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WIDER Working Paper 2021/69

Material barriers, cultural boundaries

A mixed-methods analysis of gender and labour market segmentation in Bangladesh

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April 2021

United Nations University World Institute for Development Economics Research
wider.unu.edu

Abstract: Data on female labour force participation in Bangladesh suggest that, despite the increase in female-intensive employment opportunities through microfinance, export garment manufacturing, and community-based services, the majority of working women are concentrated in home-based activities. There have been various attempts to explain this, with some focusing on economic explanations which stress women's education and skills, domestic responsibilities, and household wealth while others draw attention to cultural norms and practices organized around the male breadwinner ideology and purdah norms which require women to remain within the home. This paper combines data from a purposively designed survey of women from different districts of Bangladesh with in-depth interviews with a sample of these women to explore these different explanations. It finds that while women's capital endowments spell out the employment possibilities available to women, these intersect with cultural restrictions on women's behaviour, imposed as much by those around them as by their own values and beliefs. The result is the highly stratified market for female labour that we observe in the data.

Key words: gender discrimination, labour market segmentation, mixed methods, cultural norms, South Asia

JEL classification: B54, J24, J42

Acknowledgements: This paper is a result of the project 'Choice, constraint and the gender dynamics of labour markets in Bangladesh' (ES/L005484/1), funded by ESRC (European Social Research Council) and DFID (Department for International Development, UK). We would like to remember the late Simeen Mahmud, our friend and colleague who was the co-investigator of the project, and the late Saiful Islam, who was the key survey co-ordinator. We would also like to acknowledge various forms of support provided by Professor James Heintz, Professor Uma Kambhampati, Francisca Torres-Cortés, Kabita Chowdhury, Sanjida Parvin, Sufia Khatun, and Elijah Kipkech. Special thanks also to Dr Imran Matin, executive director, BRAC Institute of Governance and Development, Bangladesh for his support to our efforts and to Professor Jo Beall for her timely hospitality and comments on an earlier draft of the paper. Professor Kabeer would also like to extend enormous thanks to the Rockefeller Foundation for her month's residency at their Bellagio centre which helped to make a start on this paper and for the opportunity to interact with some wonderful fellow residents.

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This study has been prepared within the UNU-WIDER project Women's work – routes to economic and social empowerment.

Information and requests: publications@wider.unu.edu

ISSN 1798-7237 ISBN 978-92-9267-007-8

https://doi.org/10.35188/UNU-WIDER/2021/007-8

Typescript prepared by Luke Finley.

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The Institute is funded through income from an endowment fund with additional contributions to its work programme from Finland, Sweden, and the United Kingdom as well as earmarked contributions for specific projects from a variety of donors.

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1 Introduction

Bangladesh, like South Asia more generally, has historically had lower rates of female labour force participation than most regions of the world.[1] Although official statistics suggest that its rates have increased gradually but steadily from 4 per cent in the 1970s to over 30 per cent, they are still considerably lower than the global average.[2] Furthermore, the female labour force is concentrated largely in self-employment, generally home-based, usually as unpaid family labour. The fact that male labour force participation rates have remained uniformly high throughout this period, fluctuating between 80 per cent and 88 per cent, and are more evenly distributed among different employment statuses and different sectors of the economy (Rahman and Islam 2013),[3] suggests that we must look to factors other than an overall dearth of employment opportunities to explain the restricted pattern of women's labour market participation.

However, it is important to note that micro-level studies invariably document higher rates of female activity than official surveys (World Bank 2008). Of particular relevance to this paper is a 2008 survey of 5,198 women in eight districts of Bangladesh[4] which was carried out as part of a research project in which two of the authors were involved.[5] It estimated a female labour force participation rate of 67 per cent, compared with 30 per cent estimated by the Bangladesh Labour Force Survey (2005/06)—despite the fact that both used the same International Labour Organization (ILO) definition of economic activity and the same seven-day reference period (Mahmud and Tasneem 2011). Rates went up to 73 per cent when a 12-month reference period was used. This large discrepancy reflects the failure of official efforts to capture women's home-based activities. Where our survey findings converged with the official ones was in the remarkable concentration of economically active women in a limited range of home-based self-employment activities.

This concentration is puzzling because, along with declining rates of fertility and rising female education—changes considered to promote women's engagement in the labour market—a range of new economic opportunities particularly favourable to female employment has emerged over recent decades. Bangladesh has a large informal and still predominantly agricultural economy along with a small and shrinking public sector, but it has seen the rise of the female-labour-intensive export-oriented garment industry and of microfinance services favouring women, an expansion of community-based social services by both government and non-governmental organizations (NGOs), and increased possibilities for short-term migration as domestic labour to the Middle East (Farole et al. 2017).

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[1] The main exception is the Middle East and North Africa (MENA) region.

[2] At 36% for Bangladesh in 2019 compared with 47% at the global level (World Bank 2021).

[3] For instance, of the ten major occupations in Bangladesh, men make up over 80% of the workforce in six of them and over 60% in an additional two. Only in agricultural occupations do women make up around 50% of the workforce.

[4] The districts, which are scattered across the country, were chosen to represent different socioeconomic conditions. Faridpur and Narayanganj represent urban/peri-urban locations; Chapainababganj, Maulvibazaar, and Comilla are considered to be among the more socially conservative; Tangail is one of the more prosperous areas in the country; and Kurigram and Bagerhat are among the poorest.

[5] DFID-funded Research Partners Consortium on Pathways of Women's Empowerment, based at the Institute of Development Studies, Sussex (2006–11).

This paper will use an interdisciplinary and mixed-methods approach to explore the reasons why women are 'crowded' into this narrow range of labour market activities. It is based on a research project explicitly designed to explore women's labour market behaviour in Bangladesh. The project carried out a purposively designed survey in 2015 which tracked down 4,606 of the 5,198 women covered by the 2008 survey. It also carried out two rounds of qualitative interviews, first in 2014 and then in 2016, with 80 of these women from the different districts. In the rest of this section, we discuss some of the theoretical approaches used to discuss women's labour market behaviour in Bangladesh and draw on these to develop a conceptual framework to guide our empirical analysis.

1.2 Key explanations for women's labour market behaviour in Bangladesh

Efforts to explain women's labour market behaviour can be broadly divided into those which offer sociological explanations, focusing on the impact of cultural norms and values on labour market behaviour, and those which take an economic perspective, emphasizing material constraints and incentives.

There is a long history of cultural explanations in the Bangladesh context. They pointed to patrilineal inheritance practices which deprived women of the right to property and to powerful purdah norms which restricted their mobility in the public domain, confining them to domestic responsibilities and home-based productive activities. Men were expected to assume primary breadwinning responsibilities while women remained dependent on male family members for much of their lives. The concept of 'patriarchal risk' was coined to capture the likelihood of a precipitous decline in women's material conditions and social status resulting from the loss of the male breadwinner through widowhood, divorce, or desertion (Cain et al. 1979). These women, often heads of households, were generally over-represented in the ranks of the poor. A few urban-based educated women were able to take advantage of female quotas in socially acceptable public sector employment, but the only option for women from the poorest households was low-wage, unskilled labour in the homes of wealthier neighbours in activities considered compatible with purdah norms.

Early economic approaches drew on neoclassical theories of rational choice (Khandker 1987). They argued that it was efficient for women in Bangladesh to specialize in their reproductive roles, given their comparative advantage in bearing and rearing children, but pointed out that those with higher levels of education or facing higher local wages, both of which increased the opportunity costs of unpaid work, were more likely to engage in income-generating work. Conversely, husband's education and household landholding and assets reduced their participation rates, suggesting a 'wealth effect' that lessened the household's need for women's earnings. Women's labour market behaviour was thus argued to be influenced by material considerations in the manner predicted by economic theory.

There has been some convergence over time between these alternative approaches. Economists have questioned the relevance of standard neoclassical explanations in contexts where 'socio-economic factors affect tastes and preferences with respect to women´s work' (Hossain et al. 2004: 10; Raihan and Bidisha 2018). Econometric analysis in this vein has shown that while poverty explains the higher rates of labour force participation among divorced, separate, and widowed women, the lower rates reported among married women, regardless of household wealth and childcare demands, suggest that marriage is associated with the stricter enforcement of cultural

norms, independent of motherhood status (Bridges et al. 2011).[6] Other studies have found that strict adherence to cultural norms is associated with lower rates of female labour force participation (Ahmed and Sen 2018).

There were parallel shifts in sociological explanations. They noted a gradual rise in women's labour force participation, in some cases propelled by economic necessity (Feldman and McCarthy 1982), in others in response to opportunities emerging in the newly established garment industry (Kabeer 1991). In both cases, women sought to justify their decision to undertake work that appeared to go against cultural norms in terms that stressed the idea of the 'purdah of the mind' rather than externally imposed prescription. Such findings did not dismiss the relevance of purdah norms but suggested greater responsiveness to changing material imperatives than previously assumed.

1.3 Livelihoods as social practice: a conceptual framework

In this paper, we bring the insights of these alternative explanations together through a conceptual framework organized around the idea of livelihood activities as a form of social practice (De Haan 2012; Holmelin 2019). The concept of livelihoods is useful here because it evolved out of detailed empirical analysis of the complex ways in which people make a living in contexts of scarcity where formal markets are only partially developed. It moves the analytical focus away from the income-maximizing behaviour of individual actors within the well-defined occupational structures which typify advanced market economies and directs it instead to the ensemble of paid and unpaid activities through which households use the means at their disposal to achieve ends that they value. Our framework is organized around a number of conceptual building blocks.

Our first block is the context in which livelihoods are undertaken—in this case, the material arrangements and cultural belief systems which prevail in Bangladesh. These constitute the overarching 'structures of constraint' which determine how different social groups of men and women are positioned within the socioeconomic hierarchy of the country and their access to different kinds of valued resources. Touched on briefly in the introduction, they provide the background conditions to our analysis.

The second block is the actors themselves and how they operate within these constraints. In this study we are interested in how women, as members of households, use the resources at their disposal to make a living and how they understand and interpret the rules and norms which govern their lives and livelihoods. Bourdieu's (1977) concept of *habitus* is one way of capturing the subjectivities at play here. Habitus refers to the internalization of norms, values, and beliefs by social actors over the course of their lives by virtue of their place in the social order. It helps to structure their identities, dispositions, and worldviews in ways that reflect the broad circumstances of their lives, giving a routinized character to a great deal of their behaviour, to their understanding of what they do, and to how they judge the behaviour of others. Given that habitus reflects the circumstances of people's lives, it is likely to be shared by those who grew up in similar circumstances, giving rise to group manifestations of habitus. And given that circumstances change, we would not expect to see elements of change in habitus, however slow the response.

Habitus does not operate purely at the level of cognition and consciousness: it is also incorporated into the body, into how different actors dress and move, their deportment in the different arenas of their lives. The idea of habitus as embodied subjectivity has particular significance for our research because it allows a more complex understanding of the body in our analysis of women's

[6] The 'marriage effect' on female labour force participation, independent of the motherhood effect that is widely observed, seems to be particular to South Asia and the MENA region (see Kabeer et al. 2020).

labour market behaviour than generally found in discussions of this topic. As we will see, social constructions of women's bodies, the productive, reproductive, and sexual meanings associated with them, play an important role in shaping the terms on which they engage with labour market opportunities.

Our third conceptual block is the livelihood activities through which households relate their means and ends within the rules and norms of the wider society. Drawing once again on Bourdieu, we conceptualize the 'means' element of livelihood strategies as various forms of 'capital' that have both instrumental and intrinsic value: material capital (such as land, money, and equipment); human capital (such as capacity for physical labour, mental ability capacity, knowledge and skills of various kinds); social capital (networks, associations, connections); and what Bourdieu calls symbolic capital—the status, respect, and authority associated with particular positions and activities in the social order. Different forms of capital are generally convertible into others: so, for instance, social capital can be translated into access to loans or job credentials while material capital can be invested in symbolic capital through the dispensing of patronage.

The 'ends' element relates to both the material concerns of household members—their search for survival, security, and prosperity—and intangible goals relating to the human need for respect, dignity, social status, or spiritual satisfaction, goals that have intrinsic value in giving meaning to their lives.

While a household's position in the social hierarchy reflects its capital endowments, determines its opportunities, and shapes its immediate and longer-term goals, we are centrally concerned in this paper with the patriarchal inequalities woven into the prevailing structures of constraint. Men not only have greater command than women over household resources and greater access to opportunities outside, but they also exercise authority over what household priorities ought to be and the kinds of activities women from their households are permitted to pursue. If there are conflicts over these matters, women may defer to male authority, they may seek to negotiate, or, if conflicts are extreme, they may choose to exit the household.

We have conceptualized livelihoods as social practice in order to emphasize the fact that what people are able to do in pursuit of their goals is shaped in important ways by circumstances beyond their control. They are confronted by an array of livelihood activities embodying the different kinds and volumes of capital considered necessary for the performance of these activities; by the formal rules and informal customs which govern this performance (who can undertake them, in which locations, for what kinds of returns, and under what institutional arrangements); and by the meanings and value attached to these activities by society at large, their symbolic capital. Which of these activities will be taken up by individual actors will depend on their capital endowments, their assessment of the conditions in which these activities are carried out, and their interpretation of the meanings and values ascribed to the different activities.

