DECLINING AGE AT MARRIAGE IN BANGLADESH

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Introduction
In reaching ICPD goals for Bangladesh, lowering of current fertility levels has received topmost priority. Current levels of Total Fertility Rate has been calculated as 3 births per woman. Since 1978 there has been a slight increase in age at marriage and it has contributed very little to the fertility decline. Moreover, this contribution from the rising age at marriage among the younger groups may have been offset by decreasing effect of post-partum infecundity (Islam et al. 2003). The lion share of the fertility decline in Bangladesh has therefore been due to the increase in use of contraception. In other countries, for example China, Iran, the age at marriage has played a very important role in fertility decline. Increase in age at marriage reduces the period of exposure to pregnancy, thus contributing to the reduction of fertility. Bangladesh has invested heavily on the education of girls, but the resulting impact on age at first marriage is not yet visible. In fact, the most recent BDHS, 2004 documents a slight decline in age at first marriage for girls. Early ages at marriage not only contributes to high adolescent fertility it also leads to various risky outcomes during first child birth which has its impact on both infant mortality and maternal mortality rates. For this reason, age at first marriage in Bangladesh receives special attention in this brochure as we investigate various correlates such as dowry, educational levels of the woman, regional variations and poverty.

Data and Methods
The data are from four consecutive DHS surveys 1993-94, 1996-97, 1999-00, 2004. Apart from bivariate Tables multiple regression was conducted with data from three successive surveys 1993-94 to 1999-2000.

Multiple Regression: The dependant variable used here is the age at marriage as found in the DHS. The explanatory variables entered into the models are: type of residence, region of residence (Chittagong and Sylhet taken as one), current age, education and wealth index. The wealth index was constructed according to specifications used by Filmer and Pritchett (1999). For the purposes of producing predicted values region was held at its modal value, current age at mean value, education at ‘primary’ value, urban-rural at mean value. In other words, if we said that the regression adjusted mean age at marriage for women in the second wealth quintile is 14 in a particular year, we are saying that this is the predicted age at marriage for that wealth quintile in that particular year when region, type of residence, current age and education are held constant.

Age at Marriage
As early as one hundred years back, the folk songs of Bangladesh recorded the utter desperation of a young girl as she is forced to leave her parental home and alight the cow-cart on her way to her husband’s abode. She takes a last look at her home and cries out in pain:

Mui honu re dokapuri
Joubon hobar melay deri
Aji keno biday koren moke
Paot nage dori
Which translates into:
'I am only entering teens
My puberty is still at large
Why are you marrying me off
With a rope tied round my feet?'

None of these songs of separation, desperation or longing for paternal home changed the plight for the age at first marriage for Bangladeshi girls. Bangladesh stands out in international comparisons as having an extraordinarily early age of marriage for girls. Whereas, Pakistan and India have median ages of first marriage for women reported as 22 and 20 respectively, the latest BDHS reports an age of 14.8 for Bangladesh. For other Muslim majority countries such as Indonesia, Egypt, Iran, Iraq, Saudi Arabia the range is from 19 to 22, much higher than the cradle snatching 14.8!

The most recent BHDS (2004) finds that the median age at first marriage rises from 13.9 years for women aged 45-49 to 16.0 years for those aged 20-24. The proportion of women marrying by age 15 has declined by almost half over time, from 71 percent among the oldest cohort to 37 percent among women aged 20-24. Currently, more than 50 percent of all women aged 20-49 enter marriage before their 15th birthday. However, comparison of four BDHS surveys since 1993 reveal that although median age at marriage was slightly on the increase until 1999-2000, the latest BDHS (2004) finds a slight decrease from 15 years to 14.8 years.

The legal minimum age of marriage in Bangladesh is 18 for girls and 21 for boys. However, a large proportion of marriages still take place before the legal age. Figure 1 shows that in the 2004 BDHS, 68 percent of women aged 20-24 were married before age 18. Data indicate that over the last two decades, the proportion of women marrying before the legal age had been gradually declining, but in recent years it has increased again.

