

Challenges and Responsibilities in Women's Potential Poverty: Context of Bangladesh

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Abstract

Under the system of patriarchy, surviving against deficiency needs is not strongly practiced by educated women. Usually women are living on men kin or Husbands' gifted living way. Naturally in this way women are forced to live a life that is far from surviving, using networks and opportunities, self-development and so on. This is a way that makes university graduate women potentially poorer than university graduate men. Here potential poverty is defined as risk to be poor. By concerning this group this study has been run through highly educated women who are not absolutely poor but personally they are at risk to be poor. Based on a descriptive research aims of this article is to explore some challenges and responsibilities in protecting and preventing women's potential poverty.

Introduction

Poverty is a broad discussion area but when we focus upon poverty phenomenon, at the first sight, flashes on the fulfilment of basic needs like, food, cloth, housing, health, education, and recreation then on self-development; a continuous process of self-actualization (International Poverty Centre, 2006). This has been shown in Maslow's theory Hierarchy of needs where he includes physical needs, security needs, social needs, self-esteem and self actualization (Maslow, 1987). In the modern society human beings have to use their manual or non-manual strength to fulfil their own basic needs and by doing that, one is swelling his/her strength. This creates a way of self-development. If we broadly discuss about women's poverty in Bangladesh, the most common factors which can be claim for women's poverty are early marriage, unacceptable status of job market, lack of family support for girl's schooling and so on (Buvinic, 1998, ADB, 2001, 2004,

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Efroymsen, et. al 2007). But if we give a look over university graduate women in Bangladesh then we will find, they are not forced to marriage at early age and they also get proper family support for education. Usually under the system of patriarchy, women are living on male kins or their husbands' gifted living way. Naturally in this way women are forced to live a life that is far from surviving, using networks and opportunities, self-development and so on (Malik, 2012). This is a way that makes university graduate women potentially poorer than university graduate men. Most of the earlier programs and policies on women's poverty were focused on either poor women or the low salaried employee. But it should be concerned that within the development of women's education, a new group exists whose are the highly educated women. In this regard advance programs and policies should be concern to protect and prevent women's potential poverty.

Literature Review and Theoretical Analysis

Through the development process everything is changing gradually; with the increase of the necessity, today's women are working both in private and public field. UN charter and later on in the Universal Declaration (in 1948, 10 December), which is also known as human rights bill, there are two objectives-

- 1) To flourish the basic rights and possible talents, and
- 2) To implement it through international process

It is commonly heard that poverty increasingly has a "woman's face", given that women purportedly account for 70% of the world's 1.2 billion poor people (World Bank, 2008). Although women's poverty has become a common discourse at gender based research almost all of the researches have been done toward either poor women or low salaried job holder women. Most of the previously conducted studies focused on showing that women are poor, but this study is carried out with highly educated people to explore a thought of women's potential poverty according to their relative living status. It is difficult study since many of the relative research has not yet been established therefore empirical discussion takes an important place for the rationality of this research.

Economist, Sociologist and Psychologist have come up with different theories of poverty and thus they portrayed different faces of poverty (Cömertler, 2003, Al- Abbas, 2010). Current study receives significant backward support from Maslow's theory hierarchy of needs and the human capital theory to conduct the study about potential poverty of university graduate people.

Maslow's Theory on the Hierarchy of Needs

Maslow has set up a hierarchy of five levels of basic needs. These are physiological needs, safety needs, needs of love, affection and belonging, needs for esteem, needs for self-actualization. In the level of the five basic needs, the person does not feel the second need until the demands of the first have been satisfied, not the third until the second has been satisfied, and so on (Maslow, 1987). Maslow believes that one of the main reasons that people would not move well in the direction of self-actualization is because of the barriers placed in their way by society. He states that education is one of these barriers. He recommends that education can play a major role in making a switch from usual person-stunting tactics to person-growing approaches. (Maslow, 1987).