The question we are essentially asking in this paper is why these apparently unco-ordinated efforts to make a living by different groups of women with very different capital endowments at their disposal have nevertheless led to their concentration in a limited range of activities centred on their homes. We attempt to answer the question in stages.

First, we use survey data to compare the observed distribution of the women in our survey with their preferred activities and explore possible reasons for these preferences. Next, we analyse the material and cultural factors which help to explain the observed distribution and its convergence with or divergence from their stated preferences. We then turn to women's qualitative accounts of their labour market behaviour in order to better understand how cultural and other factors interacted in the 'real life' processes which led them into their current occupations, allowing some

but not others to take up their preferred activities. Finally, we bring together the two sets of findings in order to reflect on what they tell us about the factors underlying the segmented patterns observed in women's labour market activities.

2 Mapping occupational hierarchies in the female labour market

2.1 The symbolic underpinnings of occupational preferences

We begin our empirical analysis by sorting the women in our survey into different clusters of activities, defined to reflect relevant analytical distinctions: formal versus informal; wage versus self-employment; paid versus unpaid; and finally, 'inside' versus 'outside', a distinction specific to understanding patriarchal constraints within the South Asian context. This gives us six clusters of economic activities, with those outside the labour force making up a seventh category.[7] Their distribution is reported in the first row of Table A1 (Appendix 1):

- **formal service employment** (2.04 per cent of the sample): various service sector occupations within formal institutions, organizations of government, NGOs, and the private sector;
- **formal garment factory employment** (1.17 per cent): wage work in garment and textile factories;
- **informal wage labour** (6.86 per cent): wage labour within and outside agriculture, small workshops and factories, and paid domestic work in people's homes;
- **outside self-employment** (1.69 per cent): private tuition, various forms of trade and business outside the home, and begging;
- **home-based income generation** (57.16 per cent): Market-oriented livestock and poultry rearing, homestead cultivation, tailoring and miscellaneous handicrafts, quilt-making, weaving, unpaid family labour on family farms and in family enterprises;
- **expenditure-saving** (8.51 per cent): most of the activities in the previous category but oriented to home use and consumption;
- **economic inactivity (22.56 per cent)**: outside the labour force.

Table A1 suggests that 12 per cent of our sample were in paid work outside the home, 66 per cent were in home-based self-employment, with 57 per cent in home-based income generation and the rest in expenditure-saving work, while 23 per cent were economically inactive.

The table also reports on the activities most and least preferred by the women in our sample. We find that 71 per cent of the overall sample identified home-based income generation as their most preferred activity (most often livestock rearing); 21 per cent identified formal employment; (most often teaching); and 5 per cent preferred outside self-employment (most often small business). As far as the least preferred activity was concerned, 66 per cent stated that it was informal wage labour within and outside agriculture (with paid domestic labour making up more than half of these responses), 11 per cent stated it to be formal factory employment; and 10 per cent mentioned home-based income generation (with no particular activity singled out).

These responses attest to the existence of a widely shared hierarchy of occupational preferences, with home-based income generation ranked highest, followed by formal service employment,

[7] We used a 12-month reference period.

while informal casual wage labour of various kinds is ranked at the bottom. The strong preference for home-based activity is clearly consistent with the idea of a community-wide habitus which leads a significant majority of women to comply with culturally sanctioned norms about their labour market behaviour in terms of both their stated preferences and their labour market behaviour.

Our qualitative interviews also lent credence to this idea. Ideas about purdah remain an integral aspect of women's habitus, regardless of their socioeconomic position, and indeed integral to a shared community habitus. Discourses about purdah were broadly framed by two sets of concerns: cultural concerns which stressed the norms of gender propriety and religious concerns which promoted an Islamic model of female piety.

Cultural discourses about purdah revolved around long-standing gender ideologies we discussed earlier of men as household heads, breadwinners, and guardians, providing for the family and protecting its honour while women fulfil their domestic responsibilities and avoid any action that might cast aspersions on men's ability to discharge their roles. While these concerns with family respectability applied to the behaviour of all women, they applied with particular force within the intimate relations of marriage, evident in repeated references to the extent to which a husband's reputation and social standing was bound up with his wife's behaviour:

> Women who have husbands to provide for them don't work outside their homes. They do not go to work outside even if it gets difficult for their husband to maintain the family, they fear that people will say bad things about them … They will say things like, 'she has a husband to provide for her and yet she has come outside to work'.

Religious interpretations of purdah sought to define a model of piety for Muslim women, differentiating them from other religious communities. While such interpretations have always circulated among the more conservative sections of the community, their influence has grown in the recent past through the intensified dissemination of a more orthodox version of Islam that began to enter the country from the Middle East through various routes.[8] This notion of purdah embodied an intense preoccupation with women's sexuality, emphasizing the dangers to public morality associated with a glimpse of any part of women's bodies, including their hair, by men outside their families, and threatening shameless women with divine retribution on judgement day.

These variations in the interpretation of purdah were partly captured by the way women dressed when they left the house. Those subscribing to more cultural notions of purdah generally contented themselves with covering their heads with the end of their sarees or, in more recent times, wearing the hijab, a headscarf worn Middle-Eastern-style which completely covers their hair. The more religious wore either the burqa[9] which had traditionally been worn by women from better-off rural families or abayas[10]combined with face veils or masks, as well as socks, gloves, and sometime dark glasses and umbrellas for added modesty. Between these extremes, women used

[8] Studies of this phenomenon trace its growing influence to a number of sources: funding from the Middle East for various Islamic institutions, including banks, mosques, madrassas, and welfare organizations; the use of madrassas, mosques, and religious classes to actively promulgate Wahhabism; the flow of largely male migration to the Middle East since the 1970s; the growing influence of religious parties; and the rise of Islamic militancy.

[9] A tent-like garment which covers women from head to toe, with netting around the eyes to let them see.

[10] A long flowing outer coat modelled on what is worn in Arab countries.

various combinations of clothing to signal their adherence to norms of respectability and piety, varying also in where and when they did so.

Both versions had the practical effect of restricting the range of activities permissible to women, but those who adhered more strongly to religious versions of purdah had stricter notions about the boundaries they set up between acceptable and unacceptable forms of work. However, both discourses accommodated one exception to normative restrictions on women's activities. Divorced, separated, and widowed women, the casualties of patriarchal risk, who went out of the home to work because they had no adult male breadwinner were seen to be deserving of pity rather than moral condemnation because they worked out of need. This was in sharp contrast to the harsh judgements reserved for married women, who were considered to be motivated by greed if they took up outside work.

The significance attached to purdah norms meant that women's assessments of their labour market options were variously bound up with notions of piety, honour, status, propriety, and sexuality which mediated the material costs and benefits associated with these options. This gave rise to a highly segmented cultural economy of honour and shame which operated simultaneously at two levels. It defined the boundaries between conceivable and inconceivable forms of work for women and men, segmenting the labour market along gendered lines, with men found in a much wider range of economic activities outside the home. And it defined the boundaries between more and less socially acceptable forms of work within female segments of the labour market, attaching greater symbolic capital to work conformed with purdah norms. Cultural boundaries thus mapped out a market for female labour that was considerably more restricted than one predicted by material endowments or deficits alone.

This cultural mapping of labour market options seems an obvious explanation for the hierarchy of occupational preferences that commanded considerable consensus among the women in our sample. At the same time, there were a number of departures from these norms that are worth noting. For instance, formal service employment was ranked second in the hierarchy of preferences, after home-based income generation, despite the fact that it involved working outside the home while expenditure-saving work which *could* be carried out within the home was not prioritized at all.[11] Secondly, paid domestic labour was ranked lower than agricultural and non-agricultural wage labour in the hierarchy of preferences, despite the fact that it was carried out within the shelter of the home, albeit other people's homes, rather than in the public domain. This suggests that factors additional to purdah norms also had a role to play in shaping women's occupational preferences.

2.2 Material conditions and subjective evaluations: observed distribution across occupations

Insights into some of these additional factors are suggested in Table A2, Appendix 1, which reports on the material conditions of the activities in which women were currently engaged and their subjective assessments of these activities. Not unexpectedly, formal service and factory employment were the only activities in which women reported access to statutory benefits, such as maternity leave, paid holidays, and overtime pay. In fact, formal factory workers were more likely to report these than those in formal service employment, for reasons we discuss later.

[11] The failure to mention expenditure-saving as a preferred activity may reflect the fact that over 95% of the women in our sample stated their belief that it was important for women to have some income of their own.

Women in most activity groups work throughout the year, an average of ten months, with the exception of informal wage labourers, who worked for just eight months. Women in wage work generally reported longer hours of work a day (seven to nine hours) than those in self-employment (around four hours for those outside the home and one to two hours if based at home). Women working outside the home were more likely to report harassment and abuse in the workplace; this was as high as 74 per cent among those in formal factory work, declining to 60 per cent of those in informal wage labour and 27 per cent of those in formal service employment.

Women in formal factory employment and informal wage labour were considerably more likely than the rest to report that their work had negative effects on their health. They were also considerably less likely to report gaining satisfaction from their work or contentment with their work environment. They clearly worked in far more difficult conditions than other categories of workers. By contrast, women in formal service employment, followed by those in home-based income generation, were the most likely to report satisfaction with both their work and their working environment. And along with those in expenditure-saving activity, they were least likely to report negative health effects.

Finally, over 90 per cent of those in formal service employment and home-based self-employment stated that they would like to continue in their present work, compared with 65–70 per cent of those in formal factory employment and outside self-employment. Among informal wage workers, on the other hand, only 37 per cent said they would like to continue, 12 per cent said that they did not wish to continue, and, significantly, 51 per cent said that they had no choice but to continue.

The important point to draw out on the basis of these findings is that while the hierarchy of preferred occupations expressed by the women in our sample seems to reflect compliance with cultural norms, it also partly mirrors the material conditions associated with different activities, making it difficult to disentangle cultural from material factors in shaping preferences. The two activities that were most preferred have greater social respectability associated with them than others but also less hardship and abuse. The majority of women in these activities expressed a preference for them. By contrast, most of the other women in the sample were in forms of work that they had not ranked as their most preferred occupation, with those in informal wage labour expressing the least satisfaction with their current work, followed by those in garment work.

Our conceptual framework suggests that these patterns of convergence and divergence between observed and preferred activities are likely to reflect some combination of what is *possible* (on the basis of the capital and constraints reported by women) and what is *desirable* (based on the extent to which the material and symbolic characteristics associated with different activities resonate with a shared habitus). In Section 3, we draw on our survey data to explore how the distribution of capital and constraints contributed to the possibilities available to different groups of women. In Section 4, we will use our qualitative interviews to explore what determined the desirability of different activities, and why exit from less desirable activities into more desirable ones was closed to certain groups of workers. Section 5 offers concluding comments.

3 Quantitative analysis of women's labour market behaviour: material barriers and cultural constraints

Capital endowments of various kinds map out the range of livelihood possibilities available to different groups of women, while capital deficits act as barriers to entry. In terms of material capital, our survey collected data on: overall household wealth, as measured by an index of productive and consumer durables; specific productive assets, including cultivable and homestead

land, small and large livestock, and poultry; and access to loans, including microcredit via NGOs. We used household food security in the past year as an imperfect measure of current income flows. Our rationale is that while households that reported food security in the previous year may have benefited from the earnings of more than one earner, food insecurity could be taken as evidence that women's earnings were not sufficient to meet the most basic of household needs. We also included information on migration, which can be seen as expanding the options available to women.

In terms of human capital, we used age as a proxy for the physical capacity for labour, while women's education and training are conventional measures of productivity and market credentials. We also included the education of the household head, although, as noted earlier, it is generally used as an indicator of household economic status, likely to reduce the need for female earnings through a 'wealth' effect.

We noted the importance of cultural considerations in prescribing women's behaviour and setting up boundaries between acceptable and unacceptable forms of work. We used various indicators to capture this influence: religion (with Muslim women generally assumed to attach higher priority to female seclusion than Hindu), marital status (with married women under greater pressure to work from within the home than others); female headship (assumed to be put women under greater pressure to earn a living); number of young children and primary responsibility for childcare and domestic chores (both likely to limit the range of activities that women can take up without neglecting their socially ascribed responsibilities); and strictness of veiling practices (with stricter practices likely to rule out forms of work considered to violate purdah norms).

3.1 Descriptive statistics

Tables A3, A4, and A5 in Appendix 1 use descriptive statistics to capture differences in capital endowments and cultural constraints between the different activity groups. Not surprisingly, women in the informal wage labour category, ranked lowest in the hierarchy of occupations, were the poorest in our sample. They reported lower wealth scores than other groups; were more likely to come from the lowest wealth tercile; reported lower levels of education and less educated household heads; were less likely to own land, livestock, and poultry; and were more likely to report chronic and occasional food deficits in the previous year. They were also older than most other economically active groups, suggesting that women in this category worked later into their lives.