Table 1 examines the median age at first marriage for women aged 20-49 and 25-49 by background characteristics with data obtained from the BDHS 2004. Urban women tend to marry almost one year later than their rural counterparts.
<table>
<thead>
<tr>
<th>Background characteristic</th>
<th>Women aged 20-49</th>
<th>Women aged 25-49</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Residence</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>15.6</td>
<td>15.1</td>
</tr>
<tr>
<td>Rural</td>
<td>14.7</td>
<td>14.4</td>
</tr>
<tr>
<td><strong>Division</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Barisal</td>
<td>15.0</td>
<td>14.8</td>
</tr>
<tr>
<td>Chittagong</td>
<td>15.6</td>
<td>15.2</td>
</tr>
<tr>
<td>Dhaka</td>
<td>14.9</td>
<td>14.5</td>
</tr>
<tr>
<td>Khulna</td>
<td>14.5</td>
<td>14.2</td>
</tr>
<tr>
<td>Rajshahi</td>
<td>14.2</td>
<td>14.0</td>
</tr>
<tr>
<td>Sylhet</td>
<td>15.9</td>
<td>15.5</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No education</td>
<td>14.0</td>
<td>14.0</td>
</tr>
<tr>
<td>Primary incomplete</td>
<td>14.3</td>
<td>14.2</td>
</tr>
<tr>
<td>Primary complete</td>
<td>14.9</td>
<td>14.8</td>
</tr>
<tr>
<td>Secondary incomplete</td>
<td>16.1</td>
<td>15.7</td>
</tr>
<tr>
<td>Secondary complete or higher</td>
<td>a</td>
<td>19.8</td>
</tr>
<tr>
<td><strong>Wealth index</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest</td>
<td>14.3</td>
<td>14.2</td>
</tr>
<tr>
<td>Second</td>
<td>14.3</td>
<td>14.1</td>
</tr>
<tr>
<td>Middle</td>
<td>14.6</td>
<td>14.3</td>
</tr>
<tr>
<td>Fourth</td>
<td>15.1</td>
<td>14.6</td>
</tr>
<tr>
<td>Highest</td>
<td>16.5</td>
<td>15.8</td>
</tr>
<tr>
<td>Total</td>
<td>14.8</td>
<td>14.5</td>
</tr>
</tbody>
</table>

a=Omitted because less than 50 percent of the women were married for the first time before reaching age 20

There are six administrative divisions in Bangladesh, the variations in age at first marriage by divisions is quite significant. In Table 1 we find that women in Sylhet and Chittagong divisions generally enter into marriage at least one year later than women in Rajshahi and Khulna divisions. Additionally, median age at marriage also varies by type of residence, education levels of the woman and her wealth index.

Average age difference between spouses is also quite high compared to international standards (Amin et al., 2002). The folk literature cites many instances where the mother-in-law and sister-in-law are considered ruthless gangsters and their presence in the household impedes the woman from meeting her lover. In most of these compositions, the lover is a young neighbour!
Oh, friend, why did you call me at such an unearthly hour?  
My mother-in law, who is like a venomous snake lies above me  
While my sister- in- law who is like a notorious gangster lies below…

The young girl is always in love with someone other than her elderly husband and is aspiring to meet her lover  
Ela more paye ba ghungura baje re  
O mui kemone re baira jao  
Ghore more shoshur bairat bhashur re  
Ela mui laje bachong na re  
Ore kemon koriya dekha pamo oh  
Ela more shomoi ba boya jayo re

The anklets are making noise, I am afraid to leave the house  
Inside the house sits my father- in- law  
I am so shameful!  
Outside is the brother- in- law  
My time is running short  
My friend will leave from the rendezvous!

This age difference still persists and in one study (Amin and Lloyd,2003) mean spousal difference was calculated to be more than five years and more than that found in Egypt.

