# Exploring the Relationship between Marital Status and Labour Force Participation of Women in Bangladesh

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# **Abstract**

This study utilizes data from the Labour Force Survey 2022, conducted by the Bangladesh Bureau of Statistics, to examine the factors influencing the employment status of women in Bangladesh, focusing particularly on marital status, educational attainment, and urban versus rural residency. Employing Probit Regression Models, the research investigates how these variables impact the likelihood of employment among married women. The findings indicate that education significantly enhances employment probabilities, illustrating the pivotal role of educational access in increasing women's participation in the labor force. Conversely, urban residency and larger household sizes emerge as obstacles to employment. Interestingly, the analysis also reveals a robust association between rural residency and employment in the agricultural sector, suggesting a lag in the economic transformation expected in developing economies from agriculture to industry. This study highlights the need for targeted policies that address the unique challenges faced by urban and rural women, promoting gender equality and economic efficiency through increased female workforce participation.

# Introduction

The latest Bangladesh Bureau of Statistics Labor Force Survey for 2022 reveals a notable surge in women's labor force participation, rising to 42.68% in 2022 from 36.3% in 2016. However, more than half of employed women remain outside the formal labor force, indicating the need for further progress. Additionally, the survey indicates a significant influx of youth into the labor market, with 26.82 million new entrants in the last five years, including 13.31 million females, compared to 7 million in the previous survey.

This increase in female labor force participation is particularly noteworthy in rural areas, standing at 21.67%, and also notable in urban regions, at 4.31%. This trend, spanning the last five years, reflects positive momentum, indicating improved access to job opportunities for women and their active contribution to the nation's economic development.

However, despite this advancement, a significant disparity in unemployment rates linked to literacy levels persists. The data underscores that literate individuals encounter higher unemployment rates compared to their illiterate counterparts, regardless of urban or rural residence and gender. Especially noteworthy is the pronounced gap faced by literate urban females, experiencing an unemployment rate of 8.52%, significantly surpassing the 3.14% rate in rural areas and the national average of 4.03% among literate females. This disparity highlights the profound impact of literacy on employment prospects.

A closer examination of gender dynamics reveals that males comprised 64.68% of the labor force in 2022, with females representing 35.32%. Despite an overall unemployment rate of 3.53%, with males at 3.51% and females at 3.57%, there's a notable decline in female unemployment, indicating positive societal shifts.

Further analysis uncovers concerning trends among NEET (Not in Education, Employment, or Training) youths, with females constituting 65.5% and males 34.5%. This high NEET rate among young women suggests potential barriers such as engagement in household responsibilities or institutional constraints hindering their labor market participation, underscoring the necessity for targeted interventions to address these issues.

Moreover, in Bangladesh and similar developing nations, the scarcity of formal job opportunities often leads women to engage in the informal sector as unpaid family workers. This scenario typically involves self-employment within family-run businesses like cottage industries, demonstrating the intricate interplay of economic factors shaping women's employment decisions.

Recent research by the Power and Participation Research Center (PPRC) and the BRAC Institute of Governance and Development (BIGD) highlighted a significant shift in urban women's labor force

participation akin to the impact of the COVID-19 pandemic. The study found that since February 2020, 36% of employed women were unemployed as of May 2022, compared to only 4% of men. Notably, many affected women were from low-income urban backgrounds. This decline in participation is attributed to amplified gender-based social norms during the pandemic, presenting significant challenges for these women's reentry into the workforce. Thus, the COVID-19 pandemic is a crucial factor contributing to the decrease in urban women's labor force participation, particularly among low-income earners.

Certainly, female labor force participation is influenced by various factors, including economic, social, and demographic elements. Among these, marital status plays a significant role in shaping women's decisions regarding work. Married women, including those who are widowed or divorced, make up a substantial portion of economically active women, making it crucial to understand their impact on overall labor force participation dynamics. Traditionally, societal norms often dictate that women's primary responsibilities lie in managing household affairs and caring for family members, frequently leading married women to withdraw from the labor force to fulfill these roles. Economists today agree that gender-specific determinants have an essential impact on growth. Recent theoretical and empirical studies suggest that women's labor market participation unambiguously promotes growth (Shah Alam, 2020). In Bangladesh, numerous social norms often hinder women from actively participating in the labor force, consequently constraining economic growth. These norms contribute to situations where women opt out of workforce engagement, highlighting a significant barrier to economic development in the region.

