

Exploring the Causes and Process of Becoming Child Domestic Worker

Shuburna Chodhuary, Md. Akramul Islam, Jesmin Akter

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Altamas Pasha

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Md. Abdur Razzaque

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Md. Akram Hossain

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BRAC

BRAC Centre
75 Mohakhali
Dhaka 1212, Bangladesh
Telephone: (88-02) 9881265-72, 8824180-7 (PABX)
Fax: (88-02) 8823542
Website: www.brac.net/research

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Acronyms

ADP	Adolescents Development Programme
Agri.	Agriculture
BBS	Bangladesh Bureau of Statistics
BEP	BRAC Education Programme
BHP	BRAC Health Programme
CEP	Community Empowerment Programme
CDW	Child Domestic Worker
GD	Group Discussion
HRLS	Human Rights and Legal Aid Services
HSC	Higher Secondary School Certificate
HIES	Household Income Expenditure Survey
HH	Households
IGA	Income Generating Activities
ILO	International Labour Organization
NGO	Non- governmental Organization
NIPORT	National Institute of Population Research and Training
Non-agri	Non-agriculture
PRA	Participatory Rural Appraisal
RED	Research and Evaluation Division
SPSS	Statistical Package for Social Science
SSC	Secondary School Certificate
TUP	Targeted Ultra Poor
UNICEF	United Nations Children's Emergency Fund
UN	United Nations

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Abstract

The study aimed to explore the demographic and socioeconomic characteristics of households with and without child domestic workers (CDW), and explore the causes and process of becoming CDWs in Bangladesh. Both quantitative and qualitative approaches were used to collect data. A purposive sampling technique was applied to select the sample locations. Data were collected from six districts of Bangladesh: Mymensingh, Kishoreganj, Jamalpur, Bhola, Kurigram, Chapai Nawabganj, and a slum of Dhaka city. A total of 1,564 (rural 1,454 and urban 110) parents of with and without CDWs were interviewed. Ten in-depth interviews with CDWs were conducted. The findings reveals that small income, poor savings, marginal land, less access to NGO services, and sickness of main income earner in the family were the causes that compelled parents to allow their children in CDW. The findings also strongly observed that poverty is the root cause to engage children in domestic work. The findings also reveal that neighbours, relatives, employers, and middlemen as the intermediary were effective and influential too for CDW in both the study areas. However, parents and CDW herself/himself in urban areas were the most instrumental factors to get into domestic work. Ensuring economic empowerment, educational facilities, health services, and raise awareness on child rights among the households with and without CDWs through BRAC programmes could slow down, children involvement in domestic work.

Executive summary

Introduction

Children's involvement in domestic work for income is a common phenomenon in a poor country like Bangladesh. Such employment is a violation of child rights. Most of these children come from the poor and extremely poor families. BRAC Human Rights and Legal Aid Services (HRLS), one of the core programmes of BRAC, will launch a project on reducing children's involvement in domestic work. Before launching the project this study has been conducted so that it may contribute in enhancing the effectiveness of the project. The study aims to explore the demographic and socioeconomic characteristics of households with or without Child Domestic Workers (CDW), as well as to explore the cause and process of becoming CDWs.

Methods

Both approaches quantitative and qualitative were used. Data were collected from six districts of Bangladesh: Mymensingh, Kishoreganj, Jamalpur, Bhola, Kurigram, Chapai Nawabganj, and a slum of Dhaka city. A total of 1,564 (rural 1,454 and urban 110) parents of with and without CDWs were interviewed. Ten in-depth interviews with CDWs were conducted.

Key findings

Socio-demographic profile

The study reveals that the household size in rural areas (4.8) was lower than that of urban areas (5.2). In the observed households, 5-17 years age-group was higher compared to other age groups in both rural and urban areas. The 18-40 year age-group constituted the second largest population group with 35.3% in rural and 29.9% in urban areas. A significant number of observed populations had "no education" in both areas (rural 48.3%, urban 67.3%). However, a good number of respondents completed primary education in both rural (40.1%) and urban (26.7%) area. A significant number was unmarried in both areas (rural 41.7%, urban 35.7%). In terms of main occupation, the responses were aggregated into eight broad occupational categories, e.g., agriculture, small business, service, transport worker, day labour (agricultural, non-agricultural), fishing, domestic worker, and household work. Among them, it was observed that majority of target population was involved in non-skilled physical labour intensive occupations, e.g., day labourer (19.5% rural, 12.7% urban), transport worker (3.7% rural, 11.6% urban), domestic work (1.4% rural, 16.5% urban) in both areas. Some of these activities were not directly income generating activities in nature (non-IGA) such as household work (rural 20.9%, urban 13.1%) and a good number of people in both rural and urban areas were involved in it.

Economic empowerment indicators

Four economic empowerment indicators, e.g., income, expenditure, savings, and credit, were assessed. It was observed that the average income, expenditure, and savings of surveyed households were significantly different between rural and urban households. Firstly, the average annual income of households without CDWs (Tk. 79,255 in rural area and Tk. 100,546 in urban area) was slightly more than CDW households (Tk. 71,872 rural, Tk. 93,181 urban) in both the areas. Secondly, the average annual expenditure of observed households also followed similar trend, i.e., average annual expenditure of households without CDWs (Tk. 74,168 rural, Tk. 90,618 urban) was greater than that of households with CDWs (Tk. 67,786 rural, Tk. 87,620 urban) in both areas. The food and clothing constituted over 69% of expenditures in both areas. Thirdly, the average savings of households without CDWs (Tk. 4,837 rural, Tk. 3,013 urban) was much higher than that of households with CDWs (Tk. 2,295 rural, Tk. 772 urban) in both areas. A good percentage of surveyed households in rural (34% of households with CDWs and 21.5% of without CDWs) and urban areas (44.7% of households with CDWs and 34.9% of without CDWs) had no savings to combat any crisis. Fourthly, nearly 40% of surveyed households did not receive any credit from any formal sector like non-government organizations (NGOs) in the preceding year. However, the average loan size was Tk. 19,692 for households with CDWs and Tk. 18,689 for households without CDWs in the preceding year. The percentage of landless households with CDWs (30%) was higher than households without CDWs (22.4%) in rural areas, while most of the urban households surveyed had no land affected by river erosion. In the case of land ownership, it was observed that most of the land holdings were <10 decimals, 54.0% of households with CDWs and 62.5% of households falls under this category without CDWs in rural areas respectively.

Health status and health services

More than 50% of the respondents suffered from illnesses during the past 14 days (rural 55%, urban 52%). Fever, common cold, different types of pain were the most commonly reported illnesses. Besides, about 10% of the respondents suffered from diarrhoea and dysentery. Some people sought treatment at local drug stores, which appeared to be the major healthcare service provider (69% of cases in the drug store compared to 19% of cases in government hospitals) in the study areas respectively.

Becoming child domestic workers

Result shows that 14-17 years old girls (rural 40%, urban 53.8%) were engaged more in domestic work than boys (rural 28.6%, urban 25%) in both rural and urban areas. On the other hand boys (rural 71.4%, urban 75%) were engaged more in domestic work than the girls (rural 46.2%, urban 60%) at the age of 6-13 years respectively.

Majority of the CDWs (rural 61%, urban 53.1%) from both areas had no education and a moderate percentage (rural 32.2%, urban 38.8%) of the CDWs had primary

education. A small number (rural 6.8%, urban 6.1%) of CDWs had secondary education respectively.

Parents compelled to engage their children in domestic work was higher in urban areas (28.6%) compared to rural areas (1.7%). CDWs engaged in domestic work by themselves was 14.3% in urban areas. No CDWs in rural areas were found to be involved in domestic work by themselves. Apart from this, relative, neighbour, employers, and middlemen were the most instrumental in getting CDWs involved in domestic work. The parents in urban areas engaged their children in domestic work for supporting livelihood in a city.

The study found that CDWs came to workplace with parents and by themselves were higher in urban areas compared to rural areas. On the other hand, CDWs came to work place with neighbour and middlemen were higher in rural areas compared to urban areas.

Most of the respondents came to Dhaka to seek employment (34.9%), poverty (31.8%), river erosion (15.5%), to escape from repay the loan (11.6%) and their family need more income (2.3%). They also mentioned other causes such as broken family and lack of land. Most of these families came from Bhola, a river erosion area of Bangladesh.