Like Maslow's recommendation, many economists also consider education to be the pioneering step in eliminating poverty. Human Capital theory is a popular theory, which sets education as an earnable capital, one of the major determinants of poverty. Since the economists explore education is an investable lifetime capital for people the Human Capital Theory is presenting chronologically.

Human Capital Theory

Based upon the work of Schultz (1971), Sakamota and Powers (1995), Psacharopoulos and Woodhall (1997), human capital theory sets on the assumption that formal education is highly instrumental and even necessary to improve the production capacity of a population (Olaniyan and Okemakinde, 2008). Human Capital Theory also explains the pattern of individuals' lifetime earnings. This theory explains investments in education and training entail costs both in form of direct expenses (e.g.,

tuition fees) and foregone earnings during the investment period, so only those individuals who will be compensated by sufficiently higher earnings for their lifetime will choose to invest. People who expect to work less in the labor market and have fewer labor market opportunities, such as women or minorities, are less likely to invest in human capital. As a result, these women and minorities may have lower earnings and may be more likely to be in constant poverty. On the other hand As a result of lack of continuous human capital investment and the aging process at the end of a person's working life most of his skills may have depreciated (Ehrenberg and Smith 1991). This theory sharply pointed to our target group or highly educated women who are not investing their education as an earning. According to this theory lack of continuous human capital investment and the aging process at the end of working life of highly educated women most of their skills may have depreciated. The Potential Poverty by Malik has been run through highly educated people of Bangladesh to explore those women's poverty.

Potential Poverty

In Bangladesh, there is no poverty index reflecting the data on to the relative living status of university graduate people. In this circumstance Malik has been done a study to established relative living status of highly educated people in Bangladesh. She has been established relative living status of highly educated people in Bangladesh and then established household poverty index and personal poverty index according to their relative living status. To establish relative living status the study used the three indicators of deficiency needs of the Maslow's theory of hierarchy of needs. That study converted as, biological needs converted as household expenditure, security needs converted as national security programs and belonging needs converted by 10 types of social interactions. According to the primary data of that study the minimum relative living status is minimum income, 4,000 tk, having any 1 type of security support and having 9 types of social interactions. According to the maintaining capability or inability the poverty level has been established by intellectual discussion. There are four levels; no-risk means highly educated people are able to maintain all three indicators of the relative living status, low-risk means household or persona is unable

to maintain any one indicator, medium-risk means household or person are unable to maintain any two indicators and high-risk refers households or person is unable to maintain all three indicators of relative living status (Malik, 2012).

The studied result showed that highly educated men, jobholder women and housewives are belonging at similar living status but at the personal status 98.8% housewife is belonging at high-risk of poverty level where men and job holder women are belonging at low-risk of poverty level. It means highly educated housewife are in a status where they are at risk to being poor. (Malik, 2012).

Objectives of the Study

The aim of the study is to explore responsibilities of the nation, society, community and family to reduce women's potential poverty in Bangladesh.

Methodology

Primary and secondary data has been used to present our responsibilities in women's potential poverty. This is a quantitative research which followed the non-probable Lenear snow-ball sampling (Newmen, 2003). To collect information this study used interview schedule in Dhaka the municipality area of Bangladesh.

Findings and Analysis of the Study

Historically, women and girls have not enjoyed equal access to basic human rights, protections, resources, and services. According to the human capital theory, high education is so expensive; people invest in education so that they could use this education as a capital for life long earning. The theory also pointed if people fail to invest their education as a capital, than the people would be frustrated or people would lose their interest to invest in education. Bangladesh has already achieved gender parity in education. But still now women's education is not considering

as an investment. Women are not investing their education to maintain their relative living status. The research findings were categorized by three groups as men, job holder women and housewife respondents. Here data are analyzed by two sub-points;

- Personal socio-economic and demographic characteristics based analysis
- Family background based analysis

Personal Socio-Economics and Demographic Characteristics Based Analysis

According to the purpose of the study there have some special socio-economic and demographic characteristics of the respondents. Within these specialty respondents' minimum age should be 30 years old, respondents' resident should be at metropolitan city Dhaka, respondents should be graduated from any recognized university of Bangladesh, and respondents should be a married one. At the socio-economic and demographic characteristics, this study highlighted at respondents' gender, age, birth place, income, having social security, having social interaction.