Many researchers studied the dynamic of FLFP through the process of economic development. The U-shaped theory describes the connection between labor force participation and industrial development, considering shifts in economic activities and attitudes toward women's work. Initially, in less developed countries, female participation is high, mainly in subsistence farming. As economies progress, female participation declines as men take up industrial jobs. However, with higher education and lower birth rates, women tend to re-enter the labor market, often in service sectors.

According to the findings from the 2016 LFS in Voices to Choices, the connection between educational attainment and labor force participation (LFP) in Bangladesh also exhibits a U-shaped pattern. LFP is notably high among individuals with no formal education or only primary education. However, it declines as educational levels rise, reaching a low point at the secondary school certificate level. Gender norms play a significant role in shaping women's participation in the workforce, often imposing various constraints on their ability to work. These constraints encompass factors such as limited mobility and social seclusion.

Economic growth and its characteristics are crucial factors affecting women's and men's participation and employment. Typically, output expansion results in heightened labor demand and the specific nature of this growth can significantly impact women's employment opportunities. (Rahman and Islam, 2013)

Certain economists argue that a robust correlation exists between female labor force participation and economic advancement. They demonstrate how higher female labor force engagement significantly enhances overall economic development, potentially fostering increased aggregate economic efficiency and national progress.

While various research papers have indicated a negative correlation between married women and labor force participation rates (LFPR), the situation differs in this paper due to prevalent social norms. In this context, most women in Bangladesh typically get married around the age of 20. Consequently, a significant portion falls into the married category when considering women aged 15 to 65 who are actively working. Therefore, a positive relationship between marriage and LFPR is observed in this scenario.

# Research Questions and Objectives

This research seeks to answer the mentioned research question:

- 1. Is there a connection between women's participation in the workforce and their marital status?
- 2. What are the key factors that significantly influence the labor force participation of married women?

Our study examines how being married relates to a woman's decision to join the workforce in Bangladesh, where societal expectations and cultural norms strongly shape gender roles. We aim to understand whether factors like education, the size of the household, and whether the woman lives in a rural or urban area influence a married woman's choice to work.

# Review of the Literature

A substantial body of literature exists on female labor force participation and the factors that influence it, encompassing aspects like marital status.

Younger women show a slight inclination towards labor force participation, with a 0.5 percentage point increase in likelihood for each year younger they are. The probability of being in the labor force rises by 35 percentage points for never-married women. Moreover, higher levels of education correlate with lower labor force participation: each additional year of education decreases labor force participation by 4.2 percentage points. Although this may seem unexpected, it aligns with the U-shaped relationship between education level and female labor force participation in Bangladesh. (Ruth et al., 2019).

Women's participation in the labor market is considered to depend upon three sets of factors: to some extent upon individual market endowments (age and education level in response to existing labor demand); upon their household situation (marital status, presence of small children, head's occupation) which determines the labor time allocated to domestic/care work; and upon characteristics of the household head (sex, education, and occupation) which determines the extent to which the norms of the "female homemaker" and "female seclusion" are adhered to within the family. On another note, If the head of the household is self-employed, women are more inclined to participate in the labor market alongside the household head. Consequently, they are more likely to engage in self-employment endeavors or unpaid family work rather than formally joining the labor force. (Bidisha et al., 2016).

Marriage and having young children pose significant barriers to the labor force participation of married women (Ismayilov, 2020). The marital status of women is likely to affect their likelihood of entering the workforce because marriage may limit their ability to relocate away from home, potentially discouraging paid employment while having less impact on self-employment or family-based work. However, these variables may also exert a reverse effect due to increased family financial needs. Additionally, the presence of a male household head may deter women from participating in the labor force, given Bangladesh's patriarchal societal norms. Hence, women's labor force engagement is anticipated to be influenced by the attitudes and perspectives of the household head, with their education level serving as a proxy indicator for this aspect (Rahman and Islam 2013)

Several factors contribute to women's employment, such as societal norms, educational attainment, the availability of jobs, and the characteristics of economic growth. The impact of women's education on a country's income extends beyond simple correlations; it also elevates women's involvement in the workforce and their earnings (Alam, 2020) Education has a notable adverse impact on the participation rate

of women across all age groups, while the interaction between education and the capital-to-labor ratio demonstrates a positive and significant effect across every age bracket. These findings suggest that while education does not positively influence women's labor force participation in lower-income nations, it does so in higher-income countries (Choudhry, M. T., & Elhorst, P. (2018))

