. This in-group mobility provides the security while travelling to and from work. Moreover, in most cases women could go alone. Even in case of work 74 percent reported that they could go alone. Also, how long they could stay out depended on the nature of their work. Although no permission was needed to go to work, but for going to educational institutions, half of the women had to seek permission (Table 4.3.2)

All members were found to have very little exposure to entertainment facilities. For the working members, most of the commuting was limited to work and home. This is because they did not have the time to go out. Friday is the only holiday. They did their washing and cleaning, and watched a movie on the TV with the family and neighbours. Married women had very little mobility. In many cases, the husband did not allow the wife to go out of the house alone. They depended on their husband to take them out, but very often the husband did not have the time to do so. Going to the market is still a male activity. Some reported that even if there was no food in the house, she was not allowed to go to the market. Some of the unmarried girls did their own grocery but some had "brothers" in the neighborhood who did the grocery for them. Only the separated ones did their own grocery. Going to the cinemas has also become very rare due to satellite TV channels. Visits to friends and relatives were also found to be very limited. These visits were often made with some relatives.

One predominant concern among most families was that the female members of the household should be home before dusk. Exception was made for returning from work. In most cases when the women workers returned home late from work a male member of their households went up to the main road to escort them home. Sometime the local people also escorted them home from the main road. In-group mobility provided them the security even when they returned home after dusk.

4.4 Marriage and Dowry

Most of the male and female workers wanted to get married at an age of 18 years and above. The mean age at marriage for men was 23 years and for women was 16 years. Of those ever-married, about 83 percent of men and 72 percent of women reported that their consent was taken before marriage. Moreover, about 68 percent of men and 46 percent women reported that they either got or would like to get married to someone outside their district, and that would be acceptable by their parents (Table 4.4.1).

Despite the fact that Anti-dowry Act of the country makes dowry to be a punishable offence, the taking and giving of dowry has been flourishing alarmingly. It is not only demanded during the time of marriage, in many cases grooms demand dowry several times after marriage. Of those ever-married, 62 percent of men and 72 percent of women reported that no dowry was paid in their marriages (Table 4.4.2). In some cases the wife disclosed about the dowry but her husband did not do so. Dowry was not only paid in terms of money but also in gold ornaments and furniture, etc. About 88 percent of men and 90 percent of women reported that their families were satisfied with the dowry they gave/received. A small number of men and women reported that the guardians were not happy. The majority of the nubile members did not want dowry for their marriage. Of the unmarried workers, about 90 percent of men and 57 percent of women did not want their parents to take/give dowry for their marriage.

Most of the members wanted to marry their son as soon as he starts earning and between 20-25 years of age. On the other hand the daughter would be married off after she is eighteen years old. More women (65 percent) than men (36 percent) wanted to give dowry for their daughter's marriage. But few men (10 percent) and women (12 percent) wanted to demand dowry for their son's marriage. About 70 percent of men and women felt that dowry demand

has increased in their community. The main reason given for this increase by men were that the number of girls has increased (23 percent) while women felt that it has become a custom (27 percent) (Table 4.4.3). Most of the responded opined that dowry is not demanded now, but is often “given” by the bride’s family. Dowry is still ubiquitous because of unequal balance of power between men and women in the household. The amount of “dower” has also increased. But claiming the rights of “dower” is almost absent in the society. In poor families a divorced women can start some activities with her “dower”, but in most cases even if the marriage has been registered, the law-enforcing agency seldom negotiates and put pressures on men to pay the “dower”.

Interestingly an overwhelming majority of women (61 percent) thinks that if a woman is unhappy in her marriage she can move out to live separately. But only 20 percent of men think the same. It was observed that if marriages do not work out, women nowadays are more easily accommodated within their parental home, but with separate livelihood arrangement. Hence, daughters are being looked upon less of a burden now than they were before. This is a positive change that has taken place. There were gender differences in the circumstances under which it is acceptable for a man to leave his wife. The men suggested that he could do so if she is unfaithful (82 percent), if she is not loyal to him (46 percent) or if she is a poor housewife (43 percent). But the women suggested that he could do so if she is unfaithful (60 percent), if her family has not kept the dowry promise (44 percent) or if she is infertile (23 percent). The gender difference reflects the different situation of men and women in the society (Table 4.4.4) i.e. women has to adopt more in their married life than men.

4.5 Reproduction and Sex

Of those ever-married, about 71 percent men and 55 percent women have adopted family planning methods. A section of married workers never adopted any type of family planning method. In these cases, the reason for not adopting any family planning method was mainly because there was no need of it. Of those who did not use family planning, 64 percent men and 41 percent women said there was no need of it. There was a clear preference for son by male members. About 36 percent men and 54 percent women did not have a sex preference. The reason for son preference also varied by gender. The men preferred son as the latter are believed to look after parents during old age (56 percent), to keep family heritage (20 percent) and women giving birth to son get more respect (22 percent). On the other hand the

reasons given by women members was mainly that son looks after parents during old age (26 percent) (Table 4.5.1).

About 51 percent men and 84 percent women reported that they are aware of the availability of ultra-sonogram to determine the sex of the fetus. But only 12 percent women have actually used it. Only 5 percent women said that they would have terminated the pregnancy if it were a female fetus (Table 4.5.1). Despite a clear preference for son, it appears that there is hardly any malignance towards female fetus among the workers.

More than 75 percent men and women felt that it was very important for husband to have sexual satisfaction. But there was gender difference regarding women's sexual satisfaction. Although 82 percent men thought it to be very important, but only 38 percent women thought so. About 50 percent of women said that it is needed to some extent for women. More women (76 percent) than men (70 percent) reported that they could say "no" to their spouse if they are not in a mood for sex. But a larger proportion of women (15 percent) than men (6 percent) reported to have been subjected to verbal/sexual abuse when they refused to have sex (Table 4.5.2).

5.0 CHANGING PATTERN OF DECISION MAKING

5.1 Control over Assets

Contrary to the expectation, Table 5.1.1 shows that 25 percent men and 9 percent women owned land and 34 percent men and 8 percent women owned houses. Most men and women did not own any motor vehicles; only a small proportion owned bicycle. It may be noted that 4 percent men and 1 percent women had opened life insurance policies.

The households surveyed were also found to be good savers for their rainy days; they saved in different forms. On an average, women owned more jewelry than men did; the value of jewelry possessed by women amounted to Tk. 5687 and that by men were worth Tk. 3969. But women in general saved less than men did in these households. Men had more access to formal banking than women did. Men had on an average Tk. 5298 as bank deposits, while women had Tk. 1977 as such instrument. On an average, men also saved Tk. 1103 and women saved Tk. 478 in chit funds/self-help groups. Besides, these families also held some cash with themselves for meeting emergency needs: the amounts were found to be Tk. 1632 and Tk. 734 respectively for men and women.

Table 5.1.2 shows that these households possess a number of consumer durables. A large number of women (40 percent) do not own any consumer durable, but the proportion of such men was only 10 percent. About 50 percent of men and women possessed furniture, electric fan and TV.

Consumer durables and jewelry are the main assets in which the household members could exercise personal autonomy. Hence they have become materialistic in their goals and desires. But by doing so, they have also experienced independence, and broadened their horizon from which they are deriving confidence and self-esteem.

It may be noted from Table 5.1.3 that 17 percent of the men and 35 percent of women do not have control over their assets. They cannot dispose of any assets on their own. While men can dispose of consumer durables, jewelry, house/flat and bank deposits, women can only do so for jewelry and consumer durables only. Only very few women (2 percent) can dispose of her land or houses on her own.

Not only is there a gender difference in selling assets, but more women (75 percent) than men (63 percent) also have to take permission even to buy assets. Of those who have to seek permission, surprisingly, about 70 percent of men seek permission from their wives, while 58 percent of women do so from their husbands (Table 5.1.4). Thus there is a cooperation between the spouses in buying assets. This is likely to reduce conflicts in the household. More interestingly, a similar proportion of men and women has to take permission from their parents/in-laws. This is a positive change.

About one-fourth of female workers and 5 percent of men could not purchase anything on their own, without taking permission from anybody. Hence, even though most women were earning money still more restrictions prevail on women's spending desires than that of men. On the other hand, 28 percent of men and 20 percent of women could purchase everything of their choice. Most of the women could only purchase clothes, cosmetics and household essentials on their own choice. For purchases involving a considerable amount of money, permission of husband or elders had to be sought (Table 5.1.5). Hence, these women are still tradition bound.

5.2 Control over Income

The control over income shows interesting patterns. A large number of women (60 percent) contribute their entire earnings for the family expenses, while 64 percent of men do so. However, it is important to note that similar proportion of men and women contributed at least half of their earnings for the household welfare (Table 5.2.1). Hence, women are becoming the breadwinners of their families. But still they lack control over their income.

About 61 percent of the male earners had full control over their earnings. The proportion for the female earners was only 36 percent (Table 5.2.2). Women have to hand over their earnings either to their parents or to their spouse. Those who hand over their whole earnings, however, get an allowance of Tk.200-500 per month for spending on clothes, cosmetics and other personal effects. This new experience is very important for them, as they do not have to depend on the other family members to make their provisions of their necessities. In many cases it was found that they purchase new sets of clothes every two months. Some even think that it should be done every month.

For the unmarried girls, their contribution to the family has delayed their marriage. In some cases the whole family was found to be dependent on her income. The parents were worried about how they would fend for themselves when the daughter gets married off. Although they were contributing to household income, many of the unmarried migrant girls did not divulge the information to their family in their village home that they were working in the factories. This deliberate decision of concealing facts prevails because working in factories is still looked down by people in the rural areas.

In most cases these women have become the primary earners of the family. Hence, it is an irony that they do not control their income. Many of the women have started to have their own bank accounts or various savings schemes such as DPS, ASP, etc. About 22 percent of women and 33 percent of men who were employed had some type of bank accounts (Table 5.2.3). But about one-third of the women who had accounts had to take permission to operate their accounts.