Among the children <18 years, involvement in income generating activities (IGA) were higher in urban areas (35.5%) compared to rural areas (17.5%). Besides, parents wanted to engage children before reaching 18 years of age in IGA were higher in urban areas (54.6%) compared to rural areas (32.5%), as parents from urban areas were more interested to engage children in IGA than the parents of rural areas.

Most of the parents of CDWs mentioned that they engaged their children in domestic work due to poverty. Besides, a few parents in rural areas had mentioned other reasons such as repay the loan which had been borrowed to give dowry in daughters' wedding (3.4%), fathers' sickness (1.7%) and CDWs father did not look after the family (1.7%). Parents from urban areas mentioned other causes such as large family size (4.1%), family needs more income (4%), and savings money for CDWs wedding (2%).

Of the study areas, most of the CDWs came to Dhaka from Mymensingh (36.4%), Bhola (30.3%), Kishoreganj (18.2%), and Kurigram (12.1%). Only a negligible percentage of CDWs came to Dhaka from Jamalpur (3.1%).

Condition under which parents would stop their children from engaging in domestic work

Most of the CDWs' parents mentioned that if their family has sufficient income they would not have engaged their children in domestic work. A few of the CDWs' parents from rural areas had responded other conditions, such as if family could arrange money for CDWs marriage (5.1%), repay the loan (2.5%), earning member health

condition improved (2.5%), and family could ensure security for CDWs (1.3%), the family would withdraw their children from work. Parents from urban areas also mentioned that if their family could arrange money for CDWs marriage (3.8%), they would not engage them in domestic work. The parents also mentioned other conditions such as if they could arrange money to build new house in their village (7.7%) and if their children became adult they would engage them in other professions instead of domestic work (7.6%).

Working environments of child domestic workers

About 40% of CDWs from rural areas and 85% from urban areas received food, lodging and clothing with salary from employers. It means CDWs from rural areas received less benefits from the employers compared to CDWs from urban areas. Distribution of CDWs salary also indicates that CDWs from urban area were paid more than CDWs from rural areas. Similar distribution had been observed of CDWs sending money to parents. Most of the CDWs in urban and rural areas were paid Tk. 501-1,000 as a salary.

A little more than half of the CDWs' parents from both areas said that their children did not mention about any problem faced at work place. Most of those who mentioned about problems faced at work place, mentioned about too much work load, scold/verbal abuse and physical assault. A few parents from both areas mentioned about other problem faced at work place such as less food provided, did not allow children to go home, and low wage.

Respondents' knowledge on child rights

According to UN convention of child rights and based on our definition of child age we considered less than 18 years of age an individual is called child. It was also considered that at 18 years of age an individual became earning person. Among the respondents who could answer the question according to our definition, we considered that respondents had knowledge on child age and working age of an individual. The findings show that most of the respondents both in urban and rural areas with and without CDWs had no knowledge about child age. Although, knowledge on child age with and without CDWs found statistically significant within rural areas. In contrast, there was no significant difference was found with and without CDWs within urban areas. Almost similar findings were observed about the knowledge on earning age of an individual.

Recommendations

In any civilized society the system of child labour is not acceptable. Furthermore, it is strongly prohibited under International Labour Organization (ILO) convention on the elimination of child labour. Therefore, GO, NGO like BRAC can take programmes or initiative to slow down children's involvement in domestic work. The study in particular created a data bank consisting demographic profile of households with and without CDWs with location. It is hence anticipated that by using this data bank, BRAC can extend its services to these households by providing support of economic empowerment, health, education and create awareness to slow down children involvement in domestic work.

1. Introduction

Background

Children's involvement in domestic work is an invisible and cheap form of employment as well as widely practiced across the globe. For example, approximately 175,000 children aged <18 years in Central America, more than 688,000 in Indonesia, 76600 in Philippines, 53,942 in South Africa and 38,000 in Guatemala are engaged in domestic work. ILO defines children's involvement in domestic work as one of the worst forms of child labour as because children involved in domestic work were deprived from familial affection, education, healthcare, and recreation (www.ilo.org, Black 1996). Many studies indicate that children involvement in domestic work has a negative impact of their psychological and physical development (Kielland and Tovo 2006; Black 1996; Bourdillon *et al.* 2010; Hawamdeh and Spencer 2003).

Bangladesh is a densely populated country with 142 million people (BBS 2011). According to child labour survey in 2003, 7.5% of children in Bangladesh aged between 5-17 years were involved in labour market (BBS 2003). Out of them, 4,21,426 children under 18 were involved in domestic work. Again among them, 147,943 child domestic workers (CDW) were employed in Dhaka. Most of the CDWs in Bangladesh were female (78%) (BBS and UNICEF 2006). About 60% of the CDWs faced variety of abuses, e.g., verbal, physical and sexual. More than half of the CDWs were compensated with accommodation, clothing and food without giving salary for their work by the employers (BBS and UNICEF 2003). Despite this exploitation, the Labour Law Policy 2006, do not have any clause for the protection of domestic workers. This is because the domestic work is considered as an informal job in Bangladesh (Save the Children 2009). Usually parents in rural areas with extreme poverty forced their children in IGA including domestic work. Because, poor parents are more likely to spend this source of income in meeting family expenses (Bourdillon *et al.* 2010). Poverty is the main cause of children's involvement in domestic work. A study shows that poor parents had the greatest influence in sending their children in domestic work (Save the Children 2009). Approximately 25.1% of people in Bangladesh lived below the poverty line, among them 28.6% lived in rural areas and 14.6% lived in urban areas (BBS 2012). So, the present situation suggests that the households below the poverty line are likely to involve their children in IGA including domestic work.

BRAC HRLS programme started its journey in 1986 by providing legal aid services to poor and disadvantaged women. Now this programme initiates a project to prevent children in engaging domestic work. So, this explorative study had been conducted to know the causes and process of CDW as well as to create a data bank consisting demographic profile including location of households with and without CDWs.

Definition of CDW

Child Domestic Worker: CDW is one aged between 5-17 years moved out of the own village to another area since one month for domestic work such as cooking, washing dishes and clothes, cleaning the house, looking after employers' children, and any other household activities as suggested by the employers. The CDWs mainly come from rural households with extreme poverty and resided in employers' households. For their services they are compensated and that comes in different forms like lodging, boarding, cloths, salary, etc.

Rational of the study

Children involvement in labour market firstly revealed in 1996 in BBS national survey on child labour. According to this survey, 6.3 million children aged 5-14 years were involved in labour market. To update the knowledge of child labour a follow up survey has been conducted nationwide by BBS in 2003 (BBS 2003). This survey indicates that 1.3 million children are involved in worst form of labour, defined as children working more than 43 hours or more in a week. A study in Save the Children showed that more than half of the children work 9 to 15 hours in a day (Save the Children 2009). According to this definition child involvement in domestic work is worst form of labour.

Child labourers in other informal sector are more visible than the CDW. Since they lived in employers' house and hidden from public view. This forms of labour violates the convention of child rights (CRC) in 1990. According to the articles of CRC a child has right to enjoy non-discrimination, cared for by parents, preserve identity, nationality, name and family relation, freedom of express his/her own views, thoughts, religion, protection from abuse and neglect, access to healthcare, recreation and leisure time, and protection from sexual exploitation. Bangladesh was one of the countries who ratify the above mentioned convention (BBS 2005). Despite this signatory, the above mentioned statistics in Bangladesh showed that children involvement in domestic work is a great matter of concern.

However, culturally children engagement in domestic work is accepted and practiced across Bangladesh. Traditionally parents trained their daughter children in household task. Today this traditional help is being commercialized due to rapid urbanization (Black 1996). CDWs survey in 2006 indicates that CDWs concentration was higher in large municipalities compared to rural areas (BBS and UNICEF 2006). Rahman in his qualitative study entitled "The Child Labour Situation in Bangladesh" identified "push factors" "pull factors" and "interactive factors" that compel children to involve in domestic work. Child domestic worker survey in 2006 also mentioned that more than 80% of CDWs comes from poor family (BBS and UNICEF 2006). Number of study across the globe also mentioned that parental socioeconomic situation compel parents to involve children in labour force including domestic work (Burra N 1997, Dixit 1997; Elgbeleye and Olasupo 2011). Despite this, limited research has been conducted to explore the socioeconomic characteristics of poor and extreme poor households.