Women in formal service employment came from the other end of the wealth distribution. They reported the highest wealth scores and were more likely than other groups to come from the wealthiest tercile; to have higher levels of education and more educated household heads; to own more homestead land; and to report higher levels of food security in the previous year. They were also more likely than most other groups, with the exception of women in home-based income generation, to own large and small livestock.

There was less correspondence between the different forms of capital reported by the other groups of women. For instance, women in formal factory employment were generally poorer than other women in the sample, with the exception of informal wage workers. They were more likely to come from the poorest tercile, to report less educated household heads, and to own less land and livestock. What distinguished them was that, with the exception of women in formal service employment, they were more likely to report primary and secondary education than other groups. They were also more likely to report food security than other groups, with the exception of those in formal service employment, suggesting greater regularity of household earnings. In addition, they were more likely than any other group to report work-related migration (70 per cent), mainly from the countryside to urban areas.

Self-employment outside the home was a miscellaneous group of activities—private tuition, small business, and begging—which varied considerably in terms of the kinds and amounts of capital they drew on. As a result, women in this cluster of activities were also a very heterogeneous group: 36 per cent came from the highest wealth tercile while 39 per cent came from the lowest wealth tercile; and 50 per cent reported post-secondary education, higher than any other group with the exception of those in formal employment, but 27 per cent had no education at all. A third reported chronic or occasional food deficits, while a third reported food surplus.

Women in general home-based activities were ranked second, after those in formal service employment, in terms of overall wealth and were more likely to own land, livestock, and poultry than other groups. Those in expenditure-saving activities were somewhat wealthier and more educated, reported more educated household heads, and were more likely to own cultivable land than those in home-based income generation, while the latter were more likely to own homestead land, livestock, and poultry.

The percentages of women who had at some stage taken out a loan, most often from informal sources, mainly family and neighbours, was extremely high (around 85 per cent) and varied little between groups. Meanwhile, 37 per cent of the overall sample were currently members of NGOs (Grameen, the Association for Social Advancement/ASA, and BRAC), varying from around 40 per cent of those in formal service employment and home-based income generation to just 9 per cent of garment factory workers, who were largely resident in urban areas. Around 76 per cent of this group had taken their last loan from an NGO. Loans were used for a variety of purposes, but productive purposes featured frequently[12] and this may explain why most occupational groups in rural areas reported some ownership of livestock or poultry—although those in home-based income generation reported the highest numbers.

As far as cultural constraints were concerned, the percentage of married women was highest among those in home-based income generation (86–89 per cent) but also high among those in formal service and factory employment (75–80 per cent). Women who were divorced, separated, or widowed made up a higher percentage of those working outside the home, as did women who were household heads. Women working within the household were generally more likely than those working outside to report having children under five. As might be expected, women were generally more likely to report primary responsibility for childcare and household chores, but higher percentages reported responsibility for household chores than for childcare: 79 per cent and 53 per cent of the overall sample, respectively. While not all women had young children to look after, all had household responsibilities. Religion also did not vary systematically across the activity groups, but the prevalence of strict veiling was higher among those in home-based activity and also among women in formal service employment.

The economically inactive group had similar levels of wealth to those in home-based employment, were generally older than other groups, and were more likely to be widows but living with their families rather than heading their own households and less likely to report primary responsibility for childcare and domestic chores. There seemed to be an element of 'retirement' involved in the inactivity status of some of them.

[12] While we did not ask about loan use in the 2015 survey, 30% of those in the 2008 survey said that they gave their loans to their husbands while 24% said they invested them in assets or businesses, with higher percentages among those in home-based self-employment. According to the 2015 survey, women in home-based self-employment were most likely to report having used their income to purchase livestock.

One important point suggested by Table A3 is that while the overwhelming majority of women in our sample stated home-based income generation as their preferred activity, this may have reflected their views of what was possible, given their human capital endowment. Formal service employment was predominantly made up of women with post-secondary education, but only 9 per cent of women in our sample had this level of education. Among this minority, 85 per cent expressed a preference for formal service employment, but only 15 per cent of them were engaged in it. In other words, it was women with post-secondary education—those who could realistically aspire to formal employment—who were most likely to state it as their preferred occupation.

3.2 Multivariate analysis

We next turn to multivariate analysis in order to examine which of these variables were most likely to predict women's participation, first of all in the labour force and secondly in different labour force activities, once the effects of the other variables were controlled for. We followed the strategy of estimating two econometric models as we did in our analysis of the 2008 survey (see Heintz et al. 2018; see also Heintz and Pickbourn 2012). The first model used simple probit to estimate the 'determinants' of women's labour force participation—the factors most likely to differentiate women who were economically active from those classified as outside the labour force. The second model used a two-step approach, first estimating selection into the labour force, and secondly estimating the likelihood of selection into different activity groups, conditional on being in the labour force. We added districts as a dummy variable to these models to capture how activity patterns might vary by location. Given that the 2015 sample was not able to follow up on all the women who were randomly selected for the 2008 sample, we adjusted our estimation for possible attrition bias. A more detailed account of the rationale and methodology for our approach is provided in Appendix 2 and Tables A6 and A7. Here we discuss the results.

As far as capital endowments are concerned, the results of the first model suggest that ownership of livestock and poultry, access to loans, and NGO membership all increased the likelihood of labour force participation, while the education of household head reduced it, suggesting the relevance of the 'wealth effect' noted earlier. The model also suggests that the likelihood of labour force participation first rose with age and then declined as women get older, a fairly typical pattern in labour market behaviour—indicative perhaps of declining physical strength or social norms about age. Marital status does not appear to differentiate the likelihood of labour force participation, but this probably reflects the fact that participation includes many of the home-based economic activities that are generally missed by conventional labour force surveys.

The finding that primary responsibility for childcare and household chores was more likely to be reported by economically active than inactive women seems puzzling but is likely to reflect the fact that inactive women were older on average than the rest of the sample, included a disproportionate percentage of widows, and, as we noted, were likely to have 'retired' from economic activity. Religion did not make much difference to the likelihood of economic activity, but Muslim women who observed strict veiling practices were less likely to participate in the labour force.

Finally, in terms of location, most locations reported either higher or similar rates of female activity that were either higher than or similar to those of Comilla, our reference district and one of the more conservative areas as far as gender is concerned. The exceptions were Faridpur, Bagerhat, and Narayanganj, locations that were either urban or close to urban areas where there was less scope for the home-based activities that increased women's activity rates elsewhere.

We next turn to the results of our two-stage regression analysis.[13] The results of the model estimating selection into the labour force are presented in the second part of Table A7, while the results of the probit estimates of selection into different activities, corrected for selection into the labour force, appear in the top half of the table. The results of the selection in the labour force model are, not surprisingly, similar across the estimates for each of the six employment categories and also similar to the results of the simple one-step probit described above. We therefore focus on the significant results for the probit models for selection in each of our six activity groups.

Starting with material endowments, we find that while overall household wealth did not prove particularly significant in distinguishing between economically active women within and outside the home, it did reduce the likelihood of informal wage employment while increasing the likelihood of outside self-employment. Ownership of cultivable land was associated with a higher likelihood of expenditure-saving activities, while ownership of homestead land was more likely to lead to home-based income generation. Ownership of livestock and poultry was associated positively with the likelihood of home-based income generation but negatively with all other activities, within and outside the home, including expenditure-saving. The positive impact of NGO membership and access to loans on women's labour force participation appeared to operate primarily through formal service employment in the case of NGO membership and through garment factory employment in the case of (largely informal) loans.

Education proved highly significant in differentiating access to different activities. Women with secondary or post-secondary education were more likely to take up formal service employment or outside self-employment, while women with primary or secondary education were more likely to be found in formal factory employment. While those in various forms of home-based employment had lower levels of education on average, women in informal wage labour were least likely to have any education at all.

Turning to cultural constraints, we find that women in home-based employment, whether income-generating or expenditure-saving, were more likely to be married while those in work outside the home reported a greater likelihood of being divorced, widowed, separated, or, in the case of outside self-employment, unmarried. Primary responsibility for childcare did not appear to vary between the different groups, but garment workers were more likely than other groups to report primary responsibility for household chores.

Religion was not consistent in differentiating between those in inside and outside work, but the observance of strict veiling not only reduced the likelihood of overall economic activity but significantly reduced the likelihood of outside factory and informal wage labour and outside self-employment among the economically active, while significantly increasing the likelihood of work within the home, both income-generating and expenditure-saving.

There was also evidence of the spatial clustering of activities, with the more urban or peri-urban villages reporting higher rates of formal service as well as outside self-employment, and the poorer

[13] The Heckman selection model requires the inclusion of exclusion restrictions—that is, variables that appear in the selection equation but are not included as explanatory variables for the probit estimation. Without exclusion restrictions, the model can still be estimated but the identification of the estimated model will depend entirely on the underlying function form. Incorporating inclusion restrictions therefore improves model identification. When deciding on which variables are appropriate to use as exclusion restrictions, theory is considered to provide the most important guide (Heckman et al. 1999). For the estimates presented here, the age, age squared, presence of children under five, and female household head variables were used as exclusion restrictions because we theorize that the primary impact of these variables is in determining women's economic activity status but not the form of employment in which they work.

districts or those with easy access to Narayanganj reporting garment employment while Kurigram, the poorest district in our sample, reported the highest incidence of daily wage labour.

4 Qualitative insights into livelihood pathways: capitals, constraints, and motivations

Our quantitative analysis provides us with a variable-centred answer to the question guiding this research. It examines the distribution of capital endowments and cultural constraints across different activity groups and estimates the statistical association between different endowments and constraints and observed labour market outcomes. However, it does not provide an insight into the substantive meanings of these associations: whether they reflect causal relationships and if so, the processes through which they translate into observed labour market outcomes.

Why, for instance, despite the fact that poorer women are *statistically* more likely than wealthy ones to be in informal wage labour, are very similar percentages of women from the poorest and wealthiest terciles to be found in home-based income generation?[14] Why, if most women with post-secondary education would prefer formal service employment, and they are statistically more likely to be in such work, are the majority of these women to be found in home-based income generation (31 per cent), expenditure-saving (11 per cent), or out of the labour force (32 per cent). And if married women are more likely than divorced, separated, and single women to be in home-based employment, are the reasons for this the same for all married women or do the reasons vary?

In other words, the quantitative analysis takes us some way towards an explanation but leaves a great deal unanswered. We therefore turn to women's own accounts of their labour market behaviour to carry out a process-oriented analysis of these patterns. We draw on these accounts to explore how different configurations of material, capital, and cultural constraints map typologies of pathways into the labour market, the varying degrees of compulsion, choice, and agency which underpin the specific pathways taken, and whether women had the option of exit into other preferred activities.

4.1 Pathways into informal wage labour

Capitals, constraints, and motivations

As we saw, women in informal wage labour were the poorest in our sample, reliant on their capacity for casual physical labour to earn a living. The majority had been poor all their lives. Some had started wage work in their childhood, others began or continued wage work after marriage because their husbands' earnings fell short, while yet others did so when they found themselves divorced, abandoned, or widowed, frequently heading their own households. In addition, some had been precipitated into poverty as a result of patriarchal risk. For instance, Amena was married to a madrassa teacher, a respected occupation in their community, and had expected to spend her life at home looking after her family. But her husband was disabled by paralysis. With little education and no skills, she had no option but to take up domestic wage labour.

Few women in this group faced objections to their work from family members. On the contrary, they were expected to work. But there were exceptions. Jobeda, for instance, had worked as unpaid family labour with her co-wife on land leased by her husband. He had not let either wife go out to

[14] 50% and 56% of the poorest and wealthiest terciles respectively.

work, despite the fact that the family often went hungry: 'Am I not here? Do I not earn an income?' After he died, the two wives took up agricultural wage work within their own village as well as travelling together to more distant orchards, returning home before dark.

Women who had young children either took them to work with them or left them in the care of older daughters, neighbours, or relatives—or else adjusted their livelihood activities to accommodate childcare responsibilities. Husna used to travel considerable distances from her village in search of wage work; when her husband left her, with a two-month old baby to look after, she turned to begging, carrying her baby on her hip, but concealed this, even from her mother. She resumed wage work again as her son grew older but confined herself to work within her village. She would have earned much more, she said, if she could have travelled outside the village for work, but she had nowhere to leave her child.

We saw earlier some of the obvious material reasons why informal wage labour was ranked lowest in the occupational hierarchy. The remuneration is low and the work irregular. Women in this type of work worked fewer months in the year than others in our sample, but their higher levels of chronic and occasional hunger suggested that this was not a choice on their part. Village-level norms set daily wage rates for agricultural labour, invariably higher and likely to vary by task and season for men, while women's rates are frequently fixed, regardless of tasks undertaken. As one rural domestic labourer reported, she could be asked to undertake a range of activities over the course of the day without knowing what she would be paid at the end of the day. Nor was there any question of bargaining for higher wages:

> They will only call you for work if they know you will work for low wages or for just a meal of fermented rice. We are hungry, we have to work for whatever they give us. And, oh my God, if we ask for more wages, they will just hire someone else.