5.3 Control over Labour Use Pattern

Employment opportunities at the EPZ have increased the work burden for most women. Factory works have also made women more visible and also their unpaid work in the

household is gaining more recognition. The married women usually have to manage the household chores along with their factory work. In contrast to the norms, some husbands have started to share the household workload. This is definitely a positive change. During the interviews, it was even observed that some husbands were helping in chopping meat, cooking rice, etc. They also washed clothes, provided nobody was around them while they were doing so. Table 5.3.1 shows that in these households 40 percent of men did at least some cleaning and 22 percent did some cooking. About half of the men reported that they never did any cooking. This unusual sharing of household chores by men has become possible as they were living away from their traditional family environment.

Table 5.3.1 further shows that the women in the household, who prior to their employment did not do so, are now doing the burden of cooking. In most cases these were married women who started to work before they got married. In such cases, the mother often did the cooking when the daughter went to work. Around 11 percent of the female members reported that they never did any cooking. These were unmarried girls. But cleaning was an activity, which she did before as well.

These households did not have to look after children or old and infirm people, as they did not have these vulnerable groups living with them. It was particularly convenient for the female members of the household. Because, after seeking employment their participation in looking after children and old and ailing members of the family has declined. In case the female members became ill the male members often did the household chores (Table 5.3.2). They did cooking, washing clothes and also took care of the ailing member of the family.

About one-fifth of men and one-third of women reported that men does everything if needed. Only 5 percent of men and 10 percent of women said that man does nothing. Most of the rest reported that activities men never do included washing women's dirty clothes, washing dirty utensils and cleaning toilets. There was not much gender difference in their responses (Table 5.3.3).

5.4 Control over Household Decision Making

The most discernible impact earning income have had on women's lives was that they have acquired decision making power. Quite interestingly, there was not much gender difference in responses with regard to household decision making. About 98 percent of men and 87 percent

of women responded that they participate in household decision making. The decision making was more for men than for women for all the indicators used (Table 5.4.1). Women had relatively more decision making power for daily provisioning, employment-related matters and buying and selling jewelry. Even though, about 30 percent of women reported that they participated in decision making their decision was not final (Table 5.4.2).

Relative to women (72 percent) less men (31 percent) suggested that women in their family ought to have more decision making power than what they have now. The main reasons cited were women should have equal say, women manage the household well and women too can make a good decision. The response by men was higher on all these issues than those by women. Regarding women's more decision making power in the community, about two-third women and one-third men thought that this should be so. Interestingly, the main reason cited by all men and 85 percent of women was that women should have equal rights and opportunities. The above observation suggests that women in these households are quite aware of equal rights and opportunities. These findings suggest that men do not want women to have more power in the community and those who do favor also support gender equality. For some of them, women's decision making in the community need not increase. Those who do not favor women empowerment, do so mainly because men are there to take decision (Table 5.4.3). Some of the other reasons they cited include women are less knowledgeable and less experienced and they cannot participate in public sphere. Men also opined that more decision making of women would affect man's dignity.

5.5 Attitude to Female Employment

After seeking employment, both positive and negative changes can occur in the lives of the female worker. Factory employment appears to have different effects on the perception of men and women in the household.

Positive Changes

It is important to note that both men and women perceived that positive changes do take place when women begin to work outside the home. Only a small number of male and female members of the household felt that no positive change occurs. In most cases the response was that employment provides more economic security for the women. Relatively more men (85 percent) than women (59 percent) opined that it also gives more experience and knowledge to

women (Table 4.6.1). Hence, their confidence and self-esteem does also go up. The fact that they can commute in-groups even at night is in itself a major confidence builder.

Negative Changes

On the other hand when a women starts to work outside home, more men (28.6 percent) than women (17.5 percent) perceived that no negative change takes place. The most important negative change perceived by both men and women were conflict over domestic chores and children gets neglected. More importantly, few male and female workers reported threat to joint family as a negative change (Table 4.6.1).

Moreover, when a woman starts working outside, perceptible changes are noted in her lifestyle. In general her total workload and standing in the family and household decision making increases more than her mobility and her self-esteem. This pattern was reflected in responses of all members of the household. Relative to women, more male members feel that woman's mobility decreases and also self-esteem decreases. This is because due to lack of time, their mobility is limited to and from work. As work in the RMG factory is usually looked down in the society, so her self-esteem declines when she works in the EPZ (Table 4.6.2).

6.0 Violence

It is important to see the level of stress of these households as most of the women members are working women, i.e., whether employment for women has impact on the prevalence of violence and sexual abuse, and how the power relation and self-identity is affected.

6.1 Violence at Workplace

It was noted that a large number of employed men and women suffered from harassment in their respective workplaces: 44 percent of men and 47 percent of women. But these were work-related harassment rather than sexual harassment. Table 6.1.1 shows that the most common types of work-related harassment faced by men and women were: given additional workload to handle (34 percent and 43 percent respectively), and asked to work extra hours without extra pay (20 percent and 27 percent respectively). In addition men suffered from given work that requires continuous standing (34 percent), while women suffered from shifted repeatedly from their normal sitting place (35 percent).

Four women (3 percent) have faced sexual harassment at their workplace. These were mainly touching or brushing against any part of the body (75 percent), and molestation (50 percent). Of them three reported to someone about it: mostly family members. Only one did not do so due to shame. About 4 percent men and 17 percent women reported that someone in their workplace had complained of sexual harassment (Table 6.1.2). These complaints were mainly physical contact or advances, unsavory remarks and jokes causing embarrassment, taunts and touching and brushing against any part of the body. In most cases actions were taken. The fellow workers also extended support in most of the cases. About 40 percent of the men and 60 percent of women were not satisfied with the response of the management in face of such incidents. About half of the female workers and one-third of male workers were also not satisfied with the response from fellow workers. Hence, there is scope for introduction/improvement of congenial environment by invoking various types of awareness programs.

6.2 Violence in the Family

Most of the household members reported that there was no violence within their own household but they reported violence among the neighboring households. About 67 percent men and 84 percent women reported that they noticed conflicts in families in the neighborhood. As can be found from Table 6.2.1 the reason for such conflicts differed by gender: while men reported fight with spouse (64 percent), fight over property (44 percent), suspicion (32 percent), extra marital affairs (29 percent), talking back (27 percent) and dowry demand (21 percent), women emphasized on fight with spouse (68 percent), talking back (34 percent) and fight over property (31 percent).

As can be found from Table 6.2.1 the coping strategy followed by the members of the household in case of violence in the family also differed by gender: men's strategy was to go for compromise (30 percent), talk it out (19 percent), and go out (13 percent). But women would keep quiet (39 percent) and talk it out (25 percent).

Quite surprisingly, about three-fourth of men and half of women reported that they do not face abuse in the family. This appears to confirm the belief that people tend to conceal violence even when they are subjected to. Both men and women commonly reported incidence of verbal abuse. Women are also beaten and are verbally abused more than men. A small proportion of women (6 percent) has also been threatened to be sent back to their

maternal home. These violence also resulted in the destruction of various household items. In this context, it was found that men destroy household items more than that done by women.

During conflicts in the family the type of abuses faced by men were mainly ***. If subjected to abuse, 50 percent of men and women reported that they would tolerate it. About 41 percent of men and 27 percent of women reported that they would keep it to themselves. The third strategy was to let family members know about it (Table 6.2.3). Some women reported that they would go back to their maternal homes if such incidence occurs.

As can be observed from Table 6.2.4 about 26 percent men and 8 percent women have faced violence outside the domestic sphere. The context for men was fight over property (30 percent) and political quarrels (30 percent). On the other hand the context for women were harassment of girls (53 percent) and fight over property (20 percent).

7.0 Mental Health

Human well-being includes physical as well as mental levels and they are interrelated. Even though past studies have mostly looked at physical levels, a few have looked at mental levels, but these were piecemeal analyses. The extent of stress can also be related to violence and sexual abuse. Violence is a cause for many mental and physical health problems. Various psychological problems develop after facing violence, especially traumatic and anxiety related disorder.

7.1 Mental Distress and Well-being

Two measures of mental health and well being have been used. One is the shortened version of the Goldberg's General Health Questionnaire (GHQ) to measure mental distress and another is the Subjective Well-Being Inventory (SUBI) to measure mental well-being. Mental disorder results from a combined effect of a number of stress stimuli. The GHQ is comprised of 12 questions. Scoring is done on a bimodal scale for each question. The four options for each question are scored 0,0,1,1 respectively. Hence, the total score is the sum of scores on each question. The maximum possible score is 12, while the minimum possible score is zero. In general, score of 2 and above are suggestive of significant distress. On the other hand, the SUBI had nine questions. The response on each question was graded, with level of mental well-being going down as one moves down the options. Scoring for SUBI is done on a three-point scale for each question. Lower scores indicate greater well-being. Total score is the sum

of scores on each question. The maximum possible score is 27 and the minimum possible score is 9. In general a score of 16 and above suggests significantly lower well-being. There are nine questions which comprises three factors: (a) general well-being (positive effect); (b) expectation-achievement congruence and (c) confidence in coping. Separate score were calculated for each of these factors. The maximum possible score for each factor is 9 while the minimum possible score is 3.

It is likely that compared to men, women have a greater prevalence of psychological distress. This higher psychiatric morbidity was also found in these households across different sub-groups. Table 7.1.1 shows that some stress stimuli affect women more than men e.g. more women than men could not concentrate, lost their sleep, felt constantly under strain, enjoyed less their normal life activities, felt more unhappy and depressed, and thought themselves as worthless. Many factors such as poverty, violence, lack of intra-household power and autonomy, gender division of labour at home and work and the double workload – all these have resulted as stressful roles, which they have to perform. Moreover, the social network is also poorer for women than men e.g. women have very little help from the legal and health service system. The only factor where they performed better than men was that they felt they could overcome their problem. Hence women have learnt to cope with their problems which they faced since childhood. More importantly, Table 7.1.2 shows that 29 percent of the male members and 35 percent of the female members did not face any mental distress: they had an aggregate value of zero. But, those women who were stressed, scored higher than men. Thus, women were found not to reveal their mental stress as they have a higher proportion of best option than men in both GHQ and SUBI. But when they had stress, the level was higher than that of men.