Table 1: Personal Socio-Economic and Demographic Statuses of the Respondents

Variables	Men Most Frequent (%)	Job Holder Women Most Frequent (%)	Housewives Most Frequent (%)
Age	30-35 (41%)	30-35 (55%)	30-35 (49%)
Birth place	Dhaka (60%)	Dhaka (49%)	Dhaka (57%)
Age of 1 st parenthood	25-30 (37%)	20-25 (36%)	20-25 (44%)
Profession	Employee (73%)	Employee (90%)	Housewife (100%)
Income range	14,000 to 42,000 (54%)	4,000 to 14,000 (60%)	"0" income (98.8%)
Social security	Medical (48%)	Medical + pension (40%)	Out of security (100%)
Social interaction	10 types	9 types	5 types

The study found that there are different personal socio-economic and demographic characteristics within men, job holder women and housewife respondents. According to the findings, men and job holder women respondents' personal socio-economic and demographic statuses are almost similar but there are huge differences when it is observed in housewife respondents. Housewife respondents have no any professional identity and income, and as in Bangladesh, professional identity is important for social security support (Ministry of Social Welfare, 2011) so that, they are also unable to attain any security support, they are also far from broad social interaction. Additionally they are also out from self-development process. When it was observed in job holder women and men respondents they are continuously improving their socio-economic condition. There is a variable which is same for job holder women and housewife respondents, but diverse from men respondents that is age of 1st parenthood. Women respondents both of job holder women and housewives are supposed to take children's responsibilities from five years earlier than men respondents. This finding supports the statistics that approximately half of women in Bangladesh are less than 18 when they get marriage and 58 percent of girls become mothers or pregnant with first child before the age 20 (GOB, 2004). Though both father and mother take different responsibility for children, mother takes the main responsibility for most of the time for their children (Buvinic, 1997, Efroymsen et al, 2007).

Family Background Based Analysis

Both men and women respondents' socialization process scuttle through their parental house (Blanchet, 1996, Ministry of Primary and Mass Education, 2003, Alam, 2010, World Bank, 2008, Uddin, 2009). Therefore, it is important to view our findings in the light of the household status of the parental states. Thus family background characteristics of parental house is included as well as the characteristics of respondent's own households at present. The study collected information about household headship, father's educational level, mother's educational level and father's occupation, mother's occupation, and most common educational level of siblings.

Table 2: Family Background and Household Statuses of the Respondents

Variables	Group- A Most Frequent (%)	Group- B Most Frequent (%)	Group- C Most Frequent (5)
Head of parental household	Father (51%)	Father (76%)	Father (71%)
Mother's education level	Literate (41%)	Literate (45%)	Literate (43%)
Father's education level	S.S.C (32%)	Bachelor (31%)	H.S.C. (34%)
Siblings education level	Bachelor (39%)	Bachelor (48%)	H.S.C. (39%)
Mother's occupation	Housewife (97%)	Housewife (94%)	Housewife (96%)
Father's occupation	Agriculture (50%)	Employee (39%)	Own business (42%)
Own household's size	Three (44%)	Three (43%)	Three (45%)
Own household's income	14,000 to 42,000 TK (62%)	14,000 to 42,000 TK (70%)	14,000 to 42,000 TK (70%)
Own household's expenditure	4,000 to 14,000 TK (56%)	4,000 to 14,000 TK (52%)	4,000 to 14,000 TK (54%)
Own household's social security	Medical (57%)	Medical (61%)	Pension (34%)
Own household's social interaction	10 types	10 types	9 types
Spouse's income	0 income (71%)	14,000 to 42,000 Tk (70%)	14,000 to 42,000 (70%)
Spouse's social security	Have not (82%)	Have not (57%)	Have not (62%)
Spouse's social interaction	Less than 9 types (85%)	9 to 10 types (69%)	9 to 10 types (60%)