The accounts given by domestic workers in urban areas suggested somewhat greater certainty as far as pay was concerned, since it had to be agreed in advance. One or two in our sample who lived with their employer had regular monthly wages and saved on accommodation, but their hours of work were at their employer's discretion, with workers going to bed after their employers and getting up before them; there was no question of overtime.

Informal wage labour involves considerable physical hardship, so reports of negative effects on health are not surprising. There were frequent references to heavy and arduous work with little scope for rest, to working in the same position for extended periods of time, to labouring in the fields in the scorching sun or pouring rain, and to hands that never dried because they were washing clothes and dishes all day long.

These women also spoke of the demeaning conditions associated with working for others. Those in outside work worked alongside, or in full view of, men who were not related to them and whose unwelcome attention reflected a community-level habitus according to which women working in the public domain leave themselves open to sexual harassment of various kinds. As Kalpana Rani described: 'Men are men—they talk dirty. They say all kinds of things … It is because they use bad language that we try not to work near them even if we work in the same field … we put our heads down and concentrate on our work.' Domestic work was not as visible to the public as outside work, but its personalized relations of servitude were experienced as particularly galling. Marium said that she hated wage work in the public domain because 'men are everywhere', but she hated domestic work even more because of constant surveillance and incessant demands by employers.

Symbolic politics and exit options

Men are not the only ones who perpetuate patriarchal norms. Scholars find that amid increasing opportunities for women working outside the home, women who take these jobs often uphold the idea that other, poorer, less educated, more vulnerable women should remain inside. By contrast, they can pursue outside work because they possess better judgement (White 2012: 1445).

The low ranking of informal wage labour also reflected its low status in the eyes of the wider community. Some of the women in our qualitative sample expressed strong disapproval of those who worked out in the open, did not cover themselves properly, left their breasts and heads exposed, went into the fields while menstruating (which was believed to cause the crops to burn), or else cooked in men's living quarters when 'no one could tell what these men had in their minds'.

But there were those who expressed sympathy for these workers, since they knew that only dire need would lead a woman to take up such a despised form of work: 'Even if a domestic servant is working within purdah, she is little more than a slave. Her employers will have their meal and leave their plates for her to wash up; they will eat the fish and leave the gills for her to eat. How will she feel?'

Women engaged in informal wage work coped with the low status assigned to their work in different ways. Those who were born into poverty and had always expected to work for a living had little symbolic capital to defend. They ignored social censure and did whatever work they could find: 'Who has the time to pay heed to their words …?'

Others were anxious to preserve some degree of symbolic capital. They could not afford to purchase burqas, nor was it practical in their form of work to wear them, but they sought to limit the visibility of their work. Amena, ashamed that a madrassa teacher's wife was doing wage labour, hid it from her relatives, telling them she had been visiting if they asked about her absences from home. Mina took pains to conceal her work as a domestic servant from her son-in-law when he visited in order not to shame her daughter.

Many of the women drew boundaries to distinguish what they were doing from less acceptable forms of wage work. They emphasized that they did domestic work within their own neighbourhood, that they only worked for relatives or 'good families'. They contrasted this with work in paddy fields, earth digging, sand loading, or construction work: as Amena declared, she would not do such work 'even if [she] was offered 1,000 takas a day for it'. It took women too far from their homes and required them to work in public places alongside strange men: 'we have to protect our dignity'.

It is worth noting here that most of these women had a very different attitude towards wage labour on the government's public works programmes. This offered regular work for a certain period of the year for a number of years and for a fixed monthly wage, a contrast to the insecurities of daily wage labour. Unfortunately, demand far outstripped availability and the work had to be rationed, theoretically by lottery but more frequently on the basis of bribes or connections to local officials.[15] Clearly, pay and working conditions could help to compensate for some of the stigma attached to public manual labour.

[15] Around 60% of our survey sample had at some stage been asked for a bribe in relation to an economic transaction. Only 90 women admitted to having paid a bribe, of whom 27 had paid it for a job on a government project.

Given the poor remuneration, material hardships, and symbolic deficits associated with this work, it is not surprising that most of the sample, including 82 per cent of those currently engaged in it, ranked it as their least preferred activity. Most would have preferred to engage in income generation within the home but did not have the capacity to accumulate the necessary assets: 'If I get work, I get food and if I don't, I get nothing. I spend what I earn the day I earn it, there is no saving.'

Some of the older women in our sample had been able to give up such work and 'retire' once their sons had started earning. For the rest, the only exit out of informal wage labour seemed to involve some form of external assistance. A number of them had gained access to microcredit loans or asset transfer programmes run by NGOs or the government and had been able to withdraw from wage labour and set up their own businesses or businesses for their husbands. But not all could benefit: Sajeda had been offered livestock, but as she lived on her brother's land, she had nowhere to keep them.

4.2 Pathways into factory employment

Capitals, constraints, and motivations

Women garment workers were second only to informal wage workers in terms of household poverty, but their higher levels of education had allowed them to avoid or escape informal wage labour. Most were married and had migrated to the city with husbands in search of employment. Some had arrived unmarried and married later, often to fellow factory worker. But many more were likely to be divorced or separated than in any other group.

In explaining the decision to take up factory jobs, women who were fending for themselves generally reported a straightforward economic calculus. Shanti had migrated on her own to the city to find work. She could have become a domestic or learned tailoring from the aunt she lived with but she opted to join a factory:

> You can earn 10 takas a day working from home, but you can make 200 takas a day working in a garment factory. Once you go to your workplace, show your card, and put in your attendance, you are sure to earn 200 takas that day.

Married women had more complicated decisions to make, given social expectations that they devote themselves to home and family. However, the dearth of jobs in the countryside, the irregularity of husbands' earnings, and the stress of seeing children go hungry had led them into the garment industry. Most entered factories with the support of their family in order to make a better life for themselves and their children. But some faced opposition. Nasreen's family had migrated from their village home when her husband was cheated of his land. His earnings as a rickshaw puller were insufficient and she decided to join a garment factory without telling him. He remained angry for several days when he found out, and continued to display jealousy, insisting that she refrain from talking to any of her male co-workers.

Some aspects of working conditions were better in factory jobs than in other jobs available to women with equivalent levels of education. They were more likely to report formal benefits (paid and maternity leave and paid overtime). Wage levels varied by factory size and workers' experience, but written contracts meant that workers knew what salaries they could expect—generally between 5,000 and 10,000 taka (BDT; approximately US$60 to 120) a month. Regularity of wages was cited as the most valued aspect of their jobs, and these workers reported higher levels of food security than most other groups.

At the same time, they worked longer hours than other workers, in addition to having to do overtime and night shifts. They were also more likely to report abusive treatment in the factory, a product of pressure to meet buyers' deadlines (Kabeer et al. 2020). And they were more likely than other workers, with the exception of informal wage workers, to report the negative effects of work on their health.

Rigid factory discipline meant that domestic responsibilities, particularly for married women, posed a major constraint. Most carried out their domestic chores before they went to work and after they returned. Those with young children left them either in the village with their parents or in-laws, or else with neighbours, landladies, or older children. Although these women were more likely than most other groups to report help with childcare from husbands, they were also more likely than other groups to report primary responsibility for household chores, presumably because they did not have their kin living nearby.

Symbolic politics and exit options

In addition to these difficult aspects of the work, garment work not only carried very little symbolic capital within the workers' community but was seen to erode any status or honour the women might have enjoyed previously. Some villagers recognized the economic imperatives that led women to take up garment work, but most expressed strong moral disapproval. They knew very little about what went on inside the factories except that men and women worked side by side for long hours, often late into the night. Lurid stories abounded about their easy virtue and low status: '95 per cent of these women are bad'.

Garments workers were well aware of how they were viewed by the public. They described it as ignorance on the part of rural communities; people in urban areas, they said, had become accustomed to the idea of women working in the garment industry and there they went largely unremarked.

Their responses to rumours about their behaviour varied. A few acknowledged that it was true of some women in the industry but too small a minority to justify dismissing all garment workers as whores. Some took a more defiant position:

> Yes, there are instances where the boys and girls working together started to like each other, yes, they become romantically involved and get married—but what is the problem in that? What is so bad about falling in love, it is a natural thing and could happen anywhere. Do girls in schools and colleges not also fall in love, elope with men of their choice? No one points a finger at them. Why is it only garment girls who are given a bad name?

Other workers denied such misbehaviour occurred. They pointed out that they had come to work to support themselves and their families, not in search of a good time, that they worked in a largely female workforce, and that even if there were men, strict factory discipline and the high pressure of work ruled out the possibility of misbehaviour. They also pointed out that factory work was better that working in the fields for a pittance or selling their bodies 'like the women at Gate No. 2'.

The question of veiling as a marker of female virtue cropped up frequently in discussions. Along with informal wage workers, garment workers were less likely than others to observe strict veiling practices. Affordability, proximity of their residence to the factory, and the relative anonymity of urban locations, beyond the gaze of their village communities, were among the reasons for this. But many questioned the equation made between veiling and virtue, arguing that the modesty of

women's deportment and the 'freshness' or purity of their minds mattered more than what they wore.

Like the rest of the sample, most garment workers stated a preference for home-based income generation, but they lacked the necessary capital. They had taken factory jobs in the absence of better alternatives. Despite high levels of dissatisfaction with their jobs, 60 per cent said they wanted to continue in them because they hoped it would provide a bridge to a better future. Most aspired to return to their villages and take up home-based self-employment. Nasreen and her husband had already purchased some land in their village and planned to return, to build their own house while she returned to livestock rearing. She also had a deposit account of her own, unknown to her husband, as a precaution for the future. Shanti did not see herself marrying again or returning to her village. She had learned tailoring work from her aunt and planned to work in the factory long enough to build up savings to buy her own sewing machine and start taking orders from neighbours or local tailoring shops.

In addition, a number of garment workers had applied to migrate overseas to work as domestics. The fact that these women had migrated into urban areas in search of better opportunities, often on their own, suggested a greater degree of agency on their part than among those who continued to work within their own village. These women were also more likely than the rest to express willingness to go abroad in search of work (43 per cent compared with 17 per cent of the overall sample).

While overseas domestic work was supposed to be more regulated than domestic work at home, it was also surrounded by a great deal of negative publicity about the treatment of those who had gone: 'harrowing tales of abuse from the land of the pious' (Sakhawat 2017). Salma Begum expressed the general suspicion that this form of work was a cover for prostitution: 'They say they look after children, wash clothes, wash dishes, wipe floors. How should I know what work they do there? Have I been there? How would we know if they are speaking the truth or not?'

Despite these rumours, there were women willing to take the risk because of the potential rewards. We interviewed Rabia, the neighbour of one of our respondents, who was home temporarily from her job in the Middle East and could give us a first-person account of her experience. Going abroad was not her preferred option; the work was hard, she had no one to talk to, and there was no certainty about what each job would bring: 'In this work, once you are on the plane, you don't know where Allah will land you'. But her rationale was simple:

> If I raise poultry, I will have to wait till each hen grows and I can sell it and only then I will be able to feed my children. But working abroad, you are immediately able to feed your children. Consider the first part of my life—I didn't even have a straw mat to sleep on, I was so poor. I had to spread a saree to sleep or go to others to ask for a straw mat. Now I don't have to ask anyone for anything.

4.3 Pathways into outside self-employment

Capitals, constraints, and motivations

Outside self-employment encompassed a heterogeneous range of activities carried out in different locations and embodying different kinds of capital. The women in this category were consequently a diverse group: 36 per cent came from the highest wealth tercile while 39 per cent came from the lowest; 50 per cent reported post-secondary education while 27 per cent had no education at all; 16 per cent reported chronic hunger while 31 per cent had a food surplus. Not surprisingly the

motivations that led women into this category of work ranged from survival imperatives to discretionary needs.

The more educated provided private tuition. They saw it as a way of passing the time productively until they could find a more regular source of income or got married. The poorest were engaged in begging. Between these two groups were women engaged in various small-scale business and trading activities. Maleka's husband was posted in another district, leaving her to manage their farm. When we interviewed her in 2014, she was marketing their farm produce herself to save money on hired labour. She would wear full burqa and transport produce in a hired rickshaw-van which was parked outside the urban bazaar. She had initially felt 'small' having to talk to strangers but had honed her bargaining skills over time and valued her earnings, which allowed her family to 'live a bit better, consume a bit more'.

A number of women used their access to credit—from NGOs, family, neighbours, or shopkeepers—to trade in goods, very often women's clothing of various kinds. They bought their stock from nearby towns and sold it in their villages, going from door to door. Among the most enterprising was Naseema, who had taken loans from BRAC and ASA to finance her trade in sarees. She initially bought her stock from the local town but later began smuggling sarees from India.