Having an educational qualification beyond secondary level is a significant factor favoring the selection of regular wage employment over unpaid family work. Several studies have sought to explore the connections between female labor force participation and economic growth, aiming to understand the implications of women's involvement in the labor market. Despite a gradual increase in female labor force participation in South Asia over the years, a gender disparity persists. While males have a labor force participation rate (LFPR) of 84% in the region, females lag significantly behind, with a corresponding rate of 33% (World Bank, Gender Statistics). The relationship between income or GDP and LFPR varies across individual countries. Some, like Bangladesh, Nepal, or Pakistan, have witnessed a moderate increase in female labor force participation alongside their development trajectory (Bidisha et al., 2016).

Education significantly enhances the status of women in society, with a notable positive impact. There is a rising trend in the labor force participation of women who have completed higher education. This suggests that each additional year of schooling for women contributes to increased female labor force participation rate (Ince, 2010) It could be argued that higher levels of educational achievement result in a more skilled, knowledgeable, and productive population within society.

For rural women who have received education, each additional year of schooling is linked to a 1-percentage point increase in the likelihood of participating in the labor force. However, the probability of labor force participation is higher among educated women in urban areas compared to those in rural areas. This disparity between urban and rural regions stems from unequal access to resources, modern infrastructure, educational institutions, healthcare, job opportunities, and prevailing cultural norms. Geographic location can deter many women due to factors such as underdevelopment, resource scarcity, and security concerns, which may hinder their pursuit of education or employment. Moreover, societal norms in both rural and some urban areas still perceive women working outside the home as a deviation from traditional expectations (Safdar, 2022).

The labor force participation rate (LFPR) among urban women decreased from 34.5% to 31.0% between 2010 and 2017, whereas in rural areas, it rose from 38.6% to 42.2%. The decline in urban LFPR is largely attributed to the inadequate availability of suitable paid job opportunities. Supply-side factors influencing female labor force participation rates, such as family responsibilities and traditional attitudes, are likely

associated with women's age, educational level, and marital status. Early marriage presents various challenges, including demographic and health consequences, which have been extensively debated. Concerns regarding the persistently low and unchanging age at first marriage in Bangladesh are prevalent (Rahman and Islam 2019).

Research indicates that the division of household responsibilities among women who participate in the workforce is notably and inversely influenced by their age, level of education, and the anticipated earnings of males within the household (Shahidur, 1986).

Married women are typically subjected to work-family conflicts due to their primary obligations of caring for their children and family. The difficulties they face in juggling work, care responsibilities, and household chores hamper their involvement in the labour force (Salleh and Mansor 2022).

# Methodology

### Data

The data for this study are sourced from the Labour Force Survey 2022 conducted by the Bangladesh Bureau of Statistics (BBS), specifically from the 1st quarter of the survey. The survey provides a comprehensive snapshot of Bangladesh's current labor force dynamics, capturing a broad range of demographic and economic indicators. The total dataset encompasses observations from 90,159 individuals, with a subset of 45,657 being women. This extensive data collection effort provides insights into various facets of the labor market, including employment status, marital status, living area (rural versus urban), educational attainment, household size, etc.

The executive summary of the 2022 Labour Force Survey reveals significant trends and shifts in the labor market since the previous survey conducted in 2016-17. Notably, the labor force has increased by approximately 9.9 million, totaling 73.41 million individuals. Of these, 70.78 million were employed and 2.63 million were unemployed during the survey period. A majority of the labor force, 54.94 million, resided in rural areas, while the urban labor force comprised 18.47 million individuals. An interesting aspect of the data is the segment not participating in the labor force, which averaged 46.90 million throughout the four quarters of 2022. This group included 12.09 million males and 34.81 million females.

The overall labor force participation rate stood at 61%, indicating that 39% of the population aged 15 or older remained outside the labor market. However, there has been a noteworthy increase in women's labor force participation, which rose to 42.68% in 2022 from 36.3% in 2016. This upward trend in female labor market involvement is crucial for understanding shifts in employment patterns and the socio-economic integration of women in Bangladesh.