It is assumed that the households below the poverty line irrespective of that household with CDWs or not, have the possibility to involve their children in labour force including domestic work. Thus, a study on CDW should first identify this group. Exploring the process of becoming CDW and its multifaceted causes that compel parents to put children in domestic work can assist in developing interventions to reduce the risk to put children in domestic work. This exploratory study aims to investigate the process and root causes that force children to become CDW. The study also created a data bank containing the socioeconomic and demographic information of households with and without CDWs with location. The findings of the study will assist the BRAC HRLS programme to take a new project on CDW. The new project will be implemented with an integrated approach of BRAC development initiatives by targeting ultra poor to reduce the rate of child domestic work among the poor and extreme poor families.

Study objectives

- Create a data bank containing demographic information on parents, families and communities with and without CDWs and the location.
- To explore the cause that force children to become CDWs.

2. Methods

Study area and population

The study was conducted in six districts from four divisions along with one urban slum from Dhaka in Bangladesh. One district from a division was selected, except Dhaka division where three districts were selected for the study. It is assumed that these three districts have high concentration of the CDWs. The study site and population are mentioned in Table 1.

Table 1. Study site

Division	District	Upazila/Area	Number of Village/Slum	Number of HH
Dhaka	Mymensingh	Shambugonj	3	227
	Kishoreganj	Katiuadi	3	309
	Jamalpur	Jamalpur sadar	3	205
	Dhaka City	Mohammadpur (<i>Basila</i>)	1	110
Rangpur	Kurigram	Kurigram sadar	3	241
Rajshahi	Chapai Nawabganj	Chapai Nawabganj sadar	3	216
Barisal	Bhola	Bhola sadar	3	256
4 divisions	6 districts and one city	6 upazilas and one slum	18 villages and one slum	1,564

Sampling procedure

A purposive sampling technique was applied to select the sample locations. Firstly, six districts were selected from the four divisions (Dhaka, Rangpur, Barisal and Rajshahi) of Bangladesh positioned at lower level in terms of selected development indicators, e.g., poverty ratio, literacy rate, school attendance rate of children aged >5 years. Secondly, six upazilas were selected from each of the six districts that were observed to have maximum number of BRAC programmes such as adolescents development programme, education, targeted ultra poor (TUP) and health. Thirdly, after consulting BRAC staff, volunteers and local leaders, the field workers selected 18 villages, three villages from each six upazilas considered to be least developed and poverty prone areas. Simultaneously, the study also selected one slum which was *Bashila bustee* at Mohammadpur in Dhaka city under TUP programme of BRAC (Annexure 1).

The respondent and selected households

In each village the field workers conducted a Group Discussion (GD) with the participation of villagers to prepare the village social map (Annexure 2) and conducted wealth ranking exercise for stratifying their community into four groups or classes e.g., rich, middle, poor and extreme poor based on their livelihood resources (Annexure 3). One GD session in each village was conducted using a guideline coherent with study objectives. The exercise extracted information on issues on household, occupation, income or financial status, amount of land and number of income earner, etc. After the session, the field workers produced a household list of respective village including all four groups. Finally, the study selected all of the poor and extreme poor households who had 5-17 years of children for interview. In urban areas a door to door visit was conducted to collect information on households who had 5-17 years children and also considered with and without CDWs.

Methods of data collection

Both quantitative and qualitative methods were used for data collection. A semi-structured interview questionnaire was used to gather information on selected households. We also conducted in-depth interviews with CDWs in urban area to explore the deepen of CDWs livelihoods from individuals. Twenty trained field enumerators assisted in data collection.

Survey

A total of 1,564 households (rural 1,454 and urban 110) comprising households with and without CDWs were surveyed both in urban and rural areas. Survey questionnaire comprised of closed and open-ended questions. The survey was carried out to collect socio-demographic information of CDWs or without CDWs families and their relationship with BRAC. We also collected information about the process, casual explanation, preventive measures, and working environment of CDWs.

In-depth interview

Ten in-depth interviews with CDWs were carried out to collect data on the process of becoming CDWs, his/her migration process to Dhaka, casual explanation of becoming CDWs, working environment, preventive measures of becoming CDWs and CDWs knowledge on child rights.

Data management and analysis

The quantitative data were analyzed by using SPSS. Simple statistical techniques include simple frequency distribution expressed in bivariate table with T-test. Differences between urban and rural, with and without CDWs households were also explored (Annexure 4). The qualitative data were analyzed manually by following coding and recoding process. In addition, qualitative techniques were employed to

describe any particular situation of significance, understand and complement the associations observed in quantitative finding(s).

Extensive guidance was provided to field workers by supervisor, researcher and data management team of RED, BRAC. A number of randomly sampled re-interviews were carried out to cross-check the reliability and validity of data.

Limitations

Domestic work is informal job in Bangladesh. However, the study population did not recognize the domestic work as a formal job. On the other hand, employers also treated their domestic maid as a family member and also addressing them as a distant relative. Therefore, identifying domestic worker in study area was a challenge for this study. We also faced challenge to conduct in-depth interviews with CDWs in their employers' house.

3. Findings

Socio-demographic profile

In considering the first objective of the study the socio-demographic characteristics focused on households' age, education, marital status and main occupation of the households' members. Table 2 reports summary statistics on these parameters obtained the study for rural and urban respondents. It was observed that there were statistically significant difference between rural and urban respondents in terms of average size of household, income, expenditure and savings, primary and junior level education completion rate, and marital status.

Table 2 also compares the age distribution of rural and urban household members. On an average urban households had slightly higher number of members aged <5 years and 5 -17 years age-group compared to their rural counterpart, but the difference was not statistically significant.

On the other hand, the average rural household had little higher number of members in 18 - 40 years and above 60 years age-group compared to their urban counterpart, but the difference was not statistically significant. Equal number of member distribution was observed in 41 - 60 years of age in both the areas (rural and urban).

More than half of the population was married in both areas (rural 54.7%, urban 59.6%). Percentage of unmarried population of rural areas (41.7%) was a little higher than that of urban areas (35.7%), and a few of the respondents were widowed and divorced/separated in both areas.

The majority of target population was involved in non-skilled intensive physical labour occupations, e.g., day labourer, transport worker, domestic work in both areas. Some of these activities were not directly income generating in nature (non-IGA) such as household work; and a good number of people in both areas (rural 20.9%, urban 13.1%) were involved in it. In addition, a notable proportion of population (rural 12% and urban 12.9%) was involved in other occupations, e.g., begging, tailoring/*katha* sewing, carpenter (work with bamboo, cane), handicraft, *Kabiraz*, and *Polly* doctor.

The education rate of rural area was better compared to urban area. However, a significant proportion of population had no education in both the areas (rural 48.3%, urban 67.3%). Besides, a good number of surveyed population had completed primary education in both areas, rural (40.1%) and urban (26.7%) and the difference was statistically significant. Less than 10% of population completed their junior level education in both rural (7.8%) and urban (4.5%) areas, and the difference was statistically significant. A little number of surveyed population had completed secondary education (rural 3.4%, urban 1.8%) and the difference was not statistically significant.

Table 2. Socio-demographic characteristics of surveyed household

Indicators	Rural (n=1,454)	Urban (n=110)	Difference	p value
Household				
Household size	4.8	5.2	0.3	.007
Annual income (Tk.)	79,001	97,399	18397.9	.000
Annual expenditure (Tk.)	74,005	89,337	15332.8	.000
Savings (Tk.)	4,750	2,056	2694.1	.033
Age (%)				
<5	10.2	12.2	-.02	.127
5-17	40.7	44.8	-.04	.057
18-40	35.3	29.9	.05	.099
41-60	11.3	11.7	-.00	.779
60>	2.4	1.4	.01	.116
Education (year, %)				
No education	48.3	67.3	-.19	.000
1-5	40.1	26.7	.13	.000
6-8	7.8	4.2	.03	.003
9-10	3.4	1.8	.01	.053
11-12	0.4	0.0	.00	.175
13 and above	0.1	0.0	.00	.545
Marital status (%)				
Unmarried	41.7	35.7	.06	.004
Married	54.7	59.6	-.04	.023
Widow/widower	2.5	2.6	-.00	.903
Divorced/abandoned	1.0	2.1	-.01	.013
Main occupation (%)				
Agriculture	0.4	-		
Small business	3.4	4.8		
Service	2.5	4.6		
Transport worker	3.7	11.6		
Day labour (Agriculture)	4.4	-		
Day labour (Non-agriculture)	15.1	12.7		
Fishing	4.0	-		
Domestic worker	1.4	16.5		
Household work	20.9	13.1		
Students	30.5	21.9		
Unemployed	1.7	1.8		
Others	12.0	12.9		

Economic empowerment indicators

Four economic empowerment indicators, e.g., income, expenditure, savings and credit were analyzed in the survey areas which are discussed below.