The study found there is a similar parental household's status for men, jobholder women and housewife respondents. These characteristics present the agriculture based patriarchal society of Bangladesh. The characteristics also present that parental occupation is typically divided along gender lines, with father being responsible for "outside" work and mother for house work. In agriculture based society, most often families invest for son's education (ADB, 2004). The findings also supporting this trend of culture where most frequent father's education is S.S.C. and mother's is literate. Even though there is no significant difference in group based distribution at the characteristics of parental household, when the father's occupation, mother's occupation, most common siblings education level are considered, university graduate job holder women appear to be at a slightly more prestigious condition than the other groups.

The study found that university graduate people are belonging at almost the same socio-economic and demographic boundary and also almost the same family background. In the case of respondents' own household status man and women respondents' condition is different in order to their personal poverty level.

Inter-relation between Dependent and Independent Variables

There are some socio-economic and demographic characteristics, and family background which are playing a significant role to make university graduate women personally poorer than university graduate men. To explore inter-relation between personal poverty and socio-economic and demographic characteristics as respondents' age, birthplace, profession and various household statuses are examined here. These inter-relations are explored as men, women and total respondents. Variables are analyzed by the SPSS program. Chi-square and ANOVA are used to explore inter-relation between dependent and independent variables.

Table 3: Interrelation between Independent Variables and Personal Poverty Level of the Respondents

Independent variables	Men	Women	Total respondents
Mother's education	Not significant	Not significant	Not significant
Father's education	Not significant	Not significant	Not significant
Mother's occupation	Not significant	Not significant	Not significant
Father's occupation	Not significant	Not significant	Not significant
Household size	Not significant	Significant (.023)	Not significant
Spouse's income	Not significant	Not significant	Significant (.000)
Spouse's social security	Significant (.000)	Significant (.047)	Significant (.000)
Spouse's social interaction	Not significant	Not significant	Significant (.000)
Age	Not significant	Not significant	Not significant
Place of birth	Not significant	Not significant	Not significant
Profession	Significant (.000)	Significant (.000)	Significant (.000)
Age of 1st parenthood	Not significant	Not significant	Significant (.000)

According to the variables of family background that of mother's education level, father's education level, mother's occupation and father's occupation are not significant on increasing the risk to be poor. But spouse's income, spouse's status at social security and spouse's status at social interactions are significant on increasing the risk of personal poverty level. This means women's potential poverty is significantly inter-related with the tradition that women are dependent on their spouses to fulfil their deficiency needs. According to the patriarchy tradition of Bangladesh, husband's income is a

very important factor for maintaining the family expense. Because in Bangladeshi families, income earning is usually the responsibility of men, while the remaining family members usually women and children are economically dependent (ADB, 2004, Charter, 2010). This tradition also reflects on current study where most of the spouses (husband) of women respondents are at income-earning profession whereas most of the spouses (wife) of men respondents are housewives or out of any income-earning profession. With the link of professional identity women are also out from government social security programs and broad social interaction.

In the case of inter-relation between personal socio-economic and demographic characteristics, profession and age of 1st parenthood are significant on increasing the risk of personal poverty level. The early studies also explored that Poverty and early childbearing is one of the important discussions at Bangladesh phenomenon (Blanchet, 1996, World Bank, 2009). According to the current fertility rate on an average, women will have 22% of their first births before reaching the age of 20 (BBS, 1998). This age structure is slightly changed over highly educated women despite of that the university graduate women also took child responsibility from earlier age than university graduate men. Early motherhood is one of variance that makes women to stay at high-risk of personal poverty level than men. According to the finding of current study, most frequently university graduate women become mother at the age range 20 to 25 while most frequently men respondents become father at the age range 25 to 30 years. It shows, university graduate women take child responsibility in student life. It also shows that women are at their most demanding period in terms of seeking job opportunities while they are under child responsibility.