Those without capital traded in what they could make at home or gather from ponds, fields, and forests. Shamu had been married to a daily wage labourer who would not let her work outside the home, so they often went hungry. After he died, she began trading in eddo and arum roots, collected after the harvest, thukma flowers for their seeds and lengra from the hills to make brooms. Mukta Rani, also a widow, combined daily wage labour with peddling fish that she caught from local ponds and begging when there was no work.

Symbolic politics and exit options

Outside self-employment occupied an ambivalent position in the hierarchy of preferred occupations; indeed, it barely featured as either a preferred or a disliked activity. While such work transgressed the inside–outside dichotomy embedded in purdah norms, it did allow women to claim that that they were working 'for themselves' rather than 'for others'. In addition, some forms of outside self-employment carried more symbolic capital than others because they embodied other forms of capital that were relatively scarce and hence provided access to activities that were closed to many.

For instance, providing tuition, most often in own homes, in the homes of others or in 'office-like' coaching centres, carried some status because it minimized contact with strangers, was in a fixed location, and required high educational qualifications. The greatest disapproval was reserved for women who moved around in the public domain, Begging was regarded as particularly humiliating: 'they go to a house and people shoo them away saying why can't you get work at your age?' In addition, women who sold their goods in the public domain were considered to be shameless, leaving themselves open to sexual risks: 'they might have to come home in the dark, they are subjected to indecent comments, someone might try to put their hands on their breasts, say something bad. It is better to go hungry than to have to listen to indecent comments.'

The women doing these forms of work took measures to protect themselves from public censure. Those from better-off families adopted strict veiling to emphasize their virtue and respectability. Naseema emphasized that she fully veiled herself when she engaged in her saree trade: 'When I went to India, people over there would say that no other women went there so respectably. Our

group would wear burqas, we would go with honour and come back with honour.' But she also referred to the instrumental value of veiling:

> Isn't it an advantage to wear a burqa to travel in and out of India? … If we were bringing back saris and we were travelling without covering ourselves, they would catch us and put us in jail. But when we wore burqas, they were not able to catch us … they couldn't see the saris tied to our bodies under the burqa.

The instrumental value of veiling was also referred to by Maleka, who told us that it concealed her identity when she was selling her produce in town, allaying her anxiety that she might be seen by acquaintances.

As with women in other groups, these women also stressed their respectability by drawing boundaries between the work they did and other less respectable forms of outside employment. Maleka saw no problem about selling produce from a van but drew the line at selling produce in the bazaar or from door to door: People have a low opinion of such work because it is considered to be "small work", earning a pittance'. Shamu said that although it meant less money, she preferred to sell her produce through a wholesaler in the bazaar rather than directly herself: 'there are so many men there, staring at you. When you walk, they deliberately graze against your body.' But there were those who could not afford such trade-offs:

> There is no man in our house. I bury my shame and go to the bazaar and sell my goods myself and buy what I need. Other women do not go because their husbands don't like it, they think it is bad … If women go back and forth to the bazaar, it spoils their character. They lose their substance. They become lightweight.

As might be expected, the women in this group had mixed views about seeking alternative work. Very few described what they did as a preferred form of work. Begging featured explicitly as one of the least preferred activities mentioned by women in this group because the poorest among them had, or were, engaged in it. Most of them would have preferred home-based income generation. The better-off sought formal service employment ('something that would give me a monthly salary') but either the jobs were not available or they could not afford to pay the necessary bribes.

4.4 Pathways into home-based employment

Capitals, constraints, and motivations

Women in home-based activity were engaged either in direct income generation or in unpaid family labour or subsistence work—or some combination of these. The larger land-owning households were wealthy enough to hire waged labour to do their agricultural and domestic work, so that their female members were generally classified as engaged in expenditure-saving activity or inactive. Households who owned or rented land but were too poor to hire labour generally relied on the unpaid family labour, including the labour of female members. These women worked alongside male members, weeding, harvesting, and helping to bring the harvest home. Their unpaid labour contributions saved the family the considerable costs of hiring labour. But the largest share of this group were engaged in direct income generation, most often rearing livestock and poultry.

The women in this category gave a variety of reasons for their participation in home-based economic activities. For some, the reasons were religious. Zohra, for instance, described herself and her husband as very 'Islamic minded'. She reared livestock and poultry but stressed it was

purely for home consumption; it had never occurred to her to sell milk or eggs, since her husband gave her whatever money she needed. She had no desire to take up outside work because she believed that a woman's purdah was broken as soon as she stepped outside the house. She fully veiled herself when she went anywhere, but she never went anywhere 'without a purpose'. She disapproved strongly of what she saw as the shamelessness of women today: 'In the past, our mother and aunts would wear 18-feet long saree. They would wear it in such a way that their body and head was fully covered. But today's women can't cover themselves well even if you provide them with a 21-feet long saree.'

For women who came from families with social standing in the community, economic activity within the home had the advantage of compatibility with purdah norms and their domestic responsibilities. However, it is important to note that most of the women who expressed a preference for home-based work were referring to home-based income generation rather than unpaid family labour or expenditure-saving activity. In other words, it was not the ability to work from home per se that explained their preferences but the ability to earn an income from home, with the practical convenience and social status that this brought.

Of various forms of home-based income generation, the rearing of livestock and poultry was the most frequently reported, followed by tailoring and homestead cultivation. The women engaged in this work benefited from asset transfer programmes but even more from access to NGO loans. Rearing livestock and poultry has been found to be particularly profitable for smaller-scale farms and a significant source of employment for female family labour.[16] These women made up the bulk of NGO members in our survey and, according to our qualitative interviews, a number benefited from asset transfer programmes.

Rubaba distinguished between the unpaid labour she provided on land sharecropped by her husband and her own homestead cultivation, from which she earned a small amount of money: 'My most important work is in my vegetable garden. In the morning, I rush to finish the cooking so I can start work in the vegetable garden. I do this for the benefit of my children, so we can eat better, so we can pay off our debts.'

Tailoring was considered cleaner and more skilled than animal husbandry and preferred by the more educated. Maleha had learned tailoring after marriage. She liked the work because it allowed her to earn from home, her hours of work were flexible, and it gave her independent purchasing power—she did not have to ask her husband or anyone else for money: 'It is hard work, but I intend to earn money throughout my life. My husband will have his income and I will have mine.'

Symbolic politics and exit options

Home-based income generation was, as we saw, ranked highest in the hierarchy of occupational preferences, both by those engaged in it and by the rest of the sample. The reasons were similar for both groups: the prospect of earning an income without compromising cultural norms. Shirin, who worked as a wage labourer, said:

> If you can sell eggs from your poultry, you can earn the income maintaining your purdah—you don't have to go out and lose your purdah. You can stay in seclusion. If the cow gives milk, you can feed half of it to the calf and sell the other half.

[16] The livestock sector has been estimated to contribute 20% of full-time employment in Bangladesh. The generation of self-employment and the total income shares tend to be higher for land-poor farmers, where the role of female family labour is also greater (Saadullah 2001).

> With that money you can buy bran to feed the cow. You can make dung sticks from dung and sell it and earn an income for the household.

According to Naima, who worked in garments:

> Staying at home means you can look after the household, say your prayers regularly, and keep the fast. Who says that the income you earn from rearing poultry is small? Do you know how much you can earn selling a duck or a chicken? Or if you rear ten ducks, do you know how much you can sell the eggs for? I have heard stories from my grandmothers about people who have become kings by rearing ducks.

While the women in this group worked throughout the year, it was for fewer hours a day than those working outside. They were generally satisfied with their work, content with their environment, and less likely than other groups to report negative effects on their health. It is therefore not surprising that most women wanted to continue with what they were doing. But this was not true of all of them. A small number of those looking after livestock described it as dirty work and as their least preferred activity but had no choice but to continue. Some of the women classified as economically inactive or unpaid family labour said that they had wanted to take up some form of direct income generation, such as tailoring, but were denied permission by husbands or in-laws because it would reduce the labour they provided to domestic chores or to the family enterprise.

There were also some who expressed interest in work outside the home. Sonora had been a fieldworker in a BRAC nutrition programme till it closed down. She was now helping her husband to cultivate sharecropped land, but returns were low. She wanted to take up wage labour in neighbouring bean fields to supplement their income, but he forbade it. He believed his work as an arbiter in the village gave him some status in the community and for his wife to do wage work for 'others' would reflect badly on him.

Mahfuza, who lived in Narayanganj, had been tailoring at home for several years, an occupation that had allowed her to look after children while they were young. A local tailoring business had suggested she become a regular machinist in its workshop. She found the offer attractive: it would allow her to earn BDT20,000 a month instead of her current BDT5,000, the employers were willing to pay for her conveyance, her children were now older and did not need her attention, and, as she assured her husband, she could finish cooking by 9 am and do the rest of the housework when she came home at 5 pm. However, her husband had refused permission on the grounds that they did not need the money: 'whatever you can make from working at home is enough, but you can't go out to work'.

Finally, a number of women from better-off households were interested in work outside the home but only as long as it was commensurate with their family status. This generally meant some form of formal employment, preferably teaching. Parveen, for instance, had no interest in supervising agricultural labourers. She wanted a regular job in a company, an NGO, or government ('anywhere but garments') but her educational qualifications were not sufficient. Others who had the necessary education found their access to public sector employment blocked by the demand for bribes: 'Is there any job available for which you don't have to pay a bribe? I may have to give taka 10,000 for the job.'

4.5 Pathways into formal service employment

Capitals, constraints, and motivations

Formal service was ranked second in the overall hierarchy of occupational preferences but highest by those who could realistically aspire to such employment. The fact that it was carried out within the four walls of offices, banks, and schools organized by government, NGOs, and private employers and that it was subject to legal regulations regarding hours of work, monthly salaries, weekly holidays, maternity, and paid leave endowed it with higher status and social respectability than other forms of outside work. Women in these jobs came from the wealthiest households in our sample and generally had post-secondary education. However, around 30 per cent worked on a more irregular basis, usually as field-based service providers for government or non-government development programmes or on a commissioned basis for private companies. Educational qualifications were generally lower for these jobs and payment less regular, one reason why a lower percentage of women in formal service employment reported social benefits than of those in formal factory employment, where there was no scope for part-time work.

The majority of these women were content with their working environment, expressed satisfaction with their work, and wanted to continue in it. It was obvious from their rationales that there was a strong element of choice involved in their labour market decisions. These encompassed material objectives of a kind that they shared with other better-off categories of working women, such as the desire to improve their standard of living or give their children a better future—but they were more likely than other groups of women to include symbolic considerations and larger life goals.

For instance, Renu worked as an accountant in the local BRAC office. Her most immediate reason for working was that her husband had no property, he was trying to establish his own business abroad, and they needed two incomes to get by. But she added that she did not want to waste her education and then that she also wanted to make up to her parents for their lack of a son: 'I wanted to show my parents that a daughter can be supportive.'

Salma had taught in a BRAC school for 14 years till it closed down. She had been combining two part-time teaching jobs till she could find full-time work, but gave up one because of the supervisor's behaviour: 'Money is not important if your honour is at stake. Maybe teaching is not a well-paid job, but a teacher is an honourable person. You cannot call her insubordinate, she is not a daily labourer.' She took considerable pride in her work:

> I like teaching. It's a painstaking task … A teacher needs to explain a lot to her students. Teaching is an honourable profession. Education gains you respect. Some people say, 'Wow, she is a teacher of BRAC School!' But I believe a teacher is a teacher no matter if she is a teacher of BRAC school or some other school less well reputed.

Bilquis had worked in a beauty parlour in Chittagong before she got married. She had wanted to start her own in the local town, but it was too far for her to travel and 'people did not like it'. She now worked as an insurance agent on commission in the same company as her husband. She valued her work for the sense of accomplishment it gave her:

> If someone wants to work well, then any job is enjoyable. But if you don't want to work, nothing will be fun. Before my job I was always confined to the home. Now I am always outside. I can talk to anyone. As a result, I am more courageous now; I can mix with people.

Tasleema Moni did part-time community-based work for a government nutrition programme to supplement her husband's irregular business earnings. Her account of the calculus that led her to opt for this work over the more 'respectable' options of private tuition or kindergarten teaching provided a clear articulation of the trade-offs that women like her had to weigh up in the light of their domestic responsibilities. As she pointed out, private tuition offered just BDT100–200 a month while kindergarten teaching offered around BDT500–700 a month. Neither paid enough to make it worth her while to leave her home and children and take on the responsibilities and stresses of working outside:

> Shouldn't your salary be based on the amount of work you do? Would any woman care to do that job leaving her family and children unattended? These days a job is not worth it if it doesn't earn you at least taka 1,500 or 2,000. Don't I have costs of my own? You have to calculate these things. It is not worth doing a job for 600 or 800 takas, it is better to stay at home and take care of yourself and your children. Money isn't the most important reason for doing a job.

As with other women in outside work, these women had to find ways of managing their familial responsibilities. Most lived with, or near, their families, who helped to look after their children and took on a major share of domestic responsibilities. A number of them decided to take on part-time work precisely because of its flexibility. In addition, these women were more likely than any other group to hire in labour to help with domestic chores.