Household income and major sources

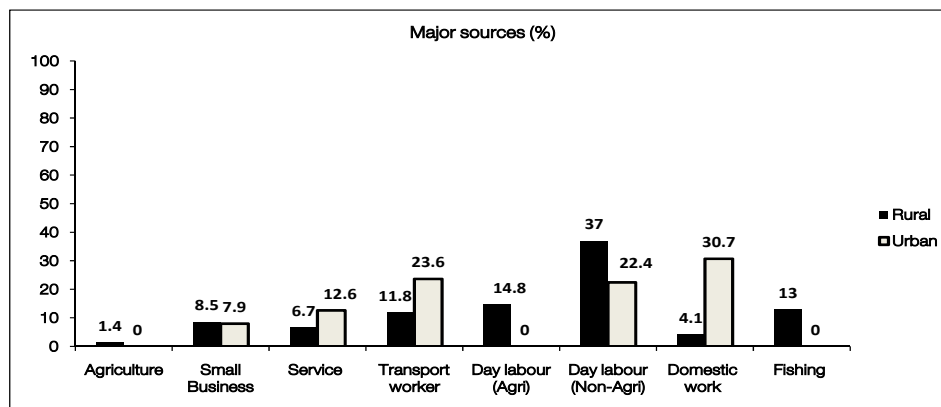
Table 3 shows that income of households without CDWs was substantially better than that of households with CDWs in both areas. The households without CDWs annual average income was Tk. 79,255 in rural areas and Tk. 100,546 in urban areas. In contrast, households with CDWs annual average income was Tk. 71,872 in rural areas and Tk. 93,181 in urban areas. Notably, the differences were statistically insignificant.

Table 3. Distribution of household by income

Annual income	Rural		Urban		p value	
	With CDW (n=50)	Without CDW (n=1,404)	With CDW (n=47)	Without CDW (n=63)	1 vs 2	3 vs 4
	1	2	3	4		
Average income (Tk.)	71,872	79,255	93,181	100,546	.270	.294
Income distribution (%)						
<25,000	8.0	3.9	0.0	1.6	.151	.390
25,001-50,000	20.0	19.3	8.5	4.8	.902	.430
50,001-75,000	28.0	33.0	19.1	23.8	.462	.562
75,001-100,000	30.0	22.6	36.2	19.0	.220	.044
100,001-125,000	6.0	10.7	21.3	30.2	.289	.300
125,001>	8.0	10.5	14.9	20.6	.564	.445

Table 3 also shows the distribution of yearly income of households with and without CDWs in both areas. The highest proportion of respondents (30.0%) with income distribution between Tk. 75,001-100,000 was observed among the households with CDWs in rural areas. On the other hand, 36.2% of the respondents with income between Tk. 100,000-125,000 was observed among the households with CDWs in urban areas. The number of respondents with income between Tk. 100,000-125,000 and Tk. 125,001 were observed more in urban than rural areas. It is also evident from Table 3 that the distribution of annual income of households with and without CDWs in urban areas showed a better situation compared to rural areas.

Figure 1. Major sources of household income in a year



Diversification of income sources played a key role to raise households' income and capacity to cope with food security and any crisis. Figure 1 shows diversification of income sources in rural and urban areas. It was observed that non-agricultural day labour (37%), agricultural day labour (14.8%), fishing (13.0%) and transport workers (11.8%) were more prevalent in rural areas. In contrast, domestic work (30.7%), transport workers (23.6%) and non-agricultural day labour (22.4%) were major sources of income in urban areas. Besides, a certain proportion of households' income was coming from services mainly related to garments sector (12.6 %) in urban areas and service (6.7%), i.e., teaching or coaching in rural areas. Non-farm self-employment like small business appears to be a reliable source of income, which accounts for sizable income in both rural (8.5%) and urban (7.9%). It was observed also that farm-related income sources like agricultural work (1.4%) were less dominated in rural areas.

Expenditure and major sources of household expenditure

Household expenditures were estimated based on the average expenditure of household head and other household members in last one year. Table 4 shows that the annual average expenditure of households with and without CDWs was more or less same in both areas. The average annual expenditure of households without CDWs was Tk. 90,618 in urban areas, while annual average expenditure of the same group was observed to be Tk. 74,168 in rural areas. Similarly, in the rural areas households with CDWs annual average expenditure was Tk. 67,786, while average yearly expenditure of households with CDWs was Tk. 87,620 in urban areas. The differences were statistically insignificant (Table 4).

Table 4. Distribution of household by expenditure

Annual expenditure	Rural		Urban		p value	
	With CDW (n=50)	Without CDW (n=14,04)	With CDW (n=47)	Without CDW (n=63)	1 vs 2	3 vs 4
	1	2	3	4		
Average expenditure (Tk.)	67,786	74,168	87,620	90,618	.179	.512
Expenditure distribution (%)						
< 25,000	6.0	1.9	-	-	.046	-
25,001-50,000	30.0	19.6	4.3	1.6	.070	.400
50,001-75,000	26.0	38.5	34.0	23.8	.075	.242
75,001-100,000	24.4	24.9	29.8	33.3	.881	.696
100,001-125,000	6.0	9.0	25.5	34.9	.468	.296
125,001>	8.0	6.1	6.4	6.3	.589	.994

Table 4 shows the distribution of yearly expenditure of households with and without CDWs in both, rural and urban areas. Annual household expenditures in both the areas were little higher compared to rural households' expenditure for both households with and without CDWs. However, an annual expenditure of <Tk. 25,000 was observed in rural areas, while this was not the case in urban areas. Among the CDWs, 30% of the households in rural areas had annual expenditure between Tk. 25,001-50,000 a year, which was much higher than rural households without CDWs

following the same expenditure range. The difference was statistically insignificant. On the other hand, among the households without CDWs, 38.5% of the households in rural areas had annual expenditure between Tk. 50,001-75,000 a year, which was a little higher than rural households with CDWs following the same expenditure range and the difference was not statistically significant.

In contrast, among the households without CDWs, 34% of the households in urban areas had annual expenditure between Tk. 50,001-75,000 a year, which was higher than urban households with CDWs following the same expenditure range and difference was statistically insignificant. Simultaneously, among the households without CDWs, 30% of households in urban areas had annual expenditure between Tk. 100,001-125,000 a year, which was higher than urban households with CDWs following the same expenditure range. The difference was statistically insignificant. Among the households with and without CDWs around 6% of the households had annual expenditure above Tk. 125,001 in both, rural and urban areas and the differences were statistically insignificant.

Figure 2. Major items of household expenditure in a year

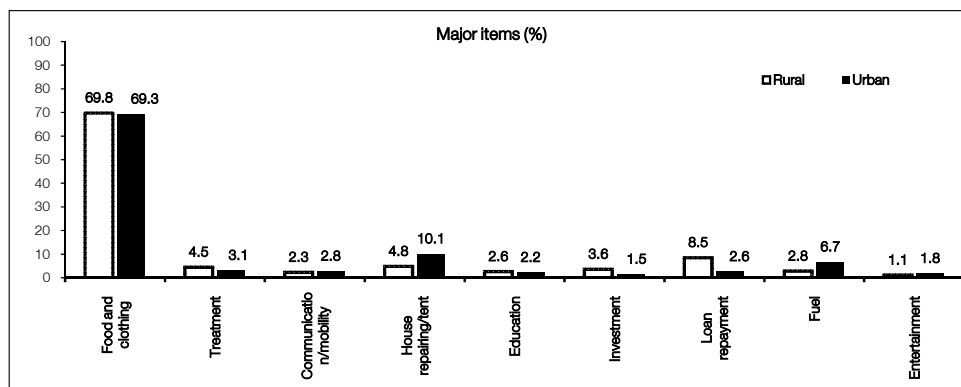


Table 5. Major sources of household expenditure in a year (Tk.)