Studies on export oriented industries have looked at physical well-being through measuring aspects like health and nutrition status, but mental well-being has been relatively neglected as an important measure of quality of life. The nine items used for analyzing mental well being are shown in Table 7.1.3. The table shows that for all the indicators there are fewer women than men scoring “one”, which indicates greater well being. The reserve is true for score “three” which indicates poorer well being. The scores on each item have been summed to arrive at the total score, shown in Tables 7.1.4 and 7.1.5. The combined effect is shown in the cumulative score in Table 7.1.4. It shows that more women score 17 to 23 than men. Hence, gender gap in mental well being is high. Table 7.1.5 shows that more women than men have

greater general well-being score of “three” and then again a higher score of “nine”. Men are more evenly distributed than women. But on expectation achievement factor, more men scored “three” than women. The gender gap is high for this indicator. The gender gap in confidence in coping factor is worse than expectation achievement.

7.2 Multivariate Analyses of Mental Distress and Subjective Well-being Inventory

It is interesting to look into the impact of different stress stimuli on the GHQ and the SUBI. For this purpose both logistic and OLS regressions are run. In the logistic regression the cut-off mark for GHQ was taken as 2, i.e., a value of more than or equal to 2 was assigned number 1 otherwise it was assigned zero. It has, thus, become a binary choice variable. Similarly the cut-off mark for SUBI was taken as 16, i.e., a value of more than or equal to 16 was assigned number 1 otherwise it was assigned zero. It has, thus, become a binary choice variable. Then a proximate list of explanatory variables was used to explain the variation in the respective dependent variable. At the same time OLS regressions are run involving the same variables in order to compare the results. It may be noted that the respective dependent variables are real scores instead of binary choice variables as in the case of logistic regression. The sample characteristics are given in Table 7.1.6. The two indices are not different as they are significantly correlated (.5519) but they have a negative relationship i.e. as stress level increases well-being decreases.

Table 7.1.7 and Table 7.1.8 show the results of logistic and OLS regressions respectively for GHQ and SUBI indices. Some of the findings which emerges from these tables are as follows:

- Women have a significantly higher level of mental distress than men; also women have a lower level of well-being than men;
- Household size is positively related to stress and so as household size increases, stress increases; but it increases well-being ;
- An increase in age has a positive significant relationship with stress ; and it also lowers well-being;
- Ever married have less stress than the unmarried. Hence, marriage reduces stress; and it also increases well-being;
- Education above secondary reduces stress; and it also increases well-being;

- Not working persons have higher stress level than those who work; and they also have lower well being;
- Higher proportion of children in the household reduces stress; and reduces well-being;
- Increases in household income reduce stress; and it increases well-being.
- Migrant have higher level of stress than the locals; and also have lower well-being;

Table 3.1.1
Distribution of Workers by Earning Status
(Column percentage)

Working Status	Male	Female	Total
Working	81.6 (80)	80.1 (133)	80.7 (213)
Ready Made Garments	42.5	94.9	75.6
Textile	12.5	1.7	5.6
Bus Driver/Helper/Rickshaw/Van Puller	13.8	-	5.2
Construction	7.5	1.6	3.8
Small Business	5.0	0.9	2.3
Others	18.7	0.9	7.5
Not Working	18.4 (18)	19.9 (33)	19.3 (51)
Total No.	98	166	264

Source: Household Survey on Non-conventional Indicators, 2000. All tables in this report have the same source unless stated otherwise.

Note: Figures in the parentheses indicate absolute number.

Table 3.1.2
Mode of Recruitment
(Column percentage)

Sources	Male	Female	Total
Self Searching	16.3	11.3	13.1
Factory Gate Notice	23.8	21.1	22.1
Family Members/	2.6	4.5	3.8
Friends/Relatives/Neighbors	35.1	54.9	47.4
Enterprise Owner/Workers	15.0	4.5	5.5
Others	10.0	5.3	7.1
Total No.	80	133	213

Note: Respondents reported multiple sources.

Table 3.1.3
Decision-Maker in Taking up the Present Job
(Column percentage)

Decision-Maker	Male	Female	Total
Self	86.3	52.6	65.3
Spouse	2.5	21.1	14.0
Parents	5.0	18.8	13.6
Other Family Members	1.3	4.5	3.3
Others	5.0	3.1	3.8
Total No.	80	133	213

Table 3.1.4
Skill Requirement for Obtaining the Present Job

(Column percentage)

Skill	Male	Female	Total
Machine Operating	13.8	36.1	27.7
Educational Qualification	6.3	17.3	13.1
Textile/Knitting Operating	10.0	-	3.7
Cutting	7.5	0.8	3.3
Quality Inspector	3.8	3.0	3.3
Embroidery	2.5	0.8	1.4
Driving	6.3	-	2.3
Construction	3.8	-	1.4
Others	17.5	0.8	7.1
<i>No Skill Required</i>	28.8	41.4	36.6
Total No.	80	133	213

Table 3.1.5
Whether Employed Before and Nature of Previous Occupation

(Column percentage)

Previous Occupation	Male	Female	Total
Employed Before	87.5 (70)	51.9 (69)	65.3 (139)
RMG in the EPZ	18.6	49.3	33.8
RMG outside EPZ	15.7	42.0	28.8
Textile	15.7	2.9	9.4
Other Factories	12.9	2.9	7.9
Agriculture/ Small Business	11.4	-	5.8
Bus Driver/Helper	7.1	-	3.6
Security/Ansar	5.8	1.5	3.6
Others	12.8	1.4	7.1
Not Employed Before	12.5 (10)	48.1 (64)	34.7 (74)
Total No.	80	133	213

Note: Figures in the parentheses indicate absolute number.

Table 3.2.1
Previous Job Status of the Workers

(Column percentage)

Job Status	Male	Female	Total
Permanent	22.9	47.8	35.3
Temporary	54.3	50.7	52.5
Contract	12.8	1.4	7.2
Others	10.0	-	5.0
Total No.	70	69	139

Table 3.2.2
Reasons for Leaving Previous Job

(Column percentage)

Reasons for Leaving	Male	Female	Total
Very Low Wage	42.9	37.7	40.3
Excessive/Night Duty, 'Bad' Factory Rules	15.7	18.8	17.3
Family Problems/Reasons	7.1	15.8	11.6
Illness	1.4	11.6	6.5
Thrown out by Management	8.6	1.4	5.0
Abusive Behavior of the Management	5.7	4.3	5.0
Long Distance from Residence	1.4	5.8	3.6
Irregular Wage Payment	5.7	-	2.9
Promoted to a Higher Position	4.3	7.2	5.8
Enterprise Closed	4.3	5.8	5.0
Unfavorable Business Condition	10.0	-	5.0
Others	7.2	-	3.5
Total No.	70	69	139

Note: Respondents reported multiple reasons.

Table 3.2.3
Type of Job in the Present Occupation

(Column percentage)

Job Type	Male	Female	Total
Sewing Operator	20.0	62.4	46.5
Finishing	10.1	15.8	13.6
Cutting	6.7	1.5	3.3
Line Quality	5.0	10.5	8.5
Floor Supervisor	5.0	1.5	2.8
Textile/Dyeing Operator	2.6	0.8	1.4
Bus/Truck/Rickshaw/Van Driver	15.1	-	5.6
Construction	7.5	0.8	3.3
Mechanical	6.6	-	2.3
Small Business	6.4	0.8	2.9
Issue Girl	-	3.8	2.3
Maintenance of Accounts	2.5	1.5	1.9
Security	5.0	-	1.9
Others	7.5	0.8	3.7
Total No.	80	133	213

Table 3.2.4
Type of Job Status of the Workers Prefer
(Column percentage)

Job Status	Male	Female	Total
Permanent	41.3	69.9	59.2
Temporary	40.0	28.6	32.9
Contract	11.3	0.8	4.7
Self-employed	7.5	0.8	3.3
Total No.	80	133	213

Table 3.2.5
Reasons for not Making Permanent in the Present Job
(Column percentage)

Reasons	Male	Female	Total
Lack of Requisite Skill	-	5.2	2.6
To be Absorbed Within a Year	14.6	20.5	17.5
No Permanent System Available	68.3	20.5	45.0
Do not Know	4.9	38.5	21.3
Others	12.2	15.3	13.6
Total No.	41	39	80

Table 3.2.6
Other Benefits Received in the Present Occupation
(Column percentage)

Benefits	Male	Female	Total
Medical Coverage	40.5	31.3	34.6
Weekly Rest by Rotation	66.2	92.4	82.9
All National & Public Holidays	56.8	67.2	63.4
Provident Fund	31.1	32.8	32.2
Maternity Leave	-	72.5	-
Uniforms	32.4	38.2	36.1
Festival Bonus	66.2	86.3	79.0
None	23.0	1.5	9.3
Others	10.9	6.1	6.9
Total No.	74	132	206

Note: Respondents reported multiple benefits.