Symbolic politics and exit options

We suggest that many more women in our overall sample would have ranked formal service employment at the top of the occupational hierarchy if they had considered it to be within the realm of possibility. As Morjina put it: 'not everyone can get a government job'. For her, the attraction of formal service employment was not purely, or even primarily, financial. It reflected the security and status associated with such work:

> If I were fortunate, and had education, I would have got myself a government job or become a schoolteacher … These are respectable jobs even if the salary is low. In government jobs, you continue to receive money even after retiring. Some teach, some become doctors—you can do this work independently. I most prefer government jobs, then your life has some value. In government jobs, even if you get old, you have a value.

Najma, a wage labourer, said: 'If you have the educational qualification, then office jobs are the best for women. The reason I would like it is because you can sit and do the work. You just move your pen about and get paid crisp bundles of money.'

But within this category of work as well, some jobs were ranked higher than others. Office jobs and teaching which allowed women to remain in one place were generally preferable to work that required them to move around in the public domain. However, Tasleema Moni, who did community-based fieldwork, emphasized the service dimension of her work, providing advice and services to pregnant mothers and children: 'There is a pleasure in doing such a job.' It is also worth noting that whether they worked in offices or in community-based fieldwork, women in formal service employment were more likely than others in outside work to observe strict veiling on their way to and from work, clearly signalling their status and respectability and distinguishing themselves from others who worked outside for a living.

5 Discussion and conclusion

We now return to the question that motivated this paper: why are women in Bangladesh concentrated in a narrow range of jobs within and around their homes? The explanation offered by this paper operates at a number of different levels of analysis. At the broad societal level, it refers to the way in which the intersection between the economic opportunities generated by the political economy regime in Bangladesh and its patriarchal structures serve to demarcate highly asymmetrical markets for male and female labour, with opportunities for female labour confined to a narrow range of activities within and around the home.

Other factors, such as capital endowments, cultural constraints, status considerations, and individual characteristics, come into play at lower levels to explain the distribution of men and women across occupations within these gender-segmented markets. Our paper has sought to explain this distribution in terms of female labour. In this concluding section, we organize the different strands of this explanation around three themes: livelihood possibilities for different groups of women, the desirability of the different options, and the cluster of factors that determined the women's actual distribution across these options.

5.1 Livelihood possibilities: material barriers and cultural boundaries

We conceptualized livelihood activities as forms of social practice that embody different types and volumes of capital, so that the possibilities available to different groups of men and women reflect the nature of their capital endowments. The overall wealth of the household is a broad proxy for its ability to invest in various forms of capital and hence for the range of labour market options available to women members, with those from wealthier households facing a much wider range—including the option of labour market inactivity. Education occupies a special status among these various capitals in that it is the product of past investment decisions, usually by parents, and hence difficult for adults to acquire in later life. Those fortunate enough to have education were able to access opportunities that were closed off to others, regardless of their household wealth.

We noted that development interventions embody new forms of capital, often directed towards women. A small percentage of women in our survey reported access to public works programmes: just 3 per cent of the overall sample and 14 per cent of those in informal wage labour. Far more widespread was access to microfinance services. These were no longer restricted to the very poorest, but they were particularly important for the poor, enabling them to withdraw from casual wage labour and set up some form of business either for themselves or for their husbands. Access to microfinance explains why women in other activities also reported some rearing of livestock and poultry.

Livelihood possibilities within female segments of the labour market are also differentiated by the cultural expectations, a community habitus, with regard to the gender divisions of roles and responsibilities within the home. Women's reproductive capacities and their socially assigned unpaid responsibilities in the domestic domain acted as significant constraints on their ability to translate their capital, including their bodily capital, into market opportunities on the same terms as men. These constraints applied to all women but with greater force to married women, who were expected to rely on a male breadwinner to earn the household income and to give greater priority than others to their domestic responsibilities.

5.2 Livelihood desirability: material conditions and social meanings

As forms of social practice, livelihood activities embody social meanings and material arrangements which shape their desirability in the hierarchy of occupational preferences expressed by the women in our sample. The sexual meaning invested in women's bodies, the need to conceal them from the eyes of strange men, played a significant role in this. Activities were ranked by the extent to which they conformed to norms of seclusion, thereby severely restricting the range of jobs considerable suitable for women. Again, these restrictions applied more strictly to married women because husbands' self- and public image was closely bound up with their wives' conformity to cultural norms. They also applied with greater force to women from more religious households who sought to uphold these norms on grounds of piety.

These norms explain why home-based employment was ranked so highly in the occupational hierarchy. Activities that require women to move around in the public domain for a living or to work alongside men were considered to erode their respect, honour, and dignity. Those who engage in these activities were deemed to come from low-status, disreputable families, unwilling or unable to enforce community standards of propriety. Women in garment factories and paid domestic work who both worked 'inside' (within factory walls in one case and in other people's homes in the other) were nevertheless subject to these social judgements: the former were considered immoral because they worked alongside men, often late into the night and outside the surveillance of their community, and the latter because of the demeaning personalized relations which governed their work.

The other aspect that shaped preferences was the material arrangements that characterized different activities. These frequently reinforced hierarchies of cultural valuation but sometimes served to modify cultural values. For instance, we noted that a great deal of value was attached to formal service employment, preferably in the public sector, despite the fact that it was 'outside' work. This appeared to reflect the social benefits and rule-based culture that prevailed in such jobs. The fact that it could only be accessed by those with high levels of education and hence from higher-status families gave it an additional respectability.

On the other hand, while workers in formal factory employment also enjoyed statutory benefits, the lower levels of education required, the longer hours of work, and the harsher treatment associated with such work placed it much lower down the hierarchy of preferences than formal service employment.

Informal activities were governed by a combination of market forces, local custom, and individual discretion. The material arrangements governing informal forms of self-employment varied according to the capital they embody but were generally associated with some degree of discretion over conditions of work. Women who had land, livestock, or access to microfinance were able to work from home and had shorter and more flexible working hours. Those without assets were generally not very different from informal wage workers, selling their wares or begging in the public domain, sometimes combining these activities with wage work.

Informal wage labour, undertaken by women from the poorest households with little to fall back on, had to be carried out in fields, roads, workshops, construction sites, or other people's homes and was characterized by exploitative wages, harsh working conditions, and demeaning treatment. Not surprisingly, it ranked lowest in the hierarchy of preferences.

The result of these various forces acting together explains the overlap between the material and the cultural in the mapping of preferences that we noted earlier in the paper. For most families, it was not work outside the home per se that was deemed socially unacceptable, but work outside

the home of a particular kind—the kind that those with few options to fall back on were forced to accept, work that was generally characterized by low and arbitrary remuneration, poor working conditions, and abusive treatment.

5.3 Actualized livelihoods: statistical probabilities and causal processes

The intersection between what is possible for different groups of women, a function of their household wealth and individual characteristics, and what is desirable, reflecting a shared community habitus, spelled out the likelihood of entering particular activities—or opting for inactivity. Our multivariate analysis provided us with statistical estimates of this likelihood. As we might expect, women from wealthier households were more likely to be found in home-based activities, ranked at the top of occupational preferences, but a few of those with higher levels of education were also found in formal service employment, which was ranked second. Equally predictably, women with no assets or education were clustered in informal wage work outside the home, which was at the bottom of the occupational hierarchy. Married women, who could rely on male earnings and were required to prioritize their household responsibilities, were more likely to work within the home than divorced, separated, or widowed women. Women who adhered more strictly to purdah norms were more likely to be inactive or, if active, to work from home.

Statistical likelihoods, however, offer a somewhat simplified summary of the complex social processes of co-operation, compliance, conflict, bargaining, and negotiation that our qualitative interviews revealed about women's entry into different activities. These interviews found that a majority of women in our sample expressed a preference for home-based work, and hence appeared to share the community-wide habitus about the need for women to remain within the home. At the same time, other aspects of what they said suggested the need to qualify any conclusion that home-based work reflects the internalized values and dispositions of these women.

First of all, it was evident that the degree of support or resistance that women encountered within their families with regard to different activities played a key role in explaining their presence in certain forms of work and not others. The large majority of women who were found in home-based work and a small minority in formal service employment were supported by family members, because both forms of activity fell within the category of the socially desirable. But it is worth noting that some of the women in home-based work ranked it as their least preferred activity—many because livestock and poultry rearing were seen as dirty work. A number of women were prevented from taking up direct forms of income generation that they would have preferred by resistance from husbands or in-laws who wanted to retain their unpaid labour contributions to family farm or enterprise or to housework.

Resistance was greater when some of these women sought to work outside the home because of the perceived threat to family status and men's self- and public image as family breadwinner. Mahfuza's husband, for instance, was willing to let her earn from her tailoring activities at home but forbade her to take up the offer of employment from a local tailoring workshop—despite the increased income she could have earned. Nasreen could only continue working in a garment factory after protracted negotiation to overcome her husband's resistance. Even in the poorest households, women reported being confined to unpaid family labour by husbands anxious to protect their breadwinner status, although the latter's meagre earnings might mean that the family went short of food. So it may be not poverty alone but also the absence of patriarchal authority that explains why divorced, separated, or widowed women were more likely to be found in outside work.

Secondly, formal service employment, particularly in the public sector, carried a great deal of symbolic capital and hence represented a socially acceptable pathway into outside employment.

However, barriers to entry ruled it out as an option for most women in our sample. One barrier was education: entry was conditional on educational qualifications, most often post-secondary education. Only 9 per cent of women in our survey had such qualifications.

In addition, the dearth of public sector employment relative to demand meant that a shadow economy of bribes had grown up around these jobs. Consequently, while over 80 per cent of the women with post-secondary education expressed a preference for such jobs, only 15 per cent had secured them. The rest were in home-based income generation or were inactive. Many had tried for formal employment but could not afford the bribes demanded, nor did they have the necessary social connections. Demand for bribes also rationed access to public works employment among informal wage labourers.

Thirdly, most women who were able to do so avoided or sought to escape from informal wage labour. It was undertaken only by those with no other choice. It was easy to enter, requiring no skills or assets, pay was low and arbitrarily decided by employers, and it entailed hard physical labour and harsh working conditions. There were also the symbolic costs associated with such work: the shame of working under orders from others, in full view of the public or in relations of servitude in the domestic domain. Women engaged in such work spoke of the various forms of sexual harassment—leering, touching, commenting—they encountered in the course of their work. The behaviour of men towards women working in the fields or at the roadside or in bazaars served to shape women's experience of public space, placing strict boundaries on their physical movement—when and how far they could go from their home—and made them acutely aware of their bodies, their clothing, and their deportment at all times in such space.

This constant sexual threat also served to rule out a large number of trading opportunities for women. It was striking that women who engaged in business or trade avoided carrying out their transactions in bazaars and haats, although their profits would have been higher if they had. These were quintessentially male spaces, characterized by large congregations of men engaged in business, socializing with each other and prone to harassing any woman who entered this space.

Fourthly, the expansion of development opportunities, through asset transfers but more importantly through microfinance, had increased the possibility for poorer women to withdraw from informal wage labour and engage in home-based income activity. It was access to these opportunities that explained why many women from the poorest tercile were found in these activities, despite the fact that they had very little land or wealth.

Fifthly, social norms about respectable work meant that with the exception of those in formal service employment, women who worked outside the home, whether out of economic compulsion or in pursuit of longer-term life goals, had to find ways of dealing with the public censure they encountered. Some used a straightforward economic rationale, the imperatives of survival, or the returns to their employment to shrug off this censure. Others, however, who cared about community opinion, adopted a variety of strategies through which they sought to minimize the perception that their labour market activities were a departure from community norms.

A number of these strategies related to behaviour. Some women adopted veiling practices outside the home, sometimes out of religious conviction, sometimes to signal their virtue and minimize sexual harassment, and sometimes to preserve their anonymity in the public domain. Their strategies also revolved around considerations of location, timing, and employer: how far women would go in search of work, the distinction between trading door to door and male-dominated market spaces, how late into the day they were prepared to work, and who they would work for—preferably relatives, neighbours, and 'good' families rather than strangers.

Justificatory strategies took discursive form. Women who could not afford to veil themselves or chose not to often stressed that female virtue lay in how women conducted themselves rather than what they wore. The inside–outside dichotomy was redefined in ways that stretched the concept of the 'inside' to the boundaries of the village and even beyond. One woman claimed that her daughter who had migrated to the Middle East to work as a domestic was still working 'inside', since she was working within someone's home. In addition, the language of 'need' which had traditionally justified women working outside the home in order to feed their families was expanded to accommodate their aspirations for a better life for their children and themselves.

But those at the bottom of the occupational hierarchy were acutely aware that these strategies of cultural renegotiation could not disguise the fact that they would never be accorded any respect for what they did, no matter how hard they worked and how important their efforts were for their family. As Fatema, who worked as a domestic, observed with bitterness:

> Our prime minister goes around the whole country and no one criticizes her. But people criticize my husband for letting me do this work, they look down on me. Yet I work within the confine of four walls, I cook inside the house. This work is not bad work. The problem lies in the minds of people, not in the work.