Sources	Rural		Urban		p value	
	With CDW (n=50)	Without CDW (n=1,404)	With CDW (n=47)	Without CDW (n=63)	1 vs 2	3 vs 4
	1	2	3	4		
Food and clothing	48,023	48,104	62,252	57,048	.972	.089
House repairing /rent	3,579	3,065	7,925	9,402	.754	.180
Loan repayment	5,280	6,428	1,696	2,754	.362	.329
Fuel	1,800	2,046	5,341	6,166	.516	.367
Treatment	2,746	3,379	2,560	2,790	.498	.632
Education	950	2,652	947	2,885	.018	.062
Communication/mobility	1,292	1,822	2,427	2,349	.182	.892
Investment	1,450	3,470	1,003	1,595	.310	.456
Entertainment	451	1,121	863	2,178	.054	.001

Different expenditure patterns between the households with and without CDWs emerged when we looked at different components of household expenditure (Table 5 and Fig. 2). Expenditures on food and clothing constituted over 69% of total expenses in both rural and urban areas. The second highest household expenditure on house repairing/renting was rather very low compared to expenditure on food and clothing in both areas. On average 6.7% of urban and 2.8% of rural households spent on fuel which were mainly gas and electricity in urban areas and firewood, cow-dung, leaves, etc. in rural areas. Among the non-food items, households spent a small proportion on loan which was 8.5% in rural areas and 2.6% in urban areas. The households from both areas spent a little proportion of their money (rural 2.3%, urban 2.8%) for communication/mobility, e.g. bus, rickshaw, van, or boat fares. Costs for healthcare or treatment for both types of households were also part of their annual expenses, 4.5% in rural and 3.1% urban areas. Households investment, like in small businesses or land leasing, were also part of annual expenditure i.e. in rural areas 3.6% and 1.5% in urban areas. Money spent for education and entertainment were very small in both areas. A significant amount of expenditure on entertainment in households without CDWs was higher compared to that in households with CDWs in urban areas (Table 5).

Savings

Household savings were observed in terms of average savings and its distribution by households with and without CDWs in both, rural and urban areas. Savings is vital for forming financial capital and coping with unexpected crisis. Analysis of savings behaviour reveals that savings pattern/trend of households without CDWs was better compared to households with CDWs in both the areas (Table 6).

Table 6. Distribution of household by savings

Savings	Rural		Urban		p value	
	With CDW (n=50)	Without CDW (n=1404)	With CDW (n=47)	Without CDW (n=63)	1 vs 2	3 vs 4
	1	2	3	4		
Average savings (Tk.)	2,295	4,837	772	3,013	.179	.035
Savings distribution (%)						
No savings	34.0	21.5	44.7	34.9	.036	.304
<1,000	28.0	19.9	40.4	25.4	.159	.096
1,001 – 5,000	22.0	36.4	10.6	23.8	.037	.078
5,001 – 10,000	10.0	12.9	4.3	7.9	.548	.439
10,001 -15,000	2.0	3.6	0.0	4.8	.556	.132
15,000>	4.0	5.8	0.0	3.2	.596	.221

Table 6 also shows that average savings of households without CDWs were much higher than households with CDWs in both areas. However, a good proportion of households had no savings in both the areas, and the differences were not statistically significant.

Among the urban households without CDWs 40.4% had average savings <Tk. 1,000 which was much higher than urban households with CDWs following the same savings range. The difference was statistically insignificant. On the other hand, among the rural households without CDWs 36.4% had average savings between Tk. 1,001-5,000 which was little higher than rural households with CDWs following the same savings range. The difference was not statistically significant. However, among the rural households without CDWs 5.8% had average savings above Tk. 15,000 which was little higher than rural households with CDWs following the same savings range, and the difference was statistically insignificant. None of the households with CDWs in urban areas had savings between Tk. 10,001-15,000 and above Tk. 15,000 which was more than 3% of households without CDWs following the same savings range (Table 6).

Credit or loan

Access to credit was crucial for coping with unexpected crisis and smooth consumption in bad times. It was also important for capital formation to expand or initiate IGA.

Table 7. Amount of loan received by household in last year

Loan	Rural		p value
	With CDW (n=50)	Without CDW (n=1,404)	
Average loan size (Tk.)	19,692	18,687	.818
Loan distribution (%)			
No loan received	48.0	36.2	.088
1,000-5,000	6.0	7.1	.775
5,001-10,000	20.0	18.0	.721
10,001-15,000	4.0	13.2	.056
15,001>	22.0	25.5	.577

Table 7 represents the amount of loan received by both types of households in the last year. The average loan size for households with CDWs was slightly higher than households without CDWs, and the difference was not statistically significant. Results show that greater number of households with CDWs did not receive any loan compared to that of households without CDWs. The number of households took loan varied widely across class interval for both with and without CDWs. However, the differences were not statistically significant.

Figure 3. Distribution of household by sources of loan taken in last year (%)

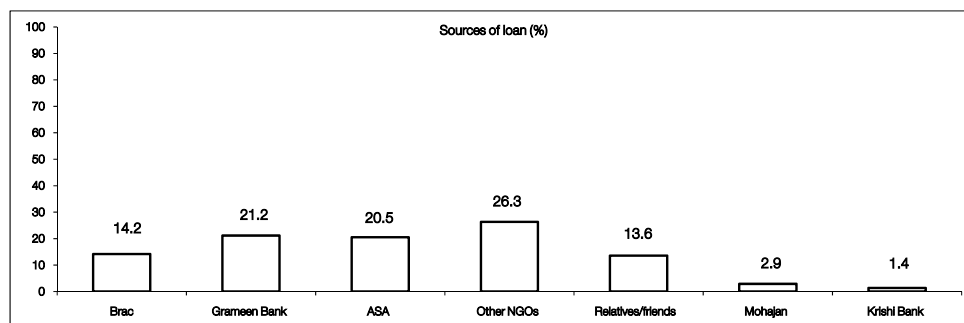


Figure 3 shows that a little higher proportion of household members took loan from Grameen Bank (21.2%), followed by ASA (20.5%) and BRAC (14.2%). However, more than 25% of the surveyed household members took loan from other local NGOs in the last year. The surveyed households also took loan from informal sectors, e.g., relatives/friends (13.6%) and *Mohajan* (2.9%) to meet their crisis. It also appears that a few households went to Krishi Bank for loan.

Ownership of land

Historically in Bangladesh ‘land poor’ are the poor in general and there have always been a strong negative correlation between land ownership and incidence of poverty (BBS 2007).

Table 8. Distribution of household by land ownership

Land owned (in decimal)	Rural		p value
	With CDW (n=50)	Without CDW (n=1,404)	
Own land	6.38	7.53	.596
Own agricultural land	2.34	2.56	.893
land leased	5.0	7.84	.481
Land distribution (decimal, %)			
No land	30.0	22.4	.210
<10	54.0	62.5	.221
11-50	12.0	12.3	.946
51 >	4.0	2.7	.583

Table 8 shows that the proportion of land ownership of households without CDWs is slightly high compared to households with CDWs. However, among the rural households with CDWs 30% did not have any land which is little higher than households without CDWs within the same land range. It was found that the highest percentage of land holders both for with CDWs (54.0%) and without CDWs (62.5%) belong to less than 10 decimals land holding groups. However, the differences were statistically insignificant.

Health status and health services

To analyze the prevalence of disease, the respondents were asked to recall their illness during the last 14 days from the date of interview. The prevalence of disease was 55% in rural population and 52% in urban population (Fig. 4).

Figure 4. Illness status of household members in last 14 days (%)

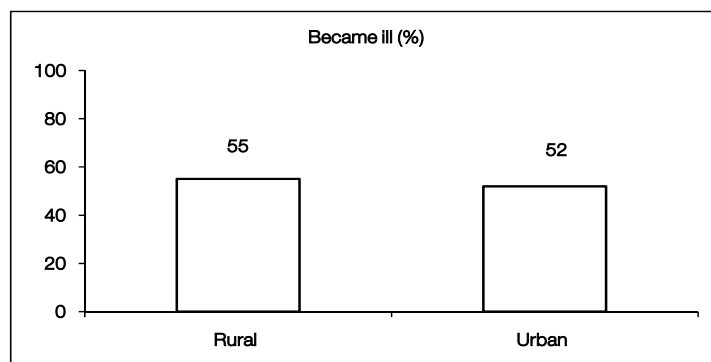


Table 9 reports that in rural areas more households with CDWs suffered from different illness compared to households without CDWs. It was observed that fever, common cold and different types of pain were the three most common illnesses the respondents suffered in the last 14 days in both the areas. A substantial proportion of the households suffered from waterborne diseases like diarrhoea and dysentery in both the areas.