Table 3.2.7
Kind of Payment Received in the Present Job
(Column percentage)

Kind of Payment	Male	Female	Total
Piece Rate	5.0	0.8	2.3
Monthly Salary	67.5	98.5	86.9
Daily Basis	11.3	0.8	4.7
Weekly Basis	3.8	-	1.4
Percentage	12.5	-	4.7
Total No.	80	133	213

Table 3.2.8
Modality of Payment in the Present Job

(Column percentage)

Modality of Payment	Male	Female	Total
Standard	46.3	80.5	67.6
Negotiated with the Management	22.5	14.3	17.4
Salary Rule of the Firm	12.5	3.8	7.0
Self-employment	6.3	0.8	2.8
Others	12.5	0.8	5.2
Total No.	80	133	213

Table 3.2.9
Variability of Working Hours

(Column percentage)

Working Hr. Variability	Male	Female	Total
Have Fixed Working Hours	47.5	84.2	70.4
8 Hours a Day	20.0	24.1	22.5
More than 8 Hours a Day	27.5	60.1	47.9
Not Fixed (Self-employment)	52.5	15.8	29.6
Total No.	80	133	213

Table 3.2.10
Working Shift of the Workers

(Column percentage)

Working Shift	Male	Female	Total
Work in Shifts	20.0	4.5	10.3
a. Morning Shift	5.0	2.2	3.3
b. Night Shift	7.5	-	2.8
c. All Shifts	7.5	2.3	4.2
Does not Work in Shift	80.0	95.5	89.7
Total No.	80	133	213

Table 3.2.11
Gross and Overtime Salaries of the Workers and Modality of Payment

Salary Type	Male	Female	Total
Gross Salary (Tk./Month)	3106	2332	2623
Total Overtime Salary (Tk./Month)	505	455	468
Overtime as % of Gross Salary	16.3	19.5	17.8
Overtime Salary (Tk./Hour)	10.0	8.5	8.9
<i>Overtime Salary Paid Hourly (%)</i>	<i>90.9</i>	<i>100.0</i>	<i>97.6</i>
<i>Overtime Salary Paid in Other Modes (%)</i>	<i>9.1</i>	<i>-</i>	<i>2.4</i>
Total No.	80	133	213

Table 3.2.12
Whether and How Long Worked Overtime, Its Enforcement, How is Paid

Working Shift	Male	Female	Total
Work Overtime (%)	55.0	92.5	78.4
a. Compulsory (%)	84.1	94.3	91.6
b. Voluntary (%)	15.9	5.7	8.4
Overtime Worked Last Month (hr.)	48.8	45.6	46.5
Do not Work Overtime (%)	45.0	7.5	21.6
Total No.	80	133	213

Table 3.2.13
Frequency and Duration of Breaks in the Work Place

Items	Male	Female	Total
Lunch Break (Nos.)	1.0	1.0	1.0
Lunch Break (Minute)	47.1	48.5	47.9
Tea Break (Nos.)	0.8	0.5	0.6
Tea Break (Minute)	14.3	8.3	10.5
Total Break (Nos.)	1.8	1.5	1.6
Total Break (Minute)	61.4	56.8	58.4
Total No.	80	133	213

Table 3.2.14
Freedom of Movement and Association in the Work Place
(Column percentage)

Type of Freedom	Male	Female	Total
Can Go Out of Premises During Breaks	46.3	9.0	23.0
Have Knowledge About Trade Union	36.3	2.3	15.0
Involvement in Trade Union Activities	10.0	0.8	4.2
Total No.	80	133	213

Table 3.3.1
Whether and Whom to Consult in Entering/Changing Job
(Column percentage)

Items	Male	Female	Total
Need/Needed Consultation	48.0	68.7	61.0
Own Self	4.3	4.4	4.3
Spouse	53.2	57.0	55.9
Parents	55.4	29.0	36.7
Parents in law	2.1	7.0	5.6
Other Family Members	10.6	9.6	9.9
Others	17.0	11.4	13.0
No Need for Consultation	52.0	31.3	39.0
Total No.	98	166	264

Note: Respondents reported to have consulted several individuals.

Table 3.3.2
Nature and Extent of Barrier Faced in Changing Job
(Column percentage)

Items	Male	Female	Total
Faced Barriers	17.5	16.5	16.9
Other Family Members Do Not Allow	21.4	13.6	16.7
Lacking Requisite Skill	14.3	40.9	30.6
Lacking Adequate Money	57.1	13.6	30.6
Lacking Contact or Influences	14.3	9.1	11.1
Do not have Alternative	14.3	-	5.6
Others	14.3	27.2	22.3
Faced No Barrier	82.5	83.5	83.1
Total No.	80	133	233

Note: Respondents reported to several reasons.

Table 3.3.3
Nature and Extent of Disapproval Faced for Particular Kind of Work
(Column percentage)

Items	Male	Female	Total
Faced Disapproval	16.3	48.8	36.7
Night Duty	6.3	31.3	27.1
Job Bringing Disrepute	43.8	3.8	10.4
Doing Job is Looked Down	-	22.5	18.8
Resignation from Job	12.5	17.5	16.7
Job in Textile/Buying House	-	10.0	8.3
Prodigality	12.5	1.3	7.3
Others	24.9	13.6	11.4
Faced No Barrier	83.7	51.2	63.3
Total No.	98	166	264

Table 4.1.1
Perception of Educational Status in the family

(Column percentage)

Q. No.	Criteria	Male	Female	Total
Q14.1 Similar educational opportunity				
	Yes	92.9	94.0	93.6
	No	7.1	6.0	6.4
Q14.2 Offered similar educational opportunities				
	Yes	41.8	63.3	55.3
	No	34.7	31.9	33.0
	N.A	23.5	4.8	11.7
	Total No.	98	166	264
Q14.2.1 In what ways similar				
	Same amount of money is spent on education of both	63.4	86.7	80.1
	Both do not have to attend any other work at home	4.9	7.6	6.8
	Both can study up to any level	65.9	64.8	65.1
	Both are provided with transport facilities	14.6	21.0	19.2
	No difference between boys & girls	14.6	1.9	5.5
	Others	9.8	2.0	4.1
	Total No.	41	105	146
Q14.2.2 In what ways is it different?				
	More money spent on boys education	22.6	21.6	22.0
	Boys do not attend work at home	19.4	19.6	19.5
	Boys can study upto any educational level	16.1	27.5	23.2
	Boys are allowed go to a distant school but not the girls	19.4	9.8	13.4
	More encouragement to boys than girls	29.0	11.8	18.3
	Girls get married and go away	54.8	41.2	46.3
	Eldest daughter	-	3.9	2.4
	Girls do not need/want education	16.1	5.9	9.8
	Financial problem	16.1	5.9	9.8
	Parents died/sick	6.5	9.8	8.5
	Others	9.7	5.9	7.3
	Total No.	34	53	87

Table 4.1.2
Perception on ideal level of education for boys & girls

(Column percentage)

Q. No.	Criteria	Male	Female	Total
Q.14.4	Ideal level of education for boys			
	Primary school	4.1	2.4	3.0
	Secondary school	3.1	-	1.1
	High school	19.4	13.9	16.0
	College (H.S.C.)	16.3	18.8	17.9
	Vocational Training	1.0	2.4	1.9
	Bachelor	41.8	37.0	38.8
	Masters	6.1	14.5	11.4
	Doctor/Engineer	5.1	4.8	5.0
	As far as possible	3.0	6.1	4.9
Q.14.4.1	Ideal level of education for girls			
	Primary school	12.2	3.6	6.8
	Secondary school	3.1	3.0	3.0
	High school	40.8	43.6	42.6
	College (H.S.C.)	15.3	15.2	15.2
	Vocational Training	1.0	1.2	1.1
	Bachelor	19.4	14.5	16.3
	Masters	1.0	8.5	5.7
	Doctor/Engineer	6.1	4.8	5.3
	As far as possible	1.0	5.4	3.8
	Total No.	98	166	264

Table 4.1.3
Perception on financial crisis & schooling

(Column percentage)

Q. No.	Criteria	Male	Female	Total
Q14.5 In case financial, Who will be the first to be withdraw				
	Female child	29.6	38.6	35.2
	Male child	19.4	6.0	11.0
	Child who is not	40.8	45.2	43.6
	Oldest child	2.0	9.6	6.8
	Education will Continue	8.2	0.6	3.4
	Total No.	98	166	264

Table 4.2.1
Perception on cultural norms in eating

Q. No.	Criteria	Male	Female	Total
Q15.1 Do men & women eat together in the household?				
	Yes	77.6	92.2	86.7
	No	22.4	7.8	13.3
	Total No.	98	166	264
Q15.1.1 If No. then why				
	Members have different schedules	81.0	58.3	72.7
	Tradition being, men eat first	14.3	33.3	21.2
	Others	4.8	16.7	9.1
	Total No.	22	13	35
Q15.2 Do boys and girls eat together in the household?				
	Yes	73.2	92.7	85.5
	No	9.3	3.6	5.7
	N.A	17.5	3.6	8.8
	Total No.	98	166	264
Q15.2.1 If No. then why				
	Members have different schedules	33.3	50.0	44.4
	Tradition being, eat first	33.3	16.7	22.7
	Boys need more food than girls	66.7	33.3	44.4
	Total No.	9	6	15

Table 4.2.2
Pattern of illness

(Column percentage)

Q. No.	Criteria	Male	Female	Total
Q15.3 Incidence of illness				
	Yes	64.3	66.3	65.5
	No	35.7	33.7	34.5
	Total No.	98	166	264
Q15.3.2 Kind of illness				
	Tuberculosis	-	0.9	0.6
	Cold/cough	38.1	16.4	24.3
	Malaria	1.6	-	0.6
	Influenza	-	0.9	0.6
	Typhoid	1.6	1.8	1.7
	Chicken Pox	1.6	1.8	1.7
	Dysentery	1.6	0.9	1.2
	Diarrhoea	1.6	0.9	1.2
	Gastric	17.5	6.4	10.4
	Jaundice	4.8	0.9	2.3
	Fever	12.7	36.4	27.7
	Injuries	9.5	-	3.5
	Weakness	1.6	8.2	5.8
	Headache	3.2	3.6	3.5
	Stomach pain	-	0.9	0.6
	Allergy/Scabies	-	0.9	0.6
	Others	-	10.9	6.9
	Other pain	3.2	3.6	3.5
	Blood pressure	-	3.6	2.3
	Paralysis	1.6	0.9	1.2
	Total No.	63	110	173