Summing up our answer to the question that motivated this research, women are concentrated in home-based activity in Bangladesh because of the structural segmentation of market opportunities which limits the range of activities that are available to them: because only a few employment opportunities outside the home are considered socially acceptable work for women and most do not have the educational qualifications or money for bribes that would gain them entry into these forms of work; because other activities outside the home are not considered respectable and are characterized by difficult working conditions that take a toll on women's health and expose them to sexual harassment; because widespread access to microfinance has made it possible for many more women to withdraw from these despised forms of work outside and take up income generation within the protected environment of the home; and finally, because even if there were women currently working at home who were willing to take up work outside the home out of survival imperatives or in response to new opportunities, they would have to contend with authority structures within the home, with their family's concern with its social standing, with men's concern with their image as the family breadwinner, and with the community's disapproval of their behaviour. Women's own preferences are only part of the story.

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Appendix 1: Descriptive statistics

Table A1: The observed and preferred distribution of economic activity

	Formal service employment	Formal factory employment	Informal waged labour	Outside self-employment	Home-based income generation	Expenditure-saving activity	Inactive	All
Numbers	94	54	316	78	2,633	392	1,039	4,606
Observed distribution (%)	2.04	1.17	6.86	1.69	57.16	8.51	22.56	100
Preferred distribution								
Highest ranked								
Formal service employment	85	20	11	67	17	21	25	21
Formal factory employment	-	15	6	-	-	-	-	1
Informal wage labour	-	-	5	-	-	-	-	1
Outside self-employment	-	-	9	8	6	5	-	5
Home-based income generation	10	61	69	24	76	70	69	71
Expenditure-saving	-	-	-	-	3		-	-
Lowest ranked								
Formal service employment	28	4	-	36	5	6	7	6
Formal factory employment	22	20	5	9	10	10	14	11
Informal wage labour	36	70	82	36	67	63	62	66
Outside self-employment	7	-	10	17	7	6	6	7
Home-based income generation	5	-	-	-	11	14	9	10
Expenditure-saving		-	-	-	-	-	-	-

Source: authors' construction based on own data from Bangladeshi Institute of Governance (BIGD)/London School of Economics (LSE) survey, 2015, ESRC/DFID project ES/L005484/1.

Table A2: Objective characteristics and subjective assessments of work (% unless otherwise specified)

	Formal employment	Semi-formal wage employment	Informal waged labour	Self-employment (outside)	Self-employment (inside)	Expenditure-saving	Inactive	All
Number of cases	94	54	316	78	2,633	392	1,039	4,606
% of total	2.04	1.17	6.86	1.69	57.16	8.51	22.56	100
Mean number of months worked	10.80	11.04	8.52	10.83	10.51	10.62	-	10.37
Mean hours worked a day	6.69	8.61	7.08	4.06	2.20	0.64	-	2.72
Night shift	1.06	38.89	1.90	2.56	0.00	0.00	-	0.84
Overtime work	5.32	92.59	1.58	1.28	0.00	0.00	-	1.71
Entitled to paid vacation	68.09	74.07	2.53	5.13	0.00	0.00	-	3.25
Entitled to maternity leave	64	82	1	3	-	-	-	3
Faced harassment/abuse at work	26.60	74.07	59.49	23.08	17.17	11.99	-	21.59
Negative work-related health effect	23.40	61.11	69.30	26.92	17.32	3.32	-	21.42
Satisfaction from work	79.79	29.63	14.24	58.97	68.63	64.29	-	62.83
Content with work environment	58.51	18.52	6.96	32.05	47.66	46.17	-	43.40
Does not wish to continue with work	4.26	22.22	12.03	6.41	1.14	0.77	-	2.58
No choice but to continue with work	3.19	12.96	50.95	23.08	3.30	2.55	-	8.02

Source: authors' construction based on data from BIGD/LSE survey 2015.

Table A3: Distribution of material capital by activity category (% unless otherwise specified)

	Formal service employment	Formal factory employment	Informal waged labour	Self-employment (outside)	Self-employment (inside)	Expenditure-saving	Inactive	All
Number of cases	94	54	316	78	2,633	392	1,039	4,606
% of total	2.04	1.17	6.86	1.69	57.16	8.51	22.56	100
Mean wealth score	1.0493	−0.8727	−2.3373	−0.4507	0.1191	0.4931	0.2074	0.000
Lowest wealth tercile	17.02	53.70	81.01	38.46	29.89	25.77	30.41	33.33
Middle wealth tercile	27.66	31.48	16.46	25.64	36.35	31.63	32.63	33.33
Highest wealth tercile	55.32	14.81	2.53	35.90	33.76	42.60	36.96	33.33
Mean homestead land (decimals)	16.29	4.25	4.18	12.71	11.98	12.29	11.39	11.35
Mean cultivable land (decimals)	52.07	5.96	2.30	57.00	46.71	62.58	45.64	44.58
Mean no. of cattle	0.52	0.09	0.16	0.49	1.09	0.48	0.32	0.77
Mean no. of goats	0.29	0.19	0.16	0.15	0.71	0.18	0.15	0.48
Mean no. of poultry	3.32	1.33	2.39	3.46	5.87	4.58	1.45	4.38
NGO membership	41.49	9.26	35.76	32.05	43.45	37.24	20.79	36.65
Loan	88.30	92.59	94.62	82.05	86.75	83.93	79.40	85.41
Loan from NGO	32.98	11.11	30.70	32.05	37.60	31.63	18.48	31.81
Mean years of household head education	9.04	4.43	1.55	5.87	4.01	5.56	5.80	4.51
Chronic food shortage	1.06	5.56	25.32	16.67	3.61	3.06	4.52	5.45
Occasional food shortage	5.32	9.26	36.39	14.10	20.39	16.84	18.38	20.19
Food secure	29.79	53.70	30.38	38.46	44.85	39.03	40.81	42.14
Food surplus	63.83	31.48	7.91	30.77	31.14	41.07	36.28	32.22

Source: authors' construction based on data from BIGD/LSE survey 2015.

Table A4: Distribution of human capital by activity category (% unless otherwise specified)

	Formal service employment	Formal factory employment	Informal waged labour	Self-employment (outside)	Self-employment (inside)	Expenditure-saving	Inactive	All
Number of cases	94	54	316	78	2,633	392	1,039	4,606
% of total	2.04	1.17	6.86	1.69	57.16	8.51	22.56	100
Mean age of worker	34.33	28.76	44.54	39.78	40.65	41.49	47.44	42.23
Mean years of education	11.14	6.00	3.32	8.33	4.91	5.51	4.94	5.07
No education	6.38	18.52	74.37	26.92	41.89	29.59	41.39	41.71
Primary education	8.51	35.19	19.94	7.69	29.40	31.12	25.02	27.18
Secondary education	13.83	42.59	5.38	12.82	23.43	29.59	20.79	21.97
Post-secondary	71.28	3.70	0.32	52.56	5.28	9.69	12.80	9.14
Migration for work	18.09	70.37	12.97	7.69	0.95	0.77	-	3.64

Source: authors' construction based on data from BIGD/LSE survey 2015.

Table A5: Cultural constraints (% unless otherwise specified)

	Formal service employment	Formal factory employment	Informal waged labour	Self-employment (outside)	Self-employment (inside)	Expenditure-saving	Inactive	All
Single	11.70	3.70	1.27	28.21	0.91	0.26	2.41	1.93
Married	74.47	79.63	60.76	47.44	88.45	86.22	65.45	80.09
Widow	9.57	1.85	25.00	21.79	8.32	11.99	30.51	14.96
Divorced/separated	4.26	14.81	12.97	2.56	2.32	1.53	1.64	3.02
Heads own household	14	9	32	26	8	14	10	1
% with children under five	30.85	35.19	21.52	19.23	37.14	36.73	42.35	36.76
Primary responsibility for:								
Childcare	44	59	51	22	60	54	40	53
Cooking, cleaning, washing clothes	86	89	87	68	84	87	62	79
Religion (Muslim)	89.36	96.30	88.29	91.03	91.61	90.31	87.01	90.23
Always veils outside home	62.77	37.04	28.48	53.85	64.34	73.21	61.12	61.38
Would consider overseas migration	38.30	42.59	22.47	32.05	16.94	15.82	13.38	17.41

Source: authors' construction based on data from BIGD/LSE survey 2015.

Appendix 2: Multivariate analysis: estimation procedure

Before carrying out our multivariate analysis, we compared our 2015 sample with that of 2008 since there was some attrition and we were only able to track 4,606 out of the 5,198 in the 2008 survey. We found that relative to those who were inactive, women in formal factory work were more likely to attrite while those in home-based income generation and expenditure-saving were less likely to attrite. Younger and older respondents also had higher attrition rates compared with those in the middle age groups. Attrition was also higher among those with higher and lower levels of education compared with those with middle levels. It was higher among those with household assets such as livestock. Urban Narayanganj, which had the largest number of formal factory workers, showed the highest rates of attrition. In order to take care of attrition bias, we have included inverse probability weights such that respondents with characteristics similar to those who attrited are weighted slightly higher. We have also clustered the standard errors at district level.

For our multivariate analysis we follow a research strategy in which we estimate two empirical models (Heintz et al. 2018). The first model examines the determinants of women's labour force participation—which factors explain whether women are economically active or not. The second model uses a two-step approach, with the first step being the choice to be economically active and the second being the decision to specialize in one of our five categories of economic activity, conditional on being economically active. This two-step procedure is based on the technique used elsewhere to examine labour market outcomes in developing countries (see Heintz and Pickbourn 2012). In the first model, the determinants of labour force participation—whether the women are economically active or not—are modelled using the standard probit specification:

$$\mathrm{P(Vi = 1/X) = P(v^*i > 0/X) = P\ (\omega i > -X\beta/X)} \qquad (1)$$

where vi is the 0/1 outcome with 1 corresponding to an individual being economically active and 0 otherwise, $v * i$ is the latent variable modelled under linear model assumptions, ωi is the normally distributed error term, X is the matrix of the observed values of the explanatory variables, and β is the vector of parameters to be estimated. This basic model is then extended to explore the selection into various categories of employment through a two-step approach. If the estimates of the factors that determine selection into distinct types of employment exclude the economically inactive, there is a potential problem of selection bias if the results are applied to the entire population. To address this issue, we use a modified probit estimation technique that allows us to model the selection into being economically active along with the factors that determine specialization in a particular category of employment. The technique is based on Heckman's original two-step selection model (e.g. Heckman 1979) but uses a maximum likelihood estimator to jointly estimate labour force participation and specialization in selected categories of employment (see e.g. Van de Ven and van Praag 1981). Specialization in a particular category of employment is thus only estimated for those individuals who are employed. Therefore, we complement the standard probit model already described by estimating selection into being economically active.

Specifically, the dependent variable in the probit estimation is observed if:

$$\mathrm{yij = (\mu i,j > zi,j\ \alpha)} \qquad (2)$$

i.e. the selection equation, in which zi,j are observations on the explanatory variables in the selection equation, $\mu i,j$ is a normally distributed error term, and α represents a vector of

parameters for the selection equation. That is, yi,j is only observed if the condition on the right-hand side of (1) holds.

A separate selection equation is estimated for each employment category, *j*. We jointly estimate the likelihood that an individual will specialize in a particular form of employment as a function of her personal characteristics as well as the characteristics of her household and location. We follow the standard approach for estimating the determinants of a discrete dependent variable in which the probability of selection into a particular category of employment is defined as follows:

$$\mathrm{P(yi,j = 1/X = P(y*i,j > 0/X) = P\ (\varepsilon i.j > -X\beta j/X)} \qquad (3)$$

where yi,j is the 0/1 outcome with 1 corresponding to an individual working in employment type j and 0 otherwise, $y*i,j$ is the latent variable modelled under linear model assumptions, $\varepsilon i,j$ is the normally distributed error term, and βj is the vector of parameters to be estimated for employment category j. If the error term from the probit model in Equation 1—εi—is uncorrelated with the error term in the selection equation—μi—then the two processes operate independently. However, if the error terms are correlated, then running the probit regression alone may yield biased results. We perform a series of probit estimations using the Heckman selection model and unweighted survey data, considering our five employment categories.

Table A6: Determinants of being economically active: probit estimation

	(1)
	Employed
employed	
age	0.191***
	(0.0174)
age_sq	−0.220***
	(0.0195)
sepdivorce	0.107
	(0.190)
widow	−0.152
	(0.155)
nevermarried	0.114
	(0.181)
fhead	0.129
	(0.185)
child5	−0.0785
	(0.0613)
childcare	0.101*
	(0.0424)
hhchores	0.131***
	(0.0339)
muslim	0.0171
	(0.112)
stricthijab	−0.133*
	(0.0660)
primary	0.0410
	(0.0810)
secondary	0.125
	(0.0894)
sscnabove	0.185
	(0.120)

hheduyr	−0.0269**
	(0.00935)
tercile	−0.0239
	(0.0402)
homesteadland	0.00269
	(0.00200)
cultivableland	−0.000322
	(0.000245)
cattle	0.238***
	(0.0711)
goat_sheep	0.271***
	(0.0566)
hh_poultry	1.418***
	(0.122)
ngomembership	0.174*
	(0.0864)
Loan	0.319***
	(0.0942)
Faridpur	−0.115**
	(0.0369)
Tangail	0.509***
	(0.0300)
Chapai	0.299***
	(0.0622)
Maulvi	0.153***
	(0.0294)
Bagerhat	−0.0943*
	(0.0401)
Kurigram	0.577***
	(0.0483)
N'ganj (rural)	−0.0487
	(0.0463)
N'ganj urban	−0.571***
	(0.0584)
_cons	−4.319***
	(0.274)
N	4,589
adj. R^2	

Note: standard errors in parentheses; * p < 0.05, ** p < 0.01, *** p < 0.001.