Table 9 Type of illness and healthcare seeking behaviour of household members (%)

Types of illness	Rural		Urban	
	With CDW (n= 35)	Without CDW (n=718)	With CDW (n=28)	Without CDW (n=53)
Fever/common cold	71.4	67.5	60.7	62.3
Diarrhea/dysentery	17.1	9.6	14.3	15.1
Abdominal pain	17.1	7.9	-	-
Body pain	20.0	19.2	25.0	15.1
Asthma	8.6	4.9	3.6	3.8
Others	20.0	20.6	14.3	11.3
Source of treatment				
Govt. Hospital	31.5	29.6	10.7	5.7
NGO clinic	2.9	2.5	-	-
Brac Sasthya Kormi	14.3	29.4	-	-
Drug shop	65.7	48.9	78.6	84.9
Others (Homeopathy, Kabiraji, Jhar-fook)	2.9	7.2	3.6	3.8
No treatment	2.9	6.7	7.1	5.7
Multiple responses				

Majority of the number of households with and without CDWs went to the two most common sources for treatment i.e., local drug stores and government hospitals in both rural and urban areas. On the other hand, seeking treatment from homeopathy doctors and *Kabiraj* was a little prominent among the households without CDWs compared to households with CDWs in both the areas. In rural areas, more from households without CDWs (29%) sought treatment from BRAC *Shasthya Kormi* compared to households with CDWs. However, there was no NGO clinic and *Shasthya Kormi* in urban areas. In addition, a little proportion of the respondents, especially in the urban areas either sought no treatment or self-treatment (Table 9).

Affiliation with NGOs

Table 10 shows that more households without CDWs were affiliated with different NGOs i.e., BRAC, Grameen Bank, ASA compared to households with CDWs. However, ninety one percent of households with CDWs were not affiliated with any NGO while it was 86% for households without CDWs. Similarly, most of the households with and without CDWs were not affiliated with any NGO in urban areas. However, in urban areas there were some local NGOs operating but in a very small scale.

Table 10. Percentage of household members affiliated with NGOs

Name of NGOs	Rural		Urban	
	With CDW (n=50)	Without CDW (n=1404)	With CDW (n=47)	Without CDW (n=63)
BRAC	1.4	2.8	-	-
Grameen Bank	2.9	4.1	-	-
ASA	2.2	4.0	0.0	0.8
Other NGOs	5.0	5.3	1.7	2.3
No affiliation	91.0	85.9	98.3	97.0

Multiple responses

Table 11. Percentage of household members affiliated with programme of BRAC

Programme	Rural		Urban	
	With CDW (n=50)	Without CDW (n=1,404)	With CDW (n= 47)	Without CDW (n=63)
BRAC Education Programme (BEP)	4.3	7.4	2.6	2.6
BRAC Micro-finance Programme(BMP)	1.7	3.7	.0	.7
BRAC Health Programme (BHP)	1.7	0.8	.0	.3
BRAC Agriculture and food security programme	0.3	0.1	-	-
Challenging the Frontiers of Poverty Reduction- Targeting the Ultra Poor (CFPR-TUP)	0.3	0.1	0.4	.0
BRAC Community Empowerment Programme (CEP)	.0	0.1	.0	.0
Non-beneficiary	92.7	88.1	97	96.4

Multiple responses

Table 11 presents the household members' affiliation with different BRAC programmes. The majority of the households were involved with BRAC Education Programme (BEP) in both the areas. In rural areas, more members of households without CDWs tend to send their children to BRAC schools compared to households with CDWs. In urban areas, the tendency to involve with BEP was same (2.6%) in both types of households. Households without CDWs had took more loans from BRAC compared to households with CDWs. In rural areas, households with CDWs sought more treatment from BRAC Health Programme (BHP) compared to households without CDWs (Table 10). The same scenario appears in the case of Targeting the Ultra Poor (TUP) and Community Empowerment Programme (CEP) programme (BRAC 2009).

Becoming child domestic workers (CDWs)

This section discusses about the background of CDWs and the process how a child becomes a CDW. A total of 59 CDWs in rural areas and 49 CDWs in urban areas were identified based on the definition of CDW. In terms of age CDWs were categorized into three groups. The survey result shows that the girls aged between 14-17 years (rural 53.8%, urban 40%) were engaged more in domestic work than boys (rural 28.6%, urban 25%) both in urban and rural areas. On the other hand, boys aged (rural 14.3%, urban 25%) 6-9 years were engaged more in domestic work than the girls (rural 7.7%, urban 17.8%). Similar distribution had been found in the age group 10-13 years (Table 12).

Table 12. Percentage distribution of CDWs by age and sex (%)

Age group (year)	Rural (n=50)			Urban (n=47)		
	Boys	Girls	Total	Boys	Girls	Total
6-9	14.3	7.7	8.5	25.0	17.8	18.4
10-13	57.1	38.5	40.7	50.0	42.2	42.9
14-17	28.6	53.8	50.8	25.0	40.0	38.8

About 60% of CDWs in rural areas and 53.1% of CDWs in urban areas had no education. A little more than one-third of CDWs both in urban and rural areas had primary education against 6.1% of CDWs in urban areas and 6.8% in rural areas had secondary education (Fig.5).

Table 13 reveals that parents engaged their children to get involved in domestic work was significantly higher in urban areas (28.6%) compared to rural areas (1.7%). CDWs' involvements in domestic work by themselves were also significantly different between urban and rural areas. Apart from this, relative, neighbour, employers and middleman were the most influential persons who offered CDWs to involve in domestic work. A small number of CDWs from both areas were proposed domestic work by their siblings.

Figure 5. Percentage distribution of CDWs by schooling

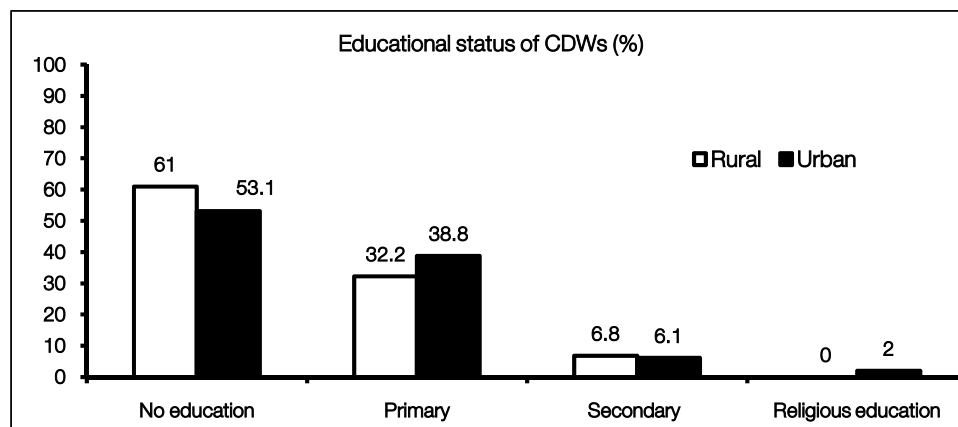


Table 13. Person proposed/offered domestic work to CDWs (%)

Person who offered	Rural (n= 50)	Urban (n= 47)	p value
Relative	37.3	20.4	.057
Neighbour	37.3	22.4	.097
Employer	10.2	2.0	.089
Sibling	3.4	4.1	.851
Parent	1.7	28.6	.000
Middleman	10.2	8.2	.723
Self	0.0	14.3	.002

CDWs came to workplace with their parents significantly higher in urban areas (40.3%) compared to rural areas (15.3%). In contrast, CDWs from rural areas coming to work place with neighbours and middlemen were significantly higher compared to those coming from urban areas. CDWs came to work place by themselves between urban and rural areas were statistically significant. Other than the difference between urban and rural areas of becoming CDW with the help of employers, relatives and siblings was statistically insignificant (Table 14).