Table 4.2.3
Treatment for illness : Men

Q. 15.3.2	Cold/cough	Malaria	Typhoid	Chicken pox	Dysentery	Diarrhoea	Gastric	Jaundice	Fever	Injuries	Weakness/ill health	Headache	Other pains	Paralysis	Total No.				
MBBS, govt.	4.2	100.0					18.2		12.5	33.3	100.0				8				
MBBS Non-govt.	8.3						18.2	40.0		16.7			50.0	50.0	9				
Local pharmacy	62.5				50.0	100.0	54.5	33.3	62.5	16.7			50.0		31				
Quack	4.2														1				
Hoemeo doct.	4.2														1				
Kabiraz					50.0			40.0						50.0	4				
Hospital	4.2									16.7		50.0			3				
Paramedics				100.0											1				
Self medicine	4.2						18.2			33.3					5				
No treatment	8.3														2				
BEZPA's hospital			100.0						12.5						2				
Gono Shastho	4.2														1				
Factory clinic									12.5			50.0			2				
Total No.	25	1	1	1	2	1	12	5	8	7	1	2	2	2	70				
Women's																			
Q. 15.3.2	Tuberculosis	Cold/cough	Influenza	Typhoid	Chicken Pox	Dysentery	Diarrhoea	Gastric	Jaundice	Fever	Weakness/ill health	Head-ache	Stomach pain	Allergy/Scabies	Others	Other pains	Blood pressure	Paralysis	Total No.
MBBS, govt.	100.0	5.6		50.0	50.0			14.3		7.5	22.2				8.3	50.0	-	100.0	12
MBBS Non-govt.		11.1		50.0				14.3	100.0	20.0	44.4		100.0	100.0	25.0	25.0	25.0	-	25
Local pharmacy		55.6						57.1		57.5	11.1	75.0			16.7		75.0	-	47
Quack										5.0					16.7		-	-	4
Hoemeo doct.		5.6						14.3			11.1				16.7		-	-	5
Kabiraz											11.1				8.3		-	-	1
Spiritual																25.0	-	-	1
Hospital										2.5	11.1				16.7		-	-	5
Self medicine		5.6			50.0					2.5							-	-	3
No treatment		5.6										25.0					-	-	2
BEZPA's hospital		11.1				100.0				7.5	11.1						-	-	7
Factory clinic			100.0				100.0									100.0	-	-	2
Total No.	1	18	1	2	2	1	1	7	1	41	11	4	1	1	13	4	4	1	114

Table 4.3.1
Women's Freedom to move

Q. No.	Criteria	Male	Female	Total
Q.16.1	Do girls/women have less freedom to move			
	Yes	45.9	60.2	54.9
Q.16.1.1	Reason			
	Traditional customs	26.7	47.0	40.7
	Sends bad signals	68.9	61.0	63.4
	Fear of being harassed	55.6	23.0	33.1
	Cases of molestation reported in the neighbourhood	26.7	6.0	12.4
	Family prestige	53.3	14.0	26.2
	Boys can go everywhere	4.4	7.0	6.2
	Others	6.7	10.0	9.0
	Total No.	45	100	145

Table 4.3.2
Women's Physical mobility

Q. No.	Criteria	Male	Female	Total
Q.16.2.1	Women can go to (positive response)			
	Educational Institution	62.2	39.2	47.7
	Workplace	16.3	25.9	22.3
	Banks	-	0.6	0.4
	Market	-	1.2	0.8
	Parental home	-	3.0	1.9
Q.16.2.2	If yes, then women can go alone to			
	Educational Institution	73.8	73.8	73.8
	Workplace	100.0	81.4	86.4
	Banks	-	100.0	100.0
	Market	-	100.0	100.0
	Parental home	-	20.0	20.0
Q.16.2.3	If yes, then how long they stay outside depends on their work			
	Educational Institution	96.7	92.3	94.4
	Workplace	93.8	100.0	98.3
	Banks	-	100.0	100.0
	Market	-	100.0	100.0
	Parental home	-	40.0	40.0
Q.16.2.4	If yes, then no permission is needed			
	Educational Institution	45.9	46.2	46.0
	Workplace	100.0	93.0	94.9
	Banks	-	100.0	100.0
	Market	-	100.0	100.0
	Parental home	-	60.0	60.0

**Table 4.4.1
Marriage and consent**

Q. No.	Criteria	Male	Female	Total
Q.17.1	Was your consent taken before marriage			
	Yes	79.3	64.7	70.9
	No	20.7	35.3	29.1
	Total No.	87	119	206
Q.17.2	Would you like to did you get married outside your locality?			
	Yes	81.8	44.7	51.7
	No	9.1	31.9	27.6
	Cannot do so	9.1	23.4	20.7
	Total No.	11	47	58
Q17.2.1	If yes would it be was it acceptable to your parents/elders?			
	Yes	100.0	90.5	93.3
	No	-	9.5	6.7
	Total No.	9	21	30

Note: Positive response only.

**Table 4.4.2
Giving or Taking Dowry**

Q. No.	Criteria	Male	Female	Total
Q17.2.2	Did your family give/take gifts			
	Don't know	1.2	0.8	1.0
	Less than Tk. 100	1.2	0.8	1.0
	Between Tk. 1000 Tk 5000	1.2	4.2	3.0
	Between Tk. 500- Tk, 10,000	1.2	3.4	2.5
	More than Rs. 10000	4.8	10.1	7.9
	V.C.R. etc.	-	0.8	0.5
	Vehicle	1.2	-	0.5
	Furniture	4.8	4.2	4.4
	Gold ornaments	32.1	14.3	21.7
	None	61.9	72.3	68.0
	Others	4.8	0.8	2.5
	Total No.	87	119	206
Q.17.2.3	If they received dowry, then were they/you satisfied			
	Yes Satisfied	90.6	97.1	93.9
	They had some co	3.1	-	1.5
	Guardian not happy	6.3	-	3.0
	Want more money	-	2.9	1.5
	Total No.	32	34	66

Note: For ever married only

Table 4.4.3
Dowry for children

Q.No.	Criteria	Male	Female	Total
Q.17.3 Do you think your parents will give dowry (unmarried)				
Yes		10.0	43.2	37.0
Total No.		10	44	54
Q. 17.3.3 Do you plan to give dowry for your daughter				
Yes		28.0	31.3	30.0
Q.17.4.1 Do your plan to take dowry for your sons marriage?				
Yes		9.6	11.9	11.0
Q.17.4.1	Have dowry demand increased?			
Yes		71.4	69.9	70.5
Total No.		98	166	264
Q.17.4.2	If yes, then why			
	Dowry has become a norm	15.7	27.0	22.7
	Too many girls	22.9	13.9	17.3
	Demand money for business/going abroad	14.3	.9	5.9
	Seeking daughter peace	4.3	6.1	5.4
	Unemployed groom	5.7	2.6	3.8
	Financial family problem	10.0	3.5	5.9
	Parents willingly give	8.6	6.1	7.0
	To keep prestige in in-laws house	1.4	.9	1.1
	Women became less valued	8.6	3.5	5.4
	Demand increased	2.9	2.6	2.7
	Difficult to get suitable groom	8.6	6.1	7.0
	Difficult to marry without dowry	10.0	18.3	15.1
	Others	28.6	18.3	22.2
	Total No.	70	116	186

Table 4.4.4
Perception on marriage

Q. No.	Criteria	Male	Female	Total
Q.17.4.3 Do you think she can move out and live separately if unhappy				
Yes		19.4	60.8	45.5
Q.17.4.4 When can a man leave his wife				
If she is unfaithful		81.6	60.8	68.6
If she cannot bear his sons		-	9.0	5.7
If her family has not kept to the dowry agreement		14.3	44.0	33.0
If she is a poor		42.9	15.1	25.4
If she does not satisfy him sexually		14.3	4.8	8.3
If she does not give him or his family respect		45.9	13.9	25.8
If she is infertily		9.2	22.9	17.8
If she disobedient		14.3	10.8	12.1
If she marries again		1.0	4.8	3.4
Can not say			1.8	1.1
Others		1.0	4.8	3.4
Total No.		98	166	264
Q.17.4.5 When can a woman leave her husband				
If he beats her		44.9	42.2	43.2
If he does not provide for her and children		38.8	45.8	43.2
If he is unfaithfully		80.6	72.9	75.8
If he is infertile		5.1	-	1.9
If he is impotent		59.2	13.9	30.7
If he does not respect his or her family		6.1	3.0	4.2
If he drug addicted/habituated		7.1	2.4	4.2
If he get second marriage		4.1	3.0	3.4
If he does not listen to her		1.0	1.2	1.1
Monetary problem		1.0	0.6	0.8
Wife has an affair		-	2.4	1.5
Husband unemployed		1.0	3.0	2.3
Can never do so		4.1	0.6	1.9
Others		2.0	3.0	2.6
Total No.		98	166	264

**Table 4.5.1
Reproduction and Sex**

Q. No.	Criteria	Male	Female	Total
Q.18.1 Have you ever used family planning methods				
	Yes	71.3	54.6	61.7
	No	28.7	45.4	38.3
	Total No.	87	119	206
Q.18.1 If not, why				
	Not Easily Available	4.0	-	1.3
	Husband does not agree	8.0	1.9	3.8
	Medical reasons	-	31.5	21.5
	No need	64.0	40.7	48.1
	Pregnant	4.0	11.1	8.9
	Relative forbid	-	3.7	2.5
	Want a child	8.0	13.0	11.4
	Fallow natural cycle	12.0	-	3.8
	Total No.	25	54	79
Q.18.2 Is it necessary for a women to have sons?				
	No, sons & daughters are the same	36.4	54.5	48.5
	Yes, she gets more respect	21.8	6.3	11.4
	Yes, otherwise she will be harassed, threatened with desertion	3.6	2.7	3.0
	Yes, sons look after parents during old age	56.4	37.8	43.7
	Family linkage	20.0	2.7	8.4
	Others	1.8	1.8	1.8
	Total No.	98	166	264
Q.18.3 Are Ultra sound facilities available?				
	Yes	49.4	74.8	64.1
	No	50.6	25.2	35.9
Q.18.3.1 Have you ever used them				
	Yes	10.3	10.9	10.7
	No	89.7	89.1	89.3
Q.18.3.2 Would you have terminated you pregnancy if females				
	Yes	-	4.2	2.4
	No	100.0	95.8	97.6
	Total No.	87	119	206