**DOWRY**

Although dowry (cash or gift) is not at all an Islamic custom, practice of dowry has been found to be prevalent in Bangladesh among all walks of life. It began sometime during the early 1960s and the practice became increasingly common (Amin and Cain 1997). Folk literature written earlier than the 60’s portray the dismay of a woman married off to a distant village just because her brother sells her off for a high price.  
*Doyal Dada oh,guner bhaiya  
Durantorot moke na khan becheya  
Beche na khan moke agila taka diya*

Oh dear brother,  
Do not send me away to a distant village,  
Do not sell me off for money  
I prefer a husband with no money  
To a rich one who lives far away
The social dynamics which necessitated men to pay a price for the bride has completely turned in the reverse direction. Even in recent times, those families who had considered `dowry’ to be non Islamic are changing their minds and subtly accepting the payment in some other form.

Case 1 Family does not give dowry

Fatema, aged 19, from Chapainawabganj. Two sisters married earlier without dowry, now Fatema’s father has died and her proposals are now few in number. Family is agreeing to give something to the groom to start business. She completed grade 10, they expect a well matched groom, which is hard to find. She wants someone who is ‘Educated, mixes well in society, can talk well and also earn a good living’. Her father used to be a construction worker and used to come home every fortnight or provide finances. After his death, the brother supports the family. He too is a construction worker but he has his own family too. Her maternal uncles have promised to spend 15,000 to 20,000 taka towards helping the groom’s business. Fatema’s mother says ‘Dowry is forbidden in Islam’ and children from this marriage are bastards’ aged 13-15 is Taka 6,000 whereas that for brides aged 19-22 is more than 26,000. This seems to be the major motivation for parents to give their girls in marriage before they reach the age of fifteen. For each increased year of the bride, the dowry payment increases significantly and the financial burden caused on the family seems to override other motivations for example, continuation of education or abiding by the legal minimum age at marriage. Domestic violence within marriage is also highly correlated with the inability to pay dowry (Khan et al., 2004) which may pose as another motivation to marry the daughter in early ages so that the demand for the dowry is aptly met by the family.

Case 2: Single at 23, woman from the lowest wealth quintile

Amena is from Chittagong. She is an only child, currently aged 23, her father died and left them in abject poverty. She dropped out of school many years back due to eve teasing. Does some stitching work to sustain herself. Could not be married due to non-payment of dowry. Her family is involved in politics and supports the opposition party. Her maternal uncles were hiding underground and were unable to support her. They have recently been released after the RAB has been deployed. She helps her younger aunt to make clothes and sell them; aunt too is currently very ill. Amena seems strong and inclined to continue her business.
Table 2: Average dowry payments made or received (in taka) by respondent characteristics, Bangladesh 2001.*

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Male</th>
<th>(N)</th>
<th>Female</th>
<th>(N)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13-15</td>
<td>---*</td>
<td>(1)</td>
<td>5,483</td>
<td>(85)</td>
</tr>
<tr>
<td>16-18</td>
<td>3,476</td>
<td>(21)</td>
<td>8,277</td>
<td>(406)</td>
</tr>
<tr>
<td>19-22</td>
<td>4,762</td>
<td>(104)</td>
<td>8,861</td>
<td>(806)</td>
</tr>
<tr>
<td>Religion</td>
<td></td>
<td></td>
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<tr>
<td>Muslim</td>
<td>4,785</td>
<td>(123)</td>
<td>7,457</td>
<td>(1222)</td>
</tr>
<tr>
<td>Hindu/Sanatan</td>
<td>6,567</td>
<td>(3)</td>
<td>25,086</td>
<td>(74)</td>
</tr>
<tr>
<td>Buddhist</td>
<td>--</td>
<td>--*</td>
<td>--</td>
<td>--*</td>
</tr>
<tr>
<td>Age at marriage</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13-15</td>
<td>7,857</td>
<td>(7)</td>
<td>6,417</td>
<td>(676)</td>
</tr>
<tr>
<td>16-18</td>
<td>3,904</td>
<td>(45)</td>
<td>10,484</td>
<td>(407)</td>
</tr>
<tr>
<td>19-22</td>
<td>5,103</td>
<td>(73)</td>
<td>26,405</td>
<td>(74)</td>
</tr>
<tr>
<td>District</td>
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<td></td>
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<td></td>
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<tr>
<td>Chapainawabganj</td>
<td>4,046</td>
<td>(69)</td>
<td>5,824</td>
<td>(547)</td>
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<tr>
<td>Chittagong</td>
<td>--*</td>
<td>(3)</td>
<td>22,806</td>
<td>(191)</td>
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<tr>
<td>Sherpur</td>
<td>6,093</td>
<td>(54)</td>
<td>6,130</td>
<td>(559)</td>
</tr>
</tbody>
</table>