Source: authors' construction based on data from BIGD/LSE survey 2015.

Table A7: Determinants of type of employment, Heckman probit with selection (standard errors in parentheses)

	(1)	(3)	(2)	(4)	(5)	(6)
	Formal	garments	informal	selfout	Selfin	expen_sav
Main						
Sepdivorce	0.713**	0.801**	0.883***	0.503	−0.761***	−0.591**
	(0.252)	(0.287)	(0.195)	(0.313)	(0.0697)	(0.192)
Widow	0.322*	−0.868*	0.636***	0.297***	−0.329***	−0.0983
	(0.140)	(0.423)	(0.0924)	(0.0882)	(0.0853)	(0.135)
Nevermarried	0.478	1.436	1.089**	0.950**	−0.886***	−0.619
	(0.312)	(0.918)	(0.362)	(0.317)	(0.223)	(0.369)
Childcare	−0.0733	0.0894	0.0531	−0.0287	0.0745	−0.0916
	(0.0946)	(0.113)	(0.0995)	(0.0936)	(0.0622)	(0.0805)
Hhchores	−0.0286	0.164*	−0.00534	0.0214	−0.0269	−0.0138
	(0.0567)	(0.0798)	(0.0387)	(0.0199)	(0.0192)	(0.0286)
Muslim	0.221	1.436*	−0.0326	0.272*	−0.234*	−0.118
	(0.186)	(0.690)	(0.0950)	(0.137)	(0.0941)	(0.113)
Stricthijab	−0.152	−1.186***	−0.433***	−0.354**	0.320***	0.224**
	(0.146)	(0.298)	(0.0467)	(0.117)	(0.0663)	(0.0824)
Primary	0.360	0.834**	−0.329***	−0.143	0.0553	0.163
	(0.212)	(0.321)	(0.0328)	(0.138)	(0.117)	(0.133)
Secondary	0.441*	1.538***	−0.816***	−0.116	−0.0361	0.272***
	(0.224)	(0.405)	(0.148)	(0.192)	(0.0759)	(0.0572)
Sscnabove	1.713***	−0.143	−0.780*	0.438*	−0.625*	0.0818
	(0.306)	(0.575)	(0.371)	(0.207)	(0.244)	(0.115)
Hheduyr	0.0182	0.0285	−0.0628***	−0.0246*	0.0114	0.0116
	(0.0164)	(0.0350)	(0.0161)	(0.0124)	(0.0101)	(0.0111)
Wealth index	0.00165	0.227	−0.298***	0.167***	0.0175	0.0647
	(0.125)	(0.167)	(0.0808)	(0.0505)	(0.0426)	(0.0412)
homesteadland	−0.000267	−0.00260	−0.0101	0.000213	0.00266	−0.00136
	(0.00317)	(0.00726)	(0.00721)	(0.00270)	(0.00140)	(0.00226)
cultivableland	−0.00127	−0.0150	−0.00764*	0.000378	−0.000789***	0.000628*
	(0.00104)	(0.00908)	(0.00328)	(0.000322)	(0.000203)	(0.000290)
Cattle	−0.152**	−0.385***	−0.377***	−0.0837**	0.271***	−0.220***
	(0.0526)	(0.0818)	(0.0433)	(0.0287)	(0.0421)	(0.0640)
goat_sheep	−0.0459	0.0336	−0.205	−0.0436	0.126*	−0.109
	(0.0399)	(0.0286)	(0.120)	(0.0518)	(0.0555)	(0.0893)
hh_poultry	−0.601***	−1.212***	−0.546***	−0.0515	0.158	0.329***
	(0.134)	(0.150)	(0.141)	(0.107)	(0.107)	(0.0856)
ngomembership	0.233*	−1.050**	−0.0495	0.215	0.0888	−0.190*
	(0.0995)	(0.359)	(0.101)	(0.124)	(0.0614)	(0.0963)
Loan	0.168	0.359***	0.317**	−0.165	0.0459	−0.150
	(0.200)	(0.0864)	(0.122)	(0.181)	(0.117)	(0.154)
Faridpur	0.414***	−1.170**	−0.238***	0.192***	−0.117***	0.114
	(0.0775)	(0.430)	(0.0568)	(0.0205)	(0.0244)	(0.0593)
Tangail	0.333***	1.093***	−0.189**	0.444***	−0.122	−0.0805
	(0.0774)	(0.0808)	(0.0704)	(0.0812)	(0.0650)	(0.0590)

Chapai	−0.929***	−6.169***	−0.930***	−0.506***	0.648***	−0.177
	(0.147)	(0.461)	(0.133)	(0.102)	(0.0850)	(0.110)
Maulvi	0.140	−0.560*	−0.123*	0.578***	−0.0123	−0.211***
	(0.0843)	(0.260)	(0.0563)	(0.0234)	(0.0364)	(0.0451)
Bagerhat	0.309**	−0.0192	−0.450***	0.496***	0.0462	−0.244***
	(0.106)	(0.218)	(0.0476)	(0.0521)	(0.0341)	(0.0470)
Kurigram	0.153	0.457***	0.224***	0.526***	−0.320***	−0.0523
	(0.0981)	(0.112)	(0.0671)	(0.0485)	(0.0381)	(0.0421)
N'ganj (rural)	0.603***	0.642***	−1.509***	−0.237***	0.0204	0.0820
	(0.109)	(0.0601)	(0.103)	(0.0513)	(0.0286)	(0.0437)
N'ganj (urban)	0.480***	0.159	−0.141	0.216	0.0843	−0.291**
	(0.0892)	(0.0960)	(0.128)	(0.127)	(0.0730)	(0.0886)
_cons	−2.466***	−4.589***	−0.0548	−2.111***	0.342*	−1.191***
	(0.317)	(0.937)	(0.400)	(0.309)	(0.137)	(0.163)
Employed						
Age	0.191***	0.194***	0.192***	0.191***	0.187***	0.189***
	(0.0172)	(0.0172)	(0.0158)	(0.0172)	(0.0203)	(0.0191)
age_sq	−0.221***	−0.222***	−0.220***	−0.220***	−0.215***	−0.218***
	(0.0189)	(0.0193)	(0.0177)	(0.0194)	(0.0228)	(0.0210)
Sepdivorce	0.113	0.108	0.0676	0.129	0.127	0.109
	(0.199)	(0.185)	(0.189)	(0.191)	(0.187)	(0.192)
Widow	−0.146	−0.156	−0.162	−0.124	−0.120	−0.150
	(0.150)	(0.156)	(0.156)	(0.162)	(0.146)	(0.152)
Nevermarried	0.0973	0.169	0.129	0.102	0.107	0.105
	(0.173)	(0.184)	(0.177)	(0.172)	(0.181)	(0.182)
fhead	0.132	0.129	0.117	0.0654	0.0640	0.133
	(0.185)	(0.184)	(0.187)	(0.204)	(0.179)	(0.189)
child5	−0.0834	−0.0745	−0.0761	−0.0764	−0.0734	−0.0833
	(0.0613)	(0.0653)	(0.0587)	(0.0635)	(0.0640)	(0.0555)
childcare	0.0963*	0.112**	0.113*	0.108*	0.106*	0.0949*
	(0.0398)	(0.0434)	(0.0472)	(0.0434)	(0.0425)	(0.0416)
hhchores	0.129***	0.132***	0.130***	0.133***	0.134***	0.129***
	(0.0349)	(0.0344)	(0.0326)	(0.0338)	(0.0341)	(0.0333)
muslim	0.0179	0.0221	0.00605	0.0261	0.0297	0.0260
	(0.111)	(0.112)	(0.124)	(0.115)	(0.113)	(0.116)
stricthijab	−0.135*	−0.136*	−0.124*	−0.142*	−0.136*	−0.141*
	(0.0666)	(0.0680)	(0.0602)	(0.0641)	(0.0597)	(0.0630)
primary	0.0359	0.0435	0.0462	0.0484	0.0329	0.0271
	(0.0784)	(0.0802)	(0.0788)	(0.0837)	(0.0830)	(0.0807)
secondary	0.122	0.141	0.135	0.115	0.112	0.120
	(0.0875)	(0.0856)	(0.0866)	(0.0901)	(0.0889)	(0.0876)
sscnabove	0.176	0.198	0.202	0.179	0.166	0.176
	(0.120)	(0.114)	(0.119)	(0.126)	(0.128)	(0.123)
hheduyr	−0.0263**	−0.0272**	−0.0275**	−0.0270**	−0.0282***	−0.0270**
	(0.00970)	(0.00915)	(0.00977)	(0.00915)	(0.00829)	(0.00889)
tercile	−0.0258	−0.0236	−0.0325	−0.0205	−0.0113	−0.0229
	(0.0409)	(0.0400)	(0.0394)	(0.0401)	(0.0463)	(0.0419)

homesteadland	0.00265	0.00269	0.00267	0.00282	0.00305	0.00278
	(0.00204)	(0.00199)	(0.00199)	(0.00200)	(0.00199)	(0.00200)
cultivableland	−0.000311	−0.000326	−0.000306	−0.000324	−0.000322	−0.000317
	(0.000245)	(0.000241)	(0.000247)	(0.000244)	(0.000212)	(0.000219)
cattle	0.237***	0.238***	0.235**	0.236***	0.246**	0.243**
	(0.0700)	(0.0716)	(0.0714)	(0.0716)	(0.0777)	(0.0755)
goat_sheep	0.270***	0.271***	0.270***	0.271***	0.274***	0.272***
	(0.0566)	(0.0561)	(0.0567)	(0.0562)	(0.0546)	(0.0558)
hh_poultry	1.417***	1.419***	1.411***	1.418***	1.403***	1.408***
	(0.122)	(0.123)	(0.124)	(0.123)	(0.127)	(0.122)
ngomembership	0.171*	0.173*	0.175*	0.171	0.175*	0.170
	(0.0872)	(0.0858)	(0.0862)	(0.0882)	(0.0886)	(0.0882)
loan	0.319***	0.322***	0.319***	0.319***	0.313***	0.317***
	(0.0940)	(0.0932)	(0.0926)	(0.0899)	(0.0906)	(0.0944)
Faridpur	−0.117***	−0.114**	−0.121***	−0.126**	−0.116**	−0.114**
	(0.0355)	(0.0362)	(0.0364)	(0.0384)	(0.0381)	(0.0383)
Tangail	0.506***	0.509***	0.506***	0.512***	0.502***	0.512***
	(0.0290)	(0.0295)	(0.0293)	(0.0315)	(0.0287)	(0.0288)
Chapai	0.298***	0.297***	0.286***	0.299***	0.304***	0.292***
	(0.0617)	(0.0616)	(0.0701)	(0.0619)	(0.0573)	(0.0594)
Maulvi	0.151***	0.154***	0.134***	0.160***	0.173***	0.156***
	(0.0311)	(0.0292)	(0.0297)	(0.0268)	(0.0291)	(0.0277)
Bagerhat	−0.0956*	−0.0952*	−0.0993**	−0.0902*	−0.0781	−0.0855*
	(0.0402)	(0.0403)	(0.0368)	(0.0375)	(0.0427)	(0.0408)
Kurigram	0.577***	0.570***	0.551***	0.584***	0.571***	0.580***
	(0.0478)	(0.0499)	(0.0504)	(0.0469)	(0.0418)	(0.0481)
N'ganj (rural)	−0.0491	−0.0474	−0.0604	−0.0438	−0.0607	−0.0611
	(0.0461)	(0.0464)	(0.0507)	(0.0478)	(0.0509)	(0.0462)
N'ganj (urban)	−0.571***	−0.572***	−0.585***	−0.570***	−0.553***	−0.558***
	(0.0592)	(0.0577)	(0.0598)	(0.0596)	(0.0556)	(0.0610)
_cons	−4.290***	−4.424***	−4.345***	−4.340***	−4.251***	−4.239***
	(0.278)	(0.285)	(0.259)	(0.275)	(0.299)	(0.291)
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athrho	−0.198	0.527***	−0.554	0.390*	−0.355	0.274
	(0.204)	(0.115)	(0.334)	(0.198)	(0.223)	(0.230)
N	4,589	4,589	4,589	4,589	4,589	4,589
adj. R^2						

Note: standard errors in parentheses; * $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$.

Source: authors' construction based on data from BIGD/LSE survey 2015.