Table 4.5.2
Sexual satisfaction

Q. No.	Criteria	Male	Female	Total
Q.18.4 How Important for husband to have sexual satisfaction				
	Not at all	-	0.8	0.5
	To some extent	18.4	10.1	13.6
	Very	80.5	74.8	77.2
	Others	1.1	14.3	8.7
Q.18.4.1 How Important for Wife to have sexual satisfaction				
	Not at all	1.1	5.9	3.9
	To some extent	17.2	43.7	32.5
	Very	81.6	37.8	56.3
	Others	-	12.6	7.3
Q.18.4.2 Can say "no" to your spouse				
	Yes	69.0	76.5	73.3
	No	31.0	23.5	26.7
	Total No.	87	119	206
Q.18.4.3 If yes, how does your spouse respond				
	Understanding	93.2	84.4	87.9
	Verbally abusive	3.4	4.4	4.0
	Sexually abusive	3.4	11.1	8.1
	Total No.	59	90	149

Table 4.5.3
Changes with employment in women's life style

Q. No.	Criteria	Male	Female	Total
Q.13.1 Positive changes				
	None	2.0	3.0	2.7
	Can't say	-	.6	.4
	Stronger personality	59.2	47.6	51.9
	More experience, knowledge	84.7	59.0	68.6
	More economic security	96.9	93.4	94.7
	Enlarged social network	52.0	42.8	46.2
	Others	2.0	4.8	3.8
	Total No.	98	166	264
Q.13.2 Negative changes				
	None	28.6	17.5	21.6
	Can't say	-	0.6	0.4
	Conflict over domestic chores	53.1	59.6	57.2
	Children get neglected	49.0	53.0	51.5
	Loss of family status	24.5	16.3	19.3
	Conflict over control of earnings	8.2	6.6	7.2
	Sets a bad example for younger female relatives	6.1	7.2	6.8
	Threat to joint family system	4.1	0.6	1.9
	Study hampered	-	0.6	0.4
	Others	3.1	4.2	3.8
	Total No.	98	166	264

Note: Multiple response.

Table 4.5.2
Changes in women's life style

Q. No.	Criteria	Increased	Decreased	Remained same
<i>Male</i>				
Q.13.3_1	total workload	91.8	1.0	7.1
Q.13.3_2	mobility	58.2	39.8	2.0
Q.13.3_3	self-Esteem	57.1	18.4	24.5
Q.13.3_4	standing in the family	91.8	2.0	6.1
Q.13.3_5	household decision making	82.7	1.0	16.3
<i>Female</i>				
Q.13.3_1	total workload	89.8	2.4	7.8
Q.13.3_2	mobility	67.5	23.5	9.0
Q.13.3_3	self-Esteem	71.1	17.5	11.4
Q.13.3_4	standing in the family	87.3	6.0	6.6
Q.13.3_5	household decision making	81.9	1.2	16.9
Total				
Q.13.3_1	total workload	90.5	1.9	7.6
Q.13.3_2	mobility	64.0	29.5	6.4
Q.13.3_3	self-Esteem	65.9	17.8	16.3
Q.13.3_4	standing in the family	89.0	4.5	6.4
Q.13.3_5	household decision making	82.2	1.1	16.7

Table 5.1.1
Ownership of asset

Q. No.	Criteria	Male	Female	Total
Q.10.1.1 Land				
	Yes	24.5	9.0	14.8
	No	75.5	91.0	85.2
Q.10.1.2 House/Flat				
	Yes	33.7	8.4	17.8
	No	66.3	91.6	82.2
Q.10.1.3 Vehicle				
	Bi-cycle	7.1	3.0	4.5
	Rickshaw	1.0	0.6	0.8
	Van	2.0	-	0.8
	Boat	-	0.6	0.4
	Motor car	1.0	-	0.4
	Others	1.0	-	0.4
	No vehicles	87.8	95.8	92.8
Q.10.1.6 Life insurance				
	Yes	4.1	1.2	2.3
	No	95.9	98.8	97.7
Q.10.1.4	Jewellery (Tk.)	3969	5687	5049
Q.10.1.5	Bank deposit (Tk.)	5298	1977	3210
Q.10.1.7	Chit funds/Self help (Tk.)	1103	478	710
	Savings amount with them-self (Tk.)	1632	734	1068
	Total No.	98	166	264

Table 5.1.2
Control over consumer durables

Q. No.	Criteria	Male	Female	Total
Q.10.1.8	Radio	29.6	20.0	23.6
	Television	46.9	29.7	36.1
	Refrigerator	4.1	0.6	1.9
	Fan	71.4	40.0	51.7
	Furniture	84.7	49.7	62.7
	Other electric goods	12.2	6.1	8.4
	Watch	8.2	3.6	5.3
	Others	7.1	1.2	3.4
	No asset	10.2	40.0	28.9
	Total No.	98	166	264

Table 5.1.3
Control over assets

Q. No.	Criteria	Male	Female	Total
Q.10.2	Land	14.0	2.0	6.6
	House/Flat	21.5	2.0	9.5
	Vehicle	4.3	-	1.6
	Jewelry	28.0	52.0	42.8
	Bank Deposit	16.1	7.3	10.7
	Consumer Durable	75.3	32.0	48.5
	Nothing	17.2	35.3	28.4
	Total No.	98	166	264

Note: Multiple response.

Table 5.1.4
Permission to buy assets

Q. No.	Criteria	Male	Female	Total
Q.10.3 Need permission to buy assets				
	Yes	63.3	74.7	70.7
	Total No.	98	166	264
Q.10.3.1 Whose permission is needed if yes,				
	Father/Father-in-law	21.0	21.8	21.5
	Mother-in-law	25.8	23.4	24.4
	Brother	9.7	3.2	5.4
	Relative	-	0.8	0.5
	Others	4.8	5.6	5.4
	Husband /Wife	69.4	58.1	61.8
	Sister	3.2	9.7	7.5
	Total No.	62	124	186

Note: Multiple response.

Table 5.1.5
Can Buy without permission

Q. No.	Criteria	Male	Female	Total
Q.10.4 Can buy				
	Every thing	27.6	19.3	22.3
	Nothing	5.1	23.5	16.7
	Something	67.3	57.2	61.0
Q.10.4	Dress	56.1	31.3	40.5
	Cosmetics	2.0	23.5	15.5
	Food	7.1	14.5	11.7
	Utensil/daily necessities	31.6	24.7	27.3
	Every thing	27.6	19.3	22.3
	Nothing	5.1	23.5	16.7
	Others	4.1	-	1.5
	Jewelry	5.1	3.6	4.2
	Furniture	-	1.8	1.1
	Total No.	98	166	264

Note: Multiple response.

Table 5.2.1
Contribution to the household

Q. No.	Criteria	Male	Female	Total
Do you contribute your income for the household?				
	Yes	100.0	97.0	98.1
	No	-	3.0	1.9
Q.11.1 If yes, how much				
	Yes, totally	63.8	59.7	61.2
	Yes, half of the amount	23.8	27.9	26.3
	Yes, some of it	12.6	12.4	12.5
	Total No.	98	166	264

Table 5.2.2
Control over income

Q. No.	Male	Female	Total
Q.11.1.1 Who controls your income?			
Husband/wife	20.0	38.3	31.5
Mother/in-law	5.0	9.8	8.0
Father	5.0	7.5	6.6
With own self	61.3	36.1	45.5
Jointly	7.5	0.8	3.3
Total No.	98	166	264

Table 5.2.3
Access to bank account

Q. No.	Criteria	Male	Female	Total
Q.11.2 Do you have a bank account				
	Joint	1.0	0.6	0.8
	Personal/APS/DPS	27.6	14.5	19.3
	No	67.3	78.3	74.2
Q.11.2.1 Need to consult to withdraw				
	Yes	7.1	32.0	18.9
Total No.		98	166	264

Table 5.3.1
Lack of control over labour

Male		Almost all	Most	Some	Little	None	N.A
Activities at Present							
Male							
Q.121_1	Cooking	2.0	6.1	14.3	31.6	45.9	-
Q.121_2	Cleaning	1.0	12.2	36.7	27.6	22.4	-
Q.121_3	Child care	2.0	16.3	26.5	13.3	24.5	17.3
Q.121_4	Taking care of old and sick	-	25.5	27.6	19.4	22.4	17.2
Q.121_5	Other household Activities	10.2	43.9	26.5	11.2	8.2	-
Female							
Q.121_1	Cooking	44.0	13.3	14.5	17.5	10.8	-
Q.121_2	Cleaning	42.8	18.1	18.1	17.5	3.6	-
Q.121_3	Child care	16.9	5.4	13.9	9.0	19.3	35.5
Q.121_4	Taking care of old and sick	15.7	19.9	20.5	16.9	12.7	14.5
Q.121_5	Other household Activities	24.7	18.1	17.5	14.5	25.3	-
Activities done before employment by Female							
Q.121_1	Cooking	37.3	12.0	7.2	12.7	30.7	-
Q.121_2	Cleaning	41.0	24.1	9.6	12.0	13.3	-
Q.121_3	Child care	25.3	6.6	9.6	4.8	17.5	-
Q.121_4	Taking care of old and sick	27.7	27.1	15.1	9.6	7.8	12.7
Q.121_5	Other household Activities	27.7	20.5	13.3	8.4	30.1	-

Table 5.3.2
Male Participation in household chores during sickness of women

Q12.3	Male	Female	Total
Yes	90.8	62.7	73.1
No	9.2	27.1	20.5
N.A	-	10.2	6.4
Total No.	98	166	264

Table 5.3.3**Household activities that men will never do**

Q. No.	Criteria	Male	Female	Total
Q.12.4. Which are household activities that man never do?				
	Cooking	20.4	31.3	27.3
	Cleaning toilets	40.8	49.4	46.2
	Cleaning babies	11.2	23.5	18.9
	Wash in dirty clothes	32.7	29.5	30.7
	Washing dirty women's clothes	65.3	41.6	50.4
	Washing dirty men's clothes	11.2	13.3	12.5
	Washing dirty baby's clothes	22.4	28.3	26.1
	Washing dirty utensils	59.2	42.2	48.5
	Collecting water & fuel	4.1	6.6	5.7
	Taking care of old, children & ill persons	2.0	6.6	4.9
	Shopping for household items	1.0	2.4	1.9
	Does every thing	18.4	27.7	24.2
	Does nothing	5.1	9.6	8.0
	Total No.	98	166	264