---* Too few observations.
Note in 2001 1 US $= Taka 57.00
*From Amin et al.,2002

EDUCATION

`Educated girls probably have to pay less dowry, if their education allows them to obtain a job, but education usually does not play a central role in negotiations because the circumstance that a prospective bride has concrete job prospects is most unusual’ (Amin et al.,2002). In fact, it is possible that educated girls may have lower value in the marriage market as they do not seem to be ‘mouldable’.

The Government of Bangladesh has provided various incentives for the education of the girl child. In recent years there has been a marked increase in the enrollment of girls to the extent that school attendance for age groups 6-15 is noted as higher for girls than boys (males 74.9 and females 76.6 percent, BDHS,2004). However, for those aged 16-20, school attendance drops sharply and the attendance is higher for males, which indicates that more female students drop out around these ages.

Marriage has been found to be the major reason for dropping out from school. One study finds that overall 41 percent girls state `marriage’ as their reason for dropping out from school. For those aged 19-22, more than 50 percent state `marriage’ as the reason for dropping out from school (ibid).

Eve teasing and unfortunate events such as `acid throwing’, rape, kidnapping, domestic violence have increased in recent years (Khan et al,2004). Even when families are motivated to educate their girl child, deteriorating law and order
situation may compel them to give their daughter’s hand in marriage. Marriage is considered the ultimate destination of a girl and even when the girl sees her older sister getting married, she pines for her own by singing

*Mone more kande re shuniya shanai
Bubur biar baijon phute
More biyar ki phule na phute*

The loud music of my sister’s wedding
Keeps on pounding in my heart
I wonder,
When will those for me start?

Being a drop-out from school is not a major consideration in the social context, not being married has more stigma attached. As a girl forcibly gets a golden nose-stud from her sister-in-law and is afraid that seeing this, she will never be married (golden nose stud being a sign of an already married woman).

*Boro bhaluji ge
Chitul boyoshey nakot nolok dilek kay
More kul geilek hay amar moron hoilek hay*

However, those who are educated, specially beyond secondary level have later ages at first marriage. The BHDS 2004 shows that those who have completed secondary or higher education have consistently higher median ages at first marriage, and for all women aged 25-49 and educated beyond secondary level the median age is 19.8, while that for girls with no education it is 14. Table 3 provides the distribution of median age at marriage according to the woman’s educational status.

In Table 3 it is easily seen that for those educated beyond secondary levels, there has been a decrease in age at first marriage for the cohort currently aged 40-44. For cohorts aged 45-49 the median age at marriage was 18.9 and the next cohort shows a decrease by one year i.e. 17.9. However, the successive cohorts show a gradual increase and the cohort aged 25-29 records a median age at first marriage as high as 21.1! This cohort is closer to the new educational policies adopted by the GOB from 1993, whereby primary education for girls had been made free and many other incentives were provided for sending the girl child to school. This is quite encouraging and supports the hypothesis that increased emphasis on education for women would aid in encouraging later ages at marriage. The most significant contribution is from those educated beyond secondary levels. For those currently aged 25-49 and educated at least to the secondary level, the median age at first marriage is quoted to be 19.8 (BDHS, 2004) almost equal to that of India (Currently 20), thus providing a basis that educating beyond secondary levels would really make a difference in contributing to later `age at marriage’.