Responsibilities

The study found that housewife respondents are at high-risk of personal poverty level. This is a situation that is in contrast to the university graduate job holder men and women. Though most of the characteristics of the respondents are all most similar but according to the personal poverty statuses there are significant diverse statuses between men and housewives as like as housewives and job holder women. These significant variables are:

- (1) Depend on spouse's status (deficiency needs, safety needs and belonging needs)
- (2) Professional identity
- (3) Age of 1st parenthood

When women's potential poverty is viewed as a social problem then it should be considered that there is a strong dependency culture practiced by the university graduate women. As like, depend on spouse's status is pushing women to accept child responsibility without considering own status of income, security and social interaction. Often this child responsibility closed women's movement, limited social interaction, income and security. When women are out from professional indent then also out from income, broad social interaction and security. These deficiencies also made women to depend on their spouses.

If we critically analyzed the current problem, we may found that both caused and result of women's potential poverty is beginning from individual and family then it is spread out all over the society. In this circumstance, we should address this problem as an individual problem, as the same time a communal problem and also as a social problem. None of these causes of women's potential poverty should be overlooked when suggesting recommendations. The complexity of the cycle of women's potential poverty means that solutions need to be equally complex. Thus steps taken to break the cycle of women's potential poverty are necessarily complex, but they are a better solution for poverty than most single. Thus the problem solving technique must be designed through micro, mezzo, and macro levels.

When women's potential poverty is considered as individual capability deprivation then "Self-strength" is an increasingly significant phase in poverty reduction for women who are facing high-risk of poverty. The key is helping the groups of university graduate housewives by building supportive communities with shared trust and mutuality. As potential poverty is caused by complex relation of individual and cultural systems, building the personal ties and leadership linking should be the pioneer step. The self-help model is the technique to create group intimacy within university graduate housewives. By considering this step, individuals' families and their community is perhaps the most challenging part to build self-strength of highly educated housewives. When university graduate women are strengthen enough then it would be next duty to create supporting environment.

One of the main reasons for men's unconsciousness about their wives' capability deprivation and potential poverty is the result of socialization and the social construct of gender. Girls and boys frequently learn from a very

young age about their gender specific roles. Boys and men are protectors and providers, leaving reproductive work for girls and women. The circle of women potential poverty is rigidly tied with this culture of women dependency on their husbands' statuses. Mostly at the community, family and individual level, positive reinforcements of husbands' role are vital to reduce women's potential poverty.

This cycle of women's potential poverty is embedded in the system of patriarchy culture of Bangladesh. Men responsibility to fulfil household's deficiency needs and men dominance the out sphere is an accepted norm and value, where women are dependent on their husbands and in an inferior position, be it in the family, community or at the state level. Such situation reaps inequalities and injustice in society. By concerning ecosystem perspective, it is important to understand that boys and men, girls and women are all parts of society. Their lives are affected by the values, beliefs and norms of the system they live in. Boys and men are every bit as affected and shaped by the gender order as girls and women are (ADB, 2004). Therefore, without partnering with boys and men, it is simply not possible to reach the goal of creating a gender-equitable family and just society. To create a more positive society for university graduate women to obtain a professional identity needs to work with husband, mother-in-law and father-in-law at home and address the prevalent socialization processes, which can make boys prepared for a more caring husband and father-in-law role. This intersects with bride gain high self-esteem from a secure family where both mother-in-law and father-in-law are involved in care of bride's future.