Table 5.4.1
Participation in household decision making

Q. No.	Criteria	Male	Female	Total
Q.19.1	Participate in Decision making			
	Yes	98.0	87.3	91.3
	No	2.0	12.7	8.7
Q.19.1.1	If yes, which areas			
	Provisioning for the family's daily needs	97.9	81.4	88.0
	Education of children	50.0	31.7	39.0
	Marriage of children	29.2	18.6	22.8
	Buying and selling of assets	68.8	59.3	63.1
	Buying and selling of jewelry	66.7	63.4	64.7
	Work/employment related issues	90.6	71.0	78.8
	Disputes (neighbours, legality)	43.8	6.2	21.2
	Major expenses	53.1	38.6	44.4
	Building house/land purchase	-	2.1	1.2
	Others	1.0	4.1	2.9
	Total No.	98	166	264

Table 5.4.2
Final decision making

Q. No.	Criteria	Male	Female	Total
Q.19.1.2	Areas of final decision			
	Provisioning for the family's daily needs	69.1	42.7	53.0
	Education of children	32.0	20.7	25.1
	Marriage of children	14.4	8.7	10.9
	Buying and selling of assets	41.2	21.3	29.1
	Buying and selling of jewellery	38.1	24.0	29.6
	Work/employment related issues	72.2	38.7	51.8
	Disputes (neighbours, legality)	23.7	3.3	11.3
	Major expenses	26.8	12.0	17.8
	Buying of own dress	-	2.0	1.2
	Any other	-	0.7	0.4
	None of the above	8.2	30.7	21.9
	Total No.	98	166	264

Table 5.4.3
Women decision making power

Q. No.	Criteria	Male	Female	Total
Q.19.2 Should increase in the family				
	Yes	30.6	71.7	56.4
	No	69.4	28.3	43.6
Q.19.2.1 If yes, why				
	Women manage the household	56.7	44.9	47.3
	Women can make good decision too	43.3	36.4	37.8
	Women should have equal say	66.7	50.0	53.4
	Women have started working outside	23.3	11.9	14.2
	Any others	6.7	1.7	2.7
	Total cases	30	119	149
Q.19.3 In the community				
	Yes	32.7	65.7	53.4
	No	67.3	34.3	46.6
Q.19.3.1 If yes, why				
	Women should have equal opportunities and rights	100.0	85.0	88.5
	Women are more sincere, honest and responsible	12.5	10.3	10.8
	Women understand things better	37.5	23.4	26.6
	Any others	9.4	0.9	2.9
	Total cases	32	109	141
Q.19.3.2 If no, why				
	Women do not have as much knowledge & experience	22.7	21.4	22.1
	Women do not make decisions since men are there to make decision	78.8	71.4	75.4
	Women do not participants in public affairs	37.9	28.6	33.6
	Men love dignity	27.3	1.8	15.6
	Women's participation not needed in all society	10.6	-	5.7
	Others	7.6	7.1	7.4
	Total No.	98	166	264

**Table 6.1.1
Harassment at work place**

Criteria	Male	Female	Total
Q. No.8.7 Have you ever been harassed in your organization?			
Yes	43.8	47.4	46.0
No	56.3	52.6	54.0
Total No.	98	166	264
Q.8.7.1 If yes, what were the type of harassment			
Given various unfamiliar jobs at close intervals in rotation	8.6	22.2	17.3
Shifted repeatedly from your normal sitting place	11.4	34.9	26.5
Given additional work loads to handle	34.3	42.9	39.8
Given work that involves continuous standing	34.3	19.0	24.5
Asked to work extra hours without extra pay	20.0	27.0	24.5
Does not fulfil the target	8.6	11.1	10.2
Change machine/shift	2.9	4.8	4.1
Does not allow to eat in line	-	7.9	5.1
Does not allow to pray	-	6.3	4.1
Others	8.6	3.2	5.1
Business problem	5.7	-	2.0
Light heating	5.7	1.6	3.1
Overtime/tiffin not paid	-	3.2	2.0
Marked absent	2.9	3.2	3.1
Shift/night duty	8.6	-	3.1
Pay not timely paid	2.9	3.2	3.1
Total No.	80	133	213
Q. No. 8.7.2 Have you faced any sexual harassment at work?			
Yes	-	3.1	3.1
No	-	96.9	96.9
Total No.	98	166	264
Q. No. 8.7.3 If yes, what kind have you faced?			
Touching or brushing against any part of body	-	75.0	75.0
Molestation	-	50.0	50.0
Total No.	-	4	4

**Table 6.1.2
Complained of sexual harassment**

Criteria	Male	Female	Total
Q. No. 8.8 Do you know of anyone in your workplace who had complained of sexual harassment?			
Yes	3.8	16.5	11.7
No	96.2	83.5	88.3
Total No.	80	133	213
Q. No. 8.8.1 If yes, what kind of harassment was it about?			
Demand or request for sexual favours	-	-	4.0
Physical contact or advances	100.0	27.3	36.0
Sexual remarks	-	4.5	4.0
Unsavoury remarks jokes causing embarrassment	33.3	22.7	24.0
Taunts	33.3	18.2	20.0
Touching or brushing against any part of body	-	40.9	36.0
Molestation	-	18.2	16.0
Marriage proposal by Writing	-	13.6	12.0
Others	-	27.3	24.0
Total No.	3	22	25

Table 6.2.1
Domestic violence

Q. No.	Criteria	Male	Female	Total
Q.20.1 Heard of conflict in the families				
	Yes	67.3	83.7	77.7
	No	32.7	16.3	22.3
Q.20.1.1 If yes, why				
	Alcoholism	3.0	4.3	3.9
	Fight over property/money	43.9	30.9	35.1
	Fight with spouses and his/her family	63.6	68.3	66.8
	Dowry demands	21.2	11.5	14.6
	Extra marital affairs	28.8	10.1	16.1
	Neglect of household duties	19.7	12.9	15.1
	Disobedience to husband/elders	3.0	2.2	2.4
	Giving answers back	27.3	34.5	32.2
	Economic constraints	9.1	10.1	9.8
	For having given birth to a girl	-	1.4	1.0
	Suspicion	31.8	11.5	18.0
	Infidelity	4.5	-	1.5
	Childlessness	-	1.4	1.0
	Demand for hot meals	7.6	8.6	8.3
	Physical mobility	15.2	2.2	6.3
	Refusal to sex	4.5	-	1.5
	Husband second marriage	3.0	0.7	1.5
	Refusal to give parents money	-	1.4	1.0
	Disobedience to husband	3.0	2.2	2.4
	Fight over headship	3.0	-	1.0
	Husband returns home late	1.5	-	0.5
	Demanding clothing	1.5	0.7	1.0
	Others	22.7	10.1	14.1
	Total No.	98	166	264

Table 6.2.2
Conflicts in the family

Q. No.	Criteria	Male	Female	Total
Q.20.2 How do you deal with conflicts in your family				
	Make him/her understand	19.4	25.0	22.9
	Keep quit	13.3	39.0	29.4
	Go for compromise	29.6	3.7	13.4
	Elder interview	4.1	2.4	3.1
	Go out of the house	13.3	3.0	6.9
	Have patience	10.2	4.3	6.5
	Verbal abuse	7.1	3.0	4.6
	Hit back	3.1	-	1.1
	Let the wife dominate	1.0	-	0.4
	Sometime retaliate	1.0	2.4	1.9
	Take lesson from it	1.0	1.2	1.1
	Others	9.2	23.8	18.3
Q.20.2.1 Abuse you face				
	Beaten (with stick, iron rods, knives, utensils)	6.3	14.1	11.2
	Throwing of objects	3.2	3.1	3.1
	Verbal abuse	18.9	36.8	30.2
	Threats	1.1	2.5	1.9
	Abused with bad language	4.2	14.7	10.9
	Locked up in a room	1.1	0.6	0.8
	Threatened to be sent to maternal home	-	6.1	3.9
	Cannot meet relatives/neighbours	-	0.6	0.4
	Not given food	-	2.5	1.6
	Sexual abuse	-	0.6	0.4
	Destroying household items	5.3	1.8	3.1
	No abuse	71.6	47.9	56.6
	Abused by parents	-	1.2	0.8
	Lake away property	1.1	0.6	0.8
	Others	2.1	1.2	1.6
	Total No.	98	166	264

Table 6.2.3
Dealing with domestic conflicts

Q. No.	Criteria	Male	Female	Total
Q.20.2.2 How would you deal with domestic conflicts?				
	Report it to police	1.1	2.5	2.0
	Let others know about it in the family	8.5	15.3	12.7
	Hit/talk back	2.1	2.5	2.4
	Go back to my maternal house	1.1	8.3	5.6
	Commit suicide	3.2	-	1.2
	Tolerate it silently/cry	54.4	50.3	51.8
	Keep it to myself	41.5	26.8	32.3
	Discuss coolly	8.5	7.0	7.6
	Take Legal action	-	0.6	0.4
	Involve community	-	.06	0.4
	Others	1.1	1.9	1.6
	Total No.	98	166	264

Table 6.2.4
Other conflicts

Q. No.	Criteria	Male	Female	Total
Q.20.3 Have you ever faced violence outside the domestic sphere?				
	Yes	26.5	8.4	15.2
	No	73.5	91.6	84.8
	Total No.	98	166	164
Q.20.3.1 In what context did you face such violence				
	Fight over property	30.4	20.0	26.3
	Caste/communal riots	8.7	-	5.3
	Political quarrels	30.4	-	18.4
	Rape	4.3	6.7	5.3
	Harassment of girls	4.3	53.3	23.7
	Eve-leasing	-	13.3	5.3
	Harassment/assault of single women	-	13.3	5.3
	First wife create problems	8.7	6.7	7.9
	Relationship with women in the factory	4.3	-	2.6
	Problem is getting a seat in the bees	4.3	-	7.9
	Others	13.0	-	7.9
	Total No.	26	14	40
Q.20.4 Do you think tensions Leave increased in the family after you have taken up the job?				
	Yes	40.2	49.4	45.9
	No	59.8	50.6	54.1
	Total No.	98	166	264