Variable	Obs	Mean	Std. Dev.	Min	Max
RU	45,657	.4064437	.4911746	0	1
employment	45,657	.3750137	.4841318	0	1
employment	45,657	.3750137	.4841318	0	1
Education	45,657	.7677246	.4222884	0	1
Marital_St~s	45,657	.8687824	.3376418	0	1
Household_~e	45,657	4.650525	2.006341	1	25

**Table 1: Description of the Variables** 

**Defining the Variables** 

For the analysis of the labor force dynamics in Bangladesh as per the Labour Force Survey 2022, key

variables were defined and coded to facilitate the investigation of two main research questions.

For the first research question:

1. Employment:

Type: Dependent variable

Description: Coded as a binary (dummy) variable where '1' represents an employed individual, and

'0' indicates unemployment. This variable captures the employment status of the individuals

surveyed and is the primary outcome of interest for the first research question.

2. Marital Status:

Type: *Independent variable* 

Description: A dummy variable coded as '0' for individuals who have never been married and '1'

for those who have been married at least once. This variable is used to explore the relationship

between marital status and employment status in the dataset.

For the second research question, the focus shifts to a specific subgroup within the data, and additional

variables are utilized:

1. Married and Employed (Married\_Employed):

Type: *Dependent variable* 

Description: The unmarried population was dropped from the Employment variable for this

variable. This variable is also a binary variable specific to married individuals, where '1' signifies

employed and '2' signifies not employed. This variable is essential for examining the employment

status among married women, addressing the second research question.

2. Education:

Type: *Independent variable* 

Description: Coded as a dummy variable where '0' indicates no formal education and '1' denotes

some level of education received. This variable helps in understanding the impact of educational

attainment on the employment probabilities among married women.

3. Household Size:

Type: *Independent variable* 

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Description: A continuous variable representing the number of people living in a household. This variable is included to assess whether the size of a household influences the employment status of married women.

# 4. Area of Living (RU):

Type: *Independent variable* 

Description: Another dummy variable, where '0' represents a rural living area and '1' indicates an urban setting. This variable is crucial for analyzing the geographical differences in employment trends, particularly among married women.

These variables collectively facilitate a nuanced exploration of the factors influencing employment among women in Bangladesh, particularly in relation to marital status, educational attainment, household dynamics, and urban-rural divides.

### **Econometric Model**

# **Econometric Model for Research Question 1:**

To explore the influence of marital status on women's employment status in Bangladesh, we employ a Probit Regression Model. This model is particularly suited for cases where the dependent variable is binary—a characteristic that defines our dependent variable, 'Employment.' In this study, 'Employment' takes the value of 1 if the individual is employed and 0 if she is unemployed.

The econometric specification for the first research question is given by:

Probit (employment )=  $\beta_1 + \beta_2 * Marital\_Status + \epsilon_i$ 

Here,

employment = Dummy Variable (0- not in employment, 1- employed)

 $B_1$  = Intercept Coefficient

 $\beta_2$  = Slope coefficient of Marital\_Status

Marital Status = Dummy Variable (0- never married, 1- married at least once in lifetime)

 $\epsilon_{i}$  = Error Term

The primary objective of this probit model is to estimate the impact of marital status on the probability of being employed for women in the labor force. Using the probit model, we can interpret the coefficients in terms of z-scores of the normal distribution, which helps in understanding the magnitude and direction of the relationship between marital status and employment.

The coefficient of Marital\_Status will provide insights into how being married influences the likelihood of employment compared to being never married after controlling for other factors that might be included in the model in further analyses.

# Interpretation:

A positive coefficient for Marital\_Status would suggest that being married is associated with a higher employment probability than never-married women.

A negative coefficient would indicate that married women are less likely to be employed than their nevermarried counterparts.

# **Econometric Model for Research Question 2:**

For the second research question, we focus specifically on the subset of married women to examine factors influencing their employment status. We again employ a Probit Regression Model, this time adapting it to accommodate a different set of predictors and a refined dependent variable.