Table 14. Person with whom CDWs came to work place (%)

Person	Rural (n= 50)	Urban (n= 47)	p value
Neighbour	39.0	16.3	.009
Parent	15.3	40.8	.003
Middleman	20.3	0.0	.001
Employer	13.6	6.1	.207
Relative	10.2	16.3	.348
Sibling	1.7	6.1	.229
Self	.0	14.3	.002

The study reveals that lack of employment opportunity have caused a stiff move to Dhaka (34.9%) coupled with poverty (31.8%), river erosion (15.5%), debt (11.6%) and financial need for the family for 2.3% respondents. Also lack of land and broken family depicted in Figure-6 caused the migration (Figure-6). It was also observed that most of these families came from Bhola, a river erosion area of Bangladesh (Table 15).

Figure 6. Causes of migration (%)

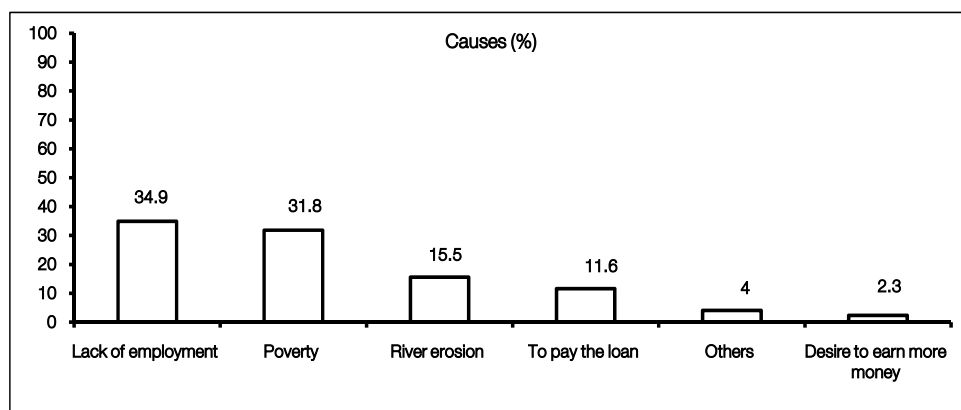


Table 15. Location of migrated people who came to Dhaka (%)

District Name	Percentage
Bhola	61.7
Kishoregonj	9.3
Faridpur	5.6
Barishal	4.7
Shariatpur	4.7
Netrokona	2.8
Others	11.1

Usually these families came to Dhaka and took refuge in the slums. In most of the cases it was found that CDWs' fathers were working as rickshaw pullers and mother working as garment workers (Matrix 1). These families needed more income to lead their livelihood. It was quite impossible for the families to lead their livelihood with the income of one earning member. So, these families engaged all of their members in IGA. The study also observed that mothers put their daughters in domestic work as she was already involved in such work. On the other hand, in the case of rural areas relatives and neighbours arranged domestic work for children after observing the financial crisis of the CDWs families (Box 1).

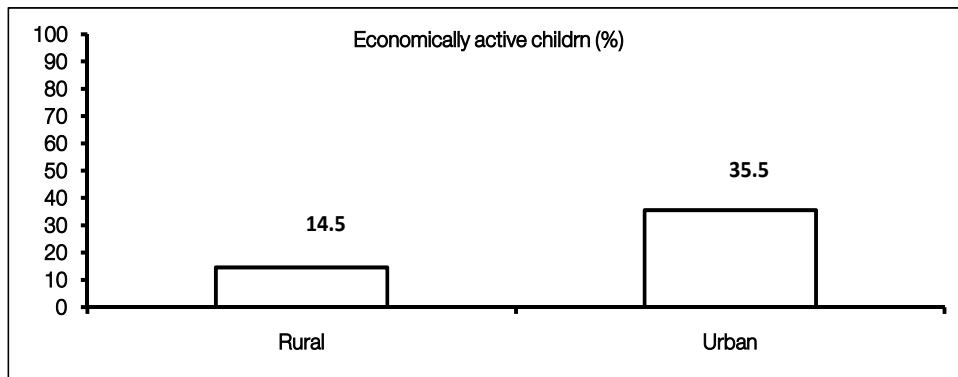
Box 1.

Laiju (10) used to study at BRAC school and completed her first grade. Her family used to live in Bhola. Her father borrowed Tk.100,000 to give dowry in his daughter’s wedding. The whole family escaped to Dhaka after failing to repay the loan. The family lives in a slum in Basila, Mohammadpur, Dhaka. To lead their livelihood her parents put all of their children in IGA. Her mother also got involved in domestic work. Sometimes she also went to employer’s house along with her mother. Gradually she involved herself in domestic work in the employer’s house, where her mother was working.

Sahana Akter (13) child domestic worker. She completed her second grade. She lost her father long time ago. After death of her father, the family falls in financial crisis. Then her mother started begging in a village Chadpur in Matlab. She has seven siblings. By observing their financial crisis, their neighbour proposed her mother to do domestic work at Dhaka. Her mother did not agree to go to Dhaka. Because in the absence of mother there was no one to look after her children. Then her mother decided to send Sahana at Dhaka for domestic work.

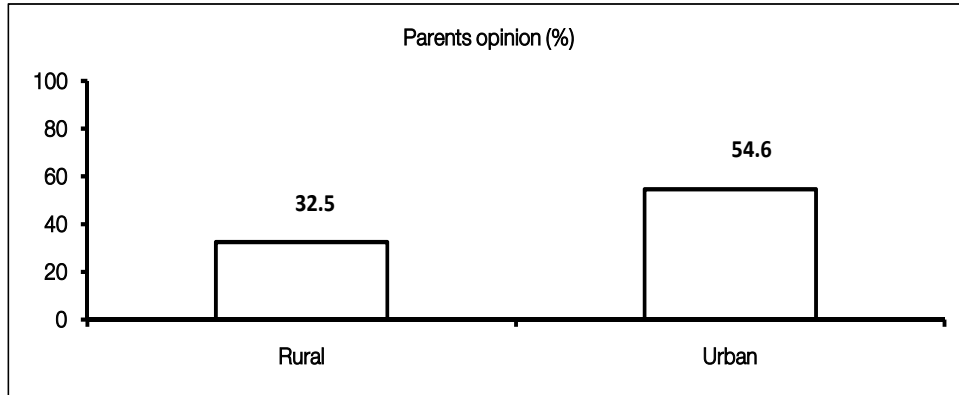
In essence, this stated condition in urban areas compelled parents to involve children in IGA. We also found that children involvement in IGA were higher in urban areas (33.5%) compared to rural areas (14.5%) (Fig.7).

Figure 7. Economically active children (5-17 years) in urban and rural area



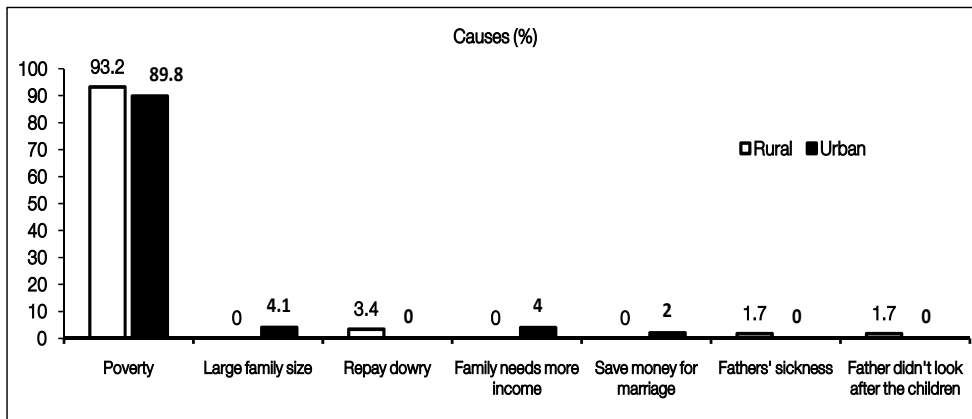
We also asked the parents in what age they would like to involve their children in IGA. About 55% of parents in urban areas mentioned that they would engage their children in IGA before reaching 18 years of age. While 32.5% of the parents in rural areas mentioned that they would engage their children in work before reaching 18 years of age. It means that parents from urban areas were more interested to put children in IGA than the parents of rural areas (Fig. 8).

Figure 8. Parents wanted to engage children in IGA below 18 years of age



The parents put their children in domestic work due to poverty which appears to be a cause for overwhelming number of cases under consideration. A negligible percentage of CDWs' parents in rural areas mentioned other causes such as repay the loan which had been borrowed to give dowry in daughters' wedding (3.4%), fathers' sickness (1.7%) and father did not look after the family (1.7%). Parents from urban area also mentioned other causes such as large family size (4.1%), family needs more income (4.0%), and savings money for CDWs wedding (2.0%) (Fig. 9).