Table 7.1.1
Indicators of Mental distress (GHQ)

Q. No.	Criteria	Male	Female	Total
Q.21.1	Been able to concentrate	13.3	24.1	20.1
Q.21.2	Lost much sleep over worry?	23.5	34.3	30.3
Q.21.3	Felt that you are playing a useful part	13.3	12.7	12.9
Q.21.4	Felt capable about making decisions	8.2	10.2	9.5
Q.21.5	Felt constantly under strain?	22.4	28.9	26.5
Q.21.6	Felt that you couldn't overcome difficulties	28.6	18.7	22.3
Q.21.7	Been able to enjoy your normal activities	18.4	27.7	24.2
Q.21.8	Been able to face up to your problem?	15.3	16.9	16.3
Q.21.9	Been feeling unhappy and depressed?	14.3	28.9	23.5
Q.21.10	Been losing confidence in yourself	6.1	15.7	12.1
Q.21.11	Been thinking of yourself as a worthless	6.1	12.0	9.8
Q.21.12	Been feeling reasonably happy	23.5	22.9	23.1
	Total No.	98	166	164

Note: Score one only

Table 7.1.2
Cumulative score for mental distress

Score	Male	Female	Total
.00	28.6	35.5	33.0
1.00	22.4	15.1	17.8
2.00	19.4	8.4	12.5
3.00	11.2	10.2	10.6
4.00	9.2	6.6	7.6
5.00	2.0	6.6	4.9
6.00	2.0	5.4	4.2
7.00	4.1	6.0	5.3
8.00	-	1.2	0.8
9.00	-	3.0	1.9
10.00	1.0	1.2	1.1
12.00	-	0.6	0.4
Total No.	98	166	264

Table 7.1.3
Indicators of Mental well-being

Q. No.	Criteria	Male			Female			Total		
		1	2	3	1	2	3	1	2	3
Q.22.1	Do your feel your life interesting?	39.8	51.0	9.2	19.3	51.8	28.9	26.9	51.5	21.6
Q.22.2	Compared with the past, do you feel happy	19.4	52.0	28.6	12.7	56.6	30.7	15.2	54.9	29.9
Q.22.3	Happy in recent years?	15.3	57.1	27.6	11.4	57.8	30.7	12.9	57.6	29.5
Q.22.4	Social status that you had expected?	25.5	54.1	20.4	11.4	54.8	33.7	16.7	54.5	28.8
Q.22.5	You have achieved success and are getting ahead	19.4	67.3	13.3	12.7	64.5	22.9	15.2	65.5	19.3
Q.22.6	Normally accomplish what you want	28.6	61.2	10.2	24.1	63.9	12.0	25.8	62.9	11.4
Q.22.7	Can manage unexpected situation	28.6	58.2	13.3	19.9	63.9	16.3	23.1	61.7	15.2
Q.22.8	You will be able to cope with it/face it	50.0	46.9	3.1	28.9	62.0	9.0	36.7	56.4	6.8
Q.22.9	Confident in copying with the future	72.4	23.5	4.1	33.1	50.6	16.3	47.7	40.5	11.7

Table 7.1.4**Cumulative score for mental well-being**

Q.22 Score	Male	Female	Total
9.00	5.1	3.6	4.2
10.00	2.0	1.8	1.9
11.00	5.1	1.8	3.0
12.00	3.1	3.0	3.0
13.00	4.1	0.6	1.9
14.00	6.1	5.4	5.7
15.00	16.3	3.6	8.3
16.00	10.2	3.6	6.1
17.00	10.2	10.2	10.2
18.00	10.2	22.9	18.2
19.00	9.2	10.8	10.2
20.00	6.1	7.8	7.2
21.00	5.1	3.0	3.8
22.00	2.0	4.2	3.4
23.00	4.1	9.0	7.2
24.00	1.0	1.8	1.5
25.00	-	4.2	2.7
26.00	-	1.8	1.1
27.00	-	0.6	0.4
Total No.	98	166	264

Table 7.1.5

Cumulative score for different factors of well-being

Q.22.1 General well-being			
3	6.1	9.6	8.3
4	13.3	3.0	6.8
5	21.4	6.0	11.7
6	26.5	41.6	36.0
7	14.3	10.2	
8	12.2	10.8	11.4
9	6.1	18.7	14.0
Q.22.4 Expectation achievement congruence			
3	10.2	6.6	8.0
4	9.2	5.4	6.8
5	17.3	12.7	14.4
6	39.8	38.0	38.6
7	13.3	18.1	16.3
8	7.1	12.0	10.2
9	3.1	7.2	5.7
Q.22.7 Confidence in coping			
3	21.4	14.5	17.0
4	22.4	8.4	13.6
5	30.6	15.1	20.8
6	16.3	39.2	30.7
7	9.2	13.9	12.1
8	-	6.0	3.8
9	-	3.0	1.9
Total No.	98	166	264

Table7.1.6 : Sample Characteristics of GHQ and SUBI for Selected Indicators

Variables	Characteristics	Means	SD	Sig. of Difference
GHQ				
Sex Status	Male	1.92	2.017	1.85*
	Female	2.53	2.821	(0.07)
Marriage Status	Unmarried	2.18	2.612	0.39
	Ever-married	2.33	2.557	(0.69)
Education Status	< Secondary	2.57	2.780	-2.19**
	≥ Secondary	1.87	2.115	(0.03)
Working Status	Working	1.92	2.243	5.18***
	Not working	3.90	3.170	(0.00)
Migration Status	Local	2.63	2.774	-0.99
	Migrant	2.23	2.516	(0.33)
SUBI				
Sex Status	Male	16.30	3.577	4.04***
	Female	18.27	3.959	(0.00)
Marriage Status	Unmarried	18.31	3.585	-1.69*
	Ever-married	17.32	4.003	(0.09)
Education Status	< Secondary	18.04	4.004	-2.66***
	≥ Secondary	16.73	3.685	(0.01)
Working Status	Working	17.30	3.821	2.05**
	Not working	18.54	4.249	(0.04)
Migration Status	Local	17.40	4.051	0.26
	Migrant	17.57	3.991	(0.79)

Note: Figures in column 5 without parentheses are 't' statistics while those parenthesized are probability levels. Figures with one asterisk indicate significant at 10 percent error probability level, two asterisks indicate significant at 5 percent error probability level, and three asterisks indicate significant at 1 percent error probability level.

Table 7.1.7: Logit Regression for Mental Distress (GHQ2) and Subjective Mental Well-being Inventory (SUBI16)

Explanatory Variables	GHQ2	SUBI16
Constant	-2.550*** (.007)	0.256 (.799)
Sex Status (Female = 1, Male = 0)	0.553** (.079)	1.066*** (.001)
Marital Status (Ever Married = 1, Unmarried = 0)	-0.263 (.460)	-0.521 (.223)
Education Status (≥ Secondary Level = 1, < Secondary Level = 0)	0.267 (.368)	-0.165 (.618)
Working Status (Not Working = 1, Working = 0)	0.462 (.243)	0.450 (.309)
Migration Status (Migrant = 1, Non-migrant = 0)	0.210 (.616)	0.529 (.231)
Proportion of Children Under 12 Years	-0.344 (.696)	-0.214 (.823)
Household Size	0.096 (.293)	-0.047 (.625)
Age of the Respondent	0.086*** (.000)	0.022 (.248)
Monthly household Income (Tk.)	-0.00 (.402)	-4.700e ⁻⁰⁶ (.975)
Monthly household Income Squared	1.750e ⁻⁰⁹ (.780)	-5.200e ⁻⁰⁹ (.458)
Total No. of Cases	264	264
-2 Log Likelihood Ratio	330.034***	282.034*
Goodness of Fit	258.451	264.390
Percent Correctly Predicted	62.880	75.380

Note: The figures are the values of the coefficients. Figures in the parentheses show significance level. Figures with one asterisk indicate significant at 10 percent error probability level, two asterisks indicate significant at 5 percent error probability level, and three asterisks indicate significant at 1 percent error probability level.

Table 7.1.8: OLS Regression for Mental Distress (GHQ) and Subjective Mental Well-being Inventory (SUBI)

Explanatory Variables	GHQ	SUBI
Constant	0.177 (0.181)	17.096*** (11.375)
Sex Status (Female = 1, Male = 0)	0.879*** (2.621)	1.669*** (3.231)
Marital Status (Ever Married = 1, Unmarried = 0)	-0.526 (-1.308)	-1.195* (-1.929)
Education Status (≥ Secondary Level = 1, < Secondary Level = 0)	-0.078 (-0.233)	-0.616 (-1.195)
Working Status (Not Working = 1, Working = 0)	1.180*** (2.745)	0.922 (1.393)
Migration Status (Migrant = 1, Non-migrant = 0)	0.346 (0.780)	0.490 (0.717)
Proportion of Children Under 12 Years	-0.260 (-0.271)	0.375 (0.253)
Household Size	0.110 (1.110)	-0.054 (-0.352)
Age of the Respondent	0.079*** (4.400)	0.046* (1.684)
Monthly household Income (Tk.)	-2.123e ⁻⁰⁴ (-1.499)	-8.879 e ⁻⁰⁵ (-0.407)
Monthly household Income Squared	6.096 e ⁻⁰⁹ (0.899)	-1.005 e ⁻⁰⁸ (-0.961)
Total No. of Cases	246	246
Adjusted R ²	0.150	0.140
Standard Error	2.365	3.644
F-Statistics	3.630***	5.288***

The figures are the values of the coefficient and the t-statistics are given in the parenthesis. Figures with one asterisk indicate significant at 10 percent, two asterisks indicate significant at 5 percent, and three asterisks indicate significant at 1 percent level.