The econometric specification for the second research question is as follows:

Probit (married employed)=  $\beta_1 + \beta_2$  \* Education +  $\beta_3$  \* RU +  $\beta_2$  \* Household Size +  $\epsilon_i$ 

Here,

married employed = Dummy Variable (0- not in employment, 1- employed)

 $\beta_1$  = Intercept Coefficient

 $\beta_2$  = Slope coefficient of Education

 $\beta_3$  = Slope coefficient of RU

 $\beta_4$  = Slope coefficient of Household Size

Education = Dummy Variable (0- no education, 1- educated at any level)

RU = Area of living, Dummy Variable (0- rural, 1- urban)

Household Size = Number of persons living in the household of the individual

 $\epsilon_{\rm i}$  = Error Term

The second probit model aims to evaluate the impact of education, household size, and urban versus rural residence on married women's labour force participation. This analysis helps in understanding not only the direct effect of marital status, as explored in the first question, but also how these additional socioeconomic factors interact to influence employment outcomes among married women.

# Interpretation:

Positive coefficients for variables like 'Education' and 'Area of Living (RU)' would suggest that education and living in urban areas are associated with higher employment probabilities for married women.

The coefficient for 'Household Size' will indicate whether a larger household size affects the employment status of married women positively or negatively.

# Results & Empirical Analysis:

# Analysis of the Findings of RQ1

The result of the regression run for RQ1 is as follows:

```
log likelihood = -30205.312
Iteration 0:
Iteration 1:
Iteration 2:
              log likelihood = -29750.885
              log likelihood = -29749.396
Iteration 3: log likelihood = -29749.396
                                               Number of obs
Probit regression
                                                                       45,657
                                               LR chi2(1)
                                                                       911.83
                                                                       0.0000
                                               Prob > chi2
                                                                       0.0151
Log likelihood = -29749.396
                                               Pseudo R2
```

employment	Coef.	Std. Err.	Z	P> z	[95% Conf.	Interval]
Marital_Status _cons	.5698295 8216369	.0194173 .0183441		0.000	.5317722 8575907	.6078868 785683

Table 2: Findings of RQ1

# 1. Model Summary:

Number of Observations: The model was estimated using data from 45,657 individuals.

Log Likelihood: The final log likelihood value is -29749.396, which is used to assess the fit of the model. The iterations show that the log likelihood has stabilized by the third iteration, indicating convergence.

LR chi-squared (1): This test statistic of 911.83 with 1 degree of freedom tests the null hypothesis that all coefficients (excluding the constant) are zero. The associated p-value is less than 0.0001, indicating that the model as a whole is statistically significant.

Pseudo R-squared: A value of 0.0151 suggests that around 1.51% of the variability in the employment status is explained by the model. Although this seems low, it's common in social science studies where many unobserved factors can influence the outcome.

### 2. Coefficients:

Marital\_Status Coefficient (0.5698295): This is a key estimate. It indicates that holding everything else constant, being married (Marital\_Status = 1) is associated with an increase in the latent index (z-value) used to predict the probability of employment compared to being never married. The z-score (29.35) is very high, and the p-value (<0.0001) indicates this result is statistically significant.

Constant (\_cons, -0.8216369): This coefficient represents the log odds of being employed for someone who is 'never married', as it's the baseline category in your binary Marital\_Status variable. The negative sign indicates lower log odds of employment when not married.

# 3. Interpreting the Probit Coefficient:

The probit model operates on the assumption of a normal distribution for the latent variable underlying the probability of the outcome (employment). The coefficients in a probit model indicate how a one-unit increase in the predictor variable changes the dependent variable's underlying z-score (or standard normal deviation).

The probit coefficient of 0.5698295 for Marital\_Status means that being married increases the z-score of being employed by approximately 0.57 standard deviations compared to being never married.

### 4. Confidence Interval:

The 95% confidence interval for the Marital\_Status coefficient ranges from 0.5317722 to 0.6078868. This interval does not include 0, further confirming the relationship's statistical significance.

### 5. Practical Implications:

The results suggest that marital status is statistically associated with employment status. Being married is positively associated with the probability of being employed compared to being never married. As discussed before, this could also represent the social norms of marriage, where being unmarried after a certain age is highly discouraged. Thus, most of the employed female population is married anyway.

Overall, the analysis shows a significant relationship between marital status and employment, but keep in mind that the effect size is relatively small, as indicated by the pseudo-R-squared.