To create a more just society for women in Bangladesh, definitely, legal and policy structures should be reconsidered. In Bangladesh, child support and paternity legislation is inadequate and allows too many men to avoid responsibilities for the children. In some settings, there is little incentive in terms of paternity leave policies for men (let alone for women) to spend time with their newborn or young children (Ministry of Social Welfare, 2011). Divorce law also needs to be reviewed in Bangladesh to provide for more equal burdens and more equal access and contact with children in cases of divorce and separation of parents. This is duty of the ministry of social welfare and the ministry of women and child affairs to give pressure on responsible area to establish new law and policy that could positively support on women's potential poverty.

At the macro level, in terms of problem solving technique, should be concerned in both preventive and protective activities. As the university graduate housewives are at high-risk of personal poverty level like them the girls and women who is yet student are also at the risk to face same situations. To establish permanent solution responsible bodies should run through social action to establish necessary programs and policies, legislation and motivational works.

To protect women's potential poverty, responsible bodies could move forwards. Issues dealing with women's potential poverty need to be incorporated in the school and college curriculum. In this circumstance awareness campaigns and education programs need to be undertaken by the ministry of social welfare services in Bangladesh to sensitize all generations. In these points of view the ministry of social welfare could attempt to organize other ministries of Bangladesh like the ministry of women and child affairs and the ministry of education. With proper support of responsible ministries of Bangladesh the private sectors also needs to be active to promote services for couple employ families.

When a supportive environment will be made up then the university graduate housewives could perform as they were strengthened. At the mezzo level, three focal points are presented for breaking the cycle of women potential poverty.

- **Comprehensive:** The first strategy to break the cycle of women's potential poverty is to develop comprehensive programs. Comprehensive programs are the ones that include a variety of services and to bridge the individual and community needs. For example DSS could organize a sufficient number of crèche and day care centres for those highly educated housewives who are unable to start an income earning profession because of their prime duty of child care. If there will 80 crèche and day care centres will exist in 80 towns then women of these 80 towns could get communal support to perform the best way that they could.
- **Collaboration:** The key to succeed extensive programs without becoming too uncontrolled is to collaborate among different organizations to provide complementary services. The output of

their combination effort is greater than what could be done by any one of them alone. For example, the ministry of social welfare could propose all non-government organizations to establish a crèche or day care unit as well as other necessary units. The DSS could give priority to register those NGOs which have a unit for child care. In Bangladesh there are about 53,000 voluntary organizations, if all of these organizations establish a unit of child care then a huge number of women employee of those 53,000 organizations would be able to continue their income earning profession.

- **Community Organizing:** Finally, community organizing is a tool by which local people can participate to understand how their personal lives and the community well being is intertwined by women's potential poverty. For an example DSS could publish leaflet, posters to concern community about women's potential poverty.

Further, update programs and policies of social action should be organized for motivational works. The media needs to be responsible for the images that subtly reinforce stereotypes of a 'normal' family. More research and publication should be supported by the Ministry of Social Welfare, the ministry of women and child affairs and the ministry of education. This would make the nation more conscious about human resource of Bangladesh and necessity to develop and implement of this resource. Intellectual bodies can encourage different ministries of Bangladesh in order to organize various seminars, conferences, symposiums, and workshops. When women will get proper support from family, community and society, they could protect and prevent themselves from personal poverty. The professional identity will create a way of income dynamic, job experience, additional education and improve self-esteem. In overall working beyond causes like potential poverty and strategizing to deal with patriarchal structures, discrimination etc. In addition to all of this, we must address accountability of all parties involved, including the government, private sector, community, families, children and us as well.

Conclusion

By concerning highly educated women's programs and policies of social action should be organized. This would make the nation more conscious about human resource of Bangladesh and necessity to develop and implement of this resource. The nation can have positive result from investment on girl's education when their education will be considered as human capital. And women could enjoy equal socio-economic and security status when their education will be seen as human capital to fulfil their own deficiency needs.

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