However, education may not be the only consideration, the wealth of the family may play a major role in determining both education and later ages at marriage. To investigate the effect of `education ‘ over and above other variables, we use multiple regression analysis with `age at marriage ‘ as the dependant variable.
In the following figures Fig 2--4, the results of multiple regression has been presented. Fig 2. presents the regression line where region of residence and wealth quintile have been entered as two explanatory variables. Fig. 3 has one more explanatory variable, the type of residence. In Fig. 4, the variable ‘education’ is added as an explanatory variable and immediately we can see that the differences between wealth quintiles has been reduced to minimum. Addition of ‘current age’ as an explanatory variables produces approximately same figures as Fig. 4 and are not presented here. In Fig. 4 we find that only the wealthiest quintile has later ages at marriage, with the addition of the variable ‘education’ all the four other quintiles have almost similar trends in ages at first marriage. This shows that the variable ‘Education’ is the most powerful explanatory variable, which means its impact on ‘age at first marriage’ is found to be most significant when all other variables are held constant.

| Table 3: Median age at first marriage for cohorts aged 20 to 49, by educational status |
|-------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Education | 20-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45-49 |
| No education | 14.4 | 14.1 | 14.2 | 14.1 | 13.9 | 13.7 |
| Primary incomplete | 14.7 | 14.2 | 14.5 | 14.3 | 14.1 | 13.8 |
| Primary complete | 15.2 | 15.1 | 14.7 | 14.7 | 14.5 | 14.7 |
| Secondary incomplete | 16.7 | 15.9 | 15.9 | 15.5 | 15.6 | 14.7 |
| Secondary complete + a | 21.1 | 19.9 | 18.4 | 17.9 | 18.9 |

*a=Omitted because less than 50 % of the women married for the first time before reaching age 20 (BDHS,2004)*
Fig. 2 Age at marriage regressed on wealth quintile and region

Fig. 3 Age at marriage regressed on wealth quintile, region and type of residence.
Fig. 4 Age at marriage regressed on region, type of residence, wealth quintile and education

Education and mean interval between first child birth and first marriage for women aged above 25

Fig. 5 Mean interval between first marriage and first birth among ever married women over 25, by level of education
Figure 5 shows that educated women have the shortest birth intervals between marriage and first child birth. One reason maybe because of their later ages at marriage, they may want or feel pressured to bear a child right away. Another explanation is that uneducated girls or those having primary education and married at earlier ages are initially subfertile (Amin et al, 2002), resulting in greater intervals between first marriage and first child birth.

Use of contraceptives is found to be higher among the educated girls compared to their less educated ones. In fact, several studies have shown that for modern methods and traditional methods, use increases as girls become more educated (when other explanatory variables have been controlled) (Kamal and Sloggett, 1993). The effect of girl’s education has been proved to have an impact on both age of marriage as well as use of contraception and access to health care (Kamal and Rashid, 2004).

**Poverty**

Data from the BDHS, 2004 indicates that for the lowest and second lowest wealth quintile the median age at first marriage is almost the same in Bangladesh (14.2 and 14.1 respectively). For other wealth quintiles there is a slight increase but basically it is only the highest quintile where there is a significant difference in the age at first marriage. In Fig. 2-4 we find that the highest wealth quintile have significantly later ages at marriage, the second highest quintile also has an increasing trend since 1993-94. For the other quintiles, there had been a decrease in age at first marriage recorded during the 1996-97 survey. For all three quintiles, the ages show an increasing trend reaching later than those recorded in 1993-94. The worst off is the last but one quintile which records the earliest ages at marriage for the 1999-00 BDHS. The pattern is found to be the same after controlling for other variables such as urban/rural, region of residence, education, even though education reduces the differences to a large extent.

This implies that for the second lowest quintile some dynamics is working which compels them to marry their daughters early compared to those in other wealth quintiles. It may be the pressure of dowry, or lack of funds to continue schooling, or absence of patriarchal guardians in the family. Even when education is controlled for, we find in Fig. 4 that the second lowest wealth quintile has the earliest ages at marriage.

For the lowest quintile, this pattern is not the same. The situation for the lowest quintile could be so bleak that many girls are not married just because they cannot afford the dowry, for example Amena at 23 remains unmarried, and that is reflected in the Figures.