# **Analysis of the Findings of RQ2**

The result of the regression run for RQ2 is as follows:

```
Iteration 0: log likelihood = -26705.221
Iteration 1: log likelihood = -24109.65
Iteration 2: log likelihood = -24098.687
Iteration 3: log likelihood = -24098.687
```

Number of obs LR chi2(3) Probit regression 39,666 = 5213.07 Prob > chi2 0.0000 Pseudo R2 0.0976

Log likelihood = -24098.687

Married_Employed	Coef.	Std. Err.	Z	P> z	[95% Conf.	Interval]
Education	.4771207	.0153739	31.03	0.000	.4469883	.5072531
RU	9446078	.0141402	-66.80	0.000	9723222	9168935
Household_Size	0214569	.0033328	-6.44	0.000	0279891	0149247
_cons	1610748	.0202211	-7.97	0.000	2007074	1214422

**Table 3: Findings of RQ2** 

# 1. Model Summary:

Number of Observations: The analysis includes data from 39,666 married women.

Log Likelihood: The final log-likelihood value is -24098.687, indicating the fit of the model to the data. The iterations show stabilization at the third iteration, suggesting model convergence.

LR chi-squared (3): The LR chi-squared statistic is 5213.07 with 3 degrees of freedom, testing the null hypothesis that all coefficients are zero. The associated p-value is less than 0.0001, indicating that the model is statistically significant at conventional levels.

Pseudo R-squared: The value of 0.0976 implies that about 9.76% of the variability in employment status among married women is explained by the model.

### 2. Coefficients:

Education (Coefficient: 0.4771207): The positive coefficient suggests that having some level of education (compared to having no education) significantly increases the probability of being employed for married women. The z-score of 31.03 and a p-value of less than 0.0001 strongly support the significance of this variable.

*RU* (*Coefficient: -0.9446078*): This negative coefficient indicates that living in an urban area (compared to rural) is associated with a lower probability of employment among married women. The high z-score of -66.80 and a p-value of less than 0.0001 confirm this effect's robustness and statistical significance.

Household Size (Coefficient: -0.0214569): A negative coefficient here indicates that a larger household size is associated with a lower probability of employment among married women. The negative effect is statistically significant, with a z-score of -6.44 and a p-value of less than 0.0001.

Constant (\_cons, -0.1610748): The negative constant suggests that, when all other variables are at zero, the log odds of being employed are negative, indicating a low base probability of employment without positive influences from the predictors.

### 3. Practical Implications:

Education: The strong positive relationship with employment underscores the importance of educational opportunities for women to enhance their chances of employment.

Urban vs Rural Living: The significant negative association with urban living could reflect varying economic opportunities, societal norms, or labor market conditions in urban areas compared to rural ones. It suggests that urban married women might face different kinds of employment barriers. However, the positive relationship between rural residency and female labor force employment might raise concerns for the economy, as it suggests that a significant portion of the female labor force is employed in the agricultural sector rather than the industrial sector. This trend could indicate a deviation from the expected pattern of structural transformation, where economic development is typically accompanied by a shift from agriculture to industry.

Household Size: The inverse relationship with employment suggests that responsibilities possibly associated with larger household sizes might limit employment opportunities or the ability to work for married women.

# Conclusion

The analysis conducted using data from the Labour Force Survey 2022 provides significant insights into the employment dynamics of women in Bangladesh. The regression models reveal that education markedly increases the likelihood of employment among married women. This finding is critical, particularly in the context of Bangladesh, where cultural norms often promote early marriage, thereby making marriage a common status among employed women. This distinctive cultural pattern may contribute to a positive correlation between marriage and labor force participation rates, distinguishing it from trends observed in other regions.

The analysis also identifies specific challenges that potentially hinder the employment prospects for urban and rural women. Urban married women face unique barriers that limit their workforce participation, suggesting a need for targeted policies to address these challenges. Conversely, the strong link between rural residency and agricultural employment highlights a deviation from the expected economic evolution of a developing country. Ideally, as economies develop, there should be a shift from agricultural to industrial employment, but this trend is not currently evident in the rural female labor force of Bangladesh.

Addressing these disparities is crucial for improving the societal and economic standing of women across Bangladesh. Policies aimed at promoting educational opportunities for women and supporting them in both urban and rural settings can enhance productivity and contribute to broader economic efficiency. By closing the gender gap in human capital, Bangladesh can foster a more inclusive and dynamic economic environment.

Ultimately, these findings emphasize the need for nuanced approaches to women's economic empowerment, advocating for interventions that consider the unique cultural and economic contexts of urban and rural women alike. Such efforts are essential not only for advancing gender equality but also for driving sustainable economic growth in Bangladesh.

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