**Case 3 Married at 13 with false age**

Shundori, aged 15 from Chapainawbganj. She was married at 13 without dowry, although her father is alive and has a considerable income from raw material business, she was not allowed to continue at school. She completed class five. They coaxed the Chairman to give a false certificate of age, so that she could be married off at 13 declaring her to be 18! She is very beautiful and the family is afraid of a bad name and eve teasing if she is not married early. She also had an older sister who was married earlier than her. She also has two younger brothers going to school and a small 4 year old sister. Her husband works as a contractor and accepted some gifts for the marriage cycle, watch and a gold ring. They now have a newborn daughter and Shundori’s husband is planning to go abroad.
Regional Variation

Fig. 6 Age at marriage for women aged 20-49, by region, BDHS, 2004

Fig. 6 (From BDHS, 2004 data) clearly exhibits the differences in age at marriage currently observed among the administrative divisions of Bangladesh. In Sylhet and Chittagong division for women in the age group 20-49, the median age at first marriage is 15.9 and 15.6 respectively. The lowest is observed in Rajshahi division, a figure as low as 14.2 which is 1.8 years below the highest obtained for Sylhet division. The concept of dowry differs within the regions and may contribute to regional variations. We have also noted that age differences among spouses also differs among the regions (Amin et al., 2002).

The association of wealth quintile and later ages at marriage could be a possible explanation for regional variations. We find from Fig 2 that even when region has already been considered as an explanatory variable in the model, the age at marriage differs considerably by wealth quintiles. (Which means wealth quintiles are more powerful explanatory variables compared to region). It is possible that Chittagong with its high number of migrants to the Middle East and Sylhet with its well known out-migration to UK may have a higher population who are in the higher wealth quintiles.

Amin et al. (2002) finds that women from Chittagong have higher levels of education compared to those from other regions. ’Late age at marriage and higher education could be predominant in these areas due to other historical reasons, including an early investment in and high commitment to girl’s education in the area’. (ibid). On the other hand both Sylhet and Chittagong districts are considered socially conservative, one where girl’s mobility is highly restricted compared to other divisions in Bangladesh (Kamal and Sloggett 1993).

None of this information shed any light on the possible explanation for later ages of first marriage for girls in Chittagong or Sylhet. Higher levels of fertility has been noted in these divisions, while in Rajshahi and Khulna division both use of contraceptive methods and low fertility continues to complicate the riddle (BDHS, 2004).
DISCUSSION AND CONCLUSION
This study uses the DHS data from four successive surveys in Bangladesh and analyses the age at marriage on various covariates. The results find that education is the most significant predictor of age at marriage. Region of residence and socioeconomic status are also found to be significant predictors of age at marriage for women in Bangladesh.

In this analysis, it was found that age at marriage had shown increasing trends only for the highest wealth quintile. For the lowest and second lowest wealth quintile the current ages were almost the same. However, those in the second lowest wealth quintile records the earliest ages for marriage and the results remain he same even when other covariates, including levels of education is controlled for. This indicates the vulnerability of this group ,although the exact dynamics or causes cannot be specified from the present study.

The results show that there are significant differences in age at marriage between the six divisions in Bangladesh. Although the current level of fertility is high in Chittagong and Sylhet division, the mean ages at marriage are almost one year later than those observed in other divisions. The reasons for this variation are not obvious from this research although some qualitative data suggest that there is a tradition of paying more dowry in those areas, compared to others. This in turn creates a pressure on the families, who are forced to use this extra year to prepare for meeting these expenses. None of this is well established, there could be other reasons associated with cultural norms of higher ages at marriage prevalent in these divisions.

The effect of education is very prominent from this analysis. Women having secondary education have higher ages at marriage and in multivariate models, controlling for the effects of other covariates, education has been found to be the most significant predictor of age at marriage. In fact, as education is entered into the regression model the gap between the wealth quintiles almost becomes negligible. As educational levels increase, ages at marriage increase. This finding lends support to strengthening secondary education in Bangladesh which is already a major policy objective of the GOB. Increasing opportunities of secondary education not only creates a more literate nation, it aids in abating the population growth. As explained earlier, as women marry later, they are substantially contributing to declining fertility levels and thus strengthening secondary education in Bangladesh should be the most prioritized goal.
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