Figure 9. Causes of becoming CDW (%)



Along with poverty there were other causes such as broken family, death of father, and fathers did not look after the family put children in domestic work (Box 2).

Box 2.

Ayesha (15) never went to school. Her father was a rickshaw puller and mother was a housewife. Her father divorced her mother and re-married in Dhaka. Her step mother did not look after her. She used to scold her and did not provide her food. Her father's financial condition was also not good. Considering the situation, her aunt proposed to her father to involve her in domestic work. She also agreed to this proposal as she wanted to get rid of this situation.

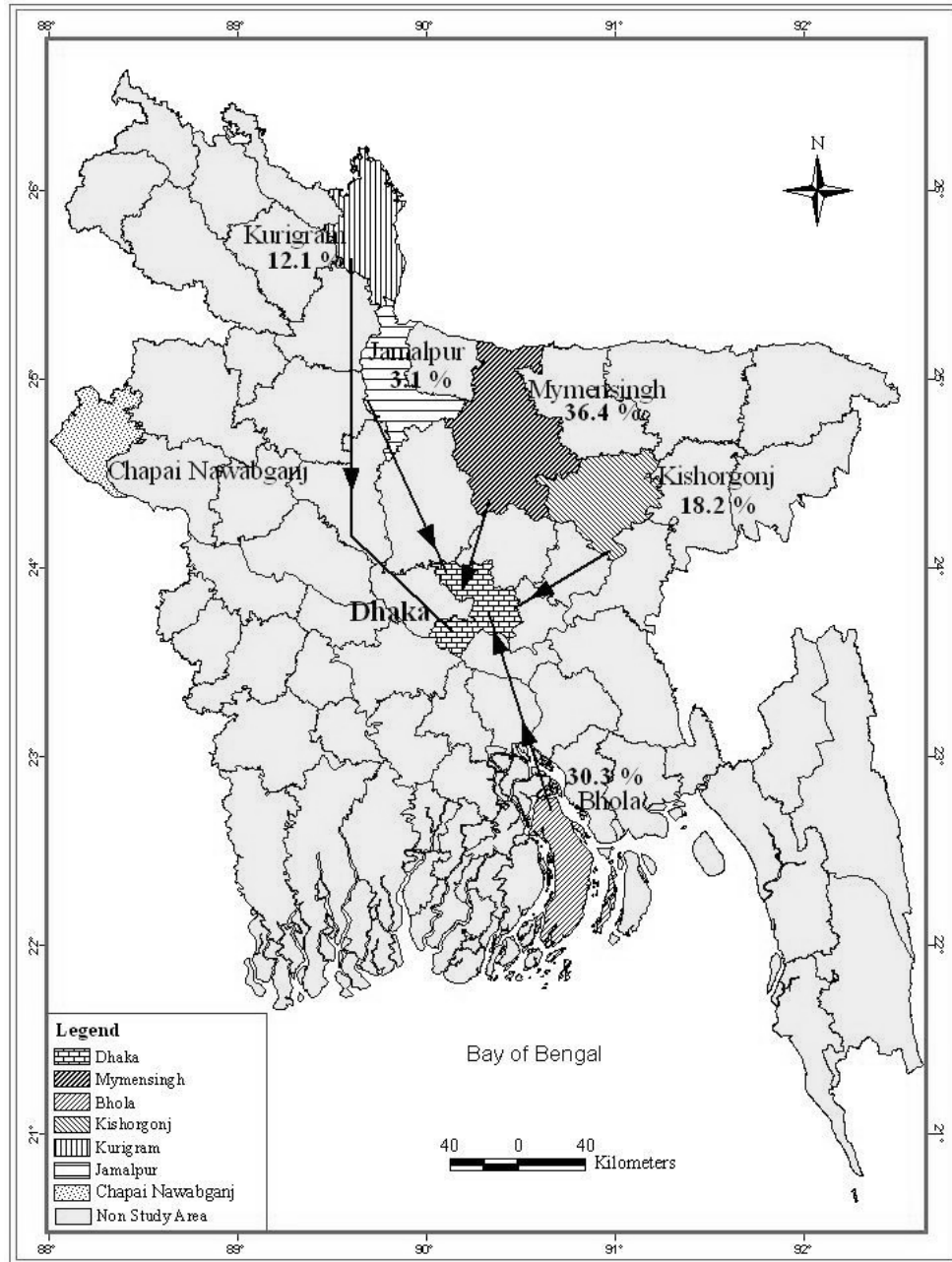
Sapna,(10) works in a house as domestic worker. Her family consists of five members, lives in Tangail. Sapna used to go to BRAC school. She left school while she was in fourth grade. She is the eldest one in her family. Her father was a gambler and did not earn anything. Her mother worked as a garment worker in Dhaka. But it was not possible to maintain the family with her mother's income. So, the family went back to Tangail. Her mother started to work in the programme 'Food for work'. Because of poverty, her parent sent her for working as a domestic worker to a family living in Dhaka. She was seven years old then. A friend of his father worked as the mediator. She wanted to continue her education but her family sent her to work against her will because of poverty.

All these domestic workers were hired to do household tasks. CDWs were hired to clean houses (29.8%), washing clothes (22.8%) and dishes (18.0%), looking after employers' kids (14.0%), cooking (6.1%), cutting vegetables/fish/grinding spices (4.8%), and shopping (4.4%) (Table 16).

Table 16. Types of households work CDWs had to do (%)

Types of work	Percentage
Cleaning house	29.8
Washing clothes	22.8
Washing dishes	18.0
Looking after employers children	14.0
Shopping	4.4
Cooking	6.1
Cutting vegetables/fish/grinding spices	4.8

Areas from where CDWs came to Dhaka (%)



According to the map most of the CDWs came to Dhaka from Mymensingh (36.4%). There were 30.3% CDWs who came to Dhaka from Bhola, 18.2% from Kishoreganj and 12.1% from Kurigram. A few CDWs came to Dhaka from Jamalpur (3.1%) and none from Chapai Nawabganj.

Condition under which parents would stop their children from engaging in domestic work

We asked CDWs' parents about the conditions under which they would stop their children from engaging in domestic work. Parents from both the areas most frequently responded that if family had sufficient income they would not engage their children in domestic work. A few percentage of CDWs' parents from rural areas mentioned other conditions such as if family could arrange money for CDWs marriage (5.1%), repay the loan (2.5%), health of earning member improves (2.5%) and family could ensure security for CDWs (1.3%). Parents from urban areas also mentioned that if family could arrange money for CDWs marriage (3.8%), they would not engage their children in domestic work. They also responded other conditions such as if they could arrange money to build new house in their village (7.7%) and if their children became adult they would engage them in other professions instead of domestic work (7.6%). Except one all these conditions would indirectly reflect to the better financial condition of CDWs' families in future (Table 17).

Table 17. Condition under which parents would stop their children from engaging in domestic work (%)

Conditions	Rural (n=50)	Urban (n=47)
Family has sufficient income	89.2	73.1
Family can arrange money for CDW's marriage	5.1	3.8
Family can repay the loan	2.5	-
Health of earning member improves	2.5	7.7
Family can arrange money to build own house	-	7.7
When child become adult	-	7.6
Family can ensure security for CDW	1.3	-

Multiple responses

CDWs also mentioned that they would not involve themselves in domestic work if their families financial condition improves so that they could repay loan, buy land, and build own house in their village. Savings for their better future or wedding would also stop them from engaging in domestic work. Some of the CDWs mentioned that as they were aged < 18 years and they were not allowed to work in garment industries. When they would be 18 years old they would involve themselves in garment industries instead of working as domestic workers. Because salary in garments industries was higher than domestic work. A few of the CDWs also mentioned that they could do nothing to survive except by engaging themselves in domestic work.

Because they were not educated or they did not have skilled training on IGA. One of our CDWs mentioned that her parents borrowed Tk. 8,000 in advance from her employer. Her mother assured her that she would bring her home after the money would be repaid.

Working environments of child domestic workers

About 40% of the CDWs from rural areas received food, lodging, and clothing without salary from employers. While 85% of the CDWs from urban area received food, lodging, and clothing with salary from employers. This figure shows that CDWs from rural areas received less facilities from employers compared to CDWs from urban area (Fig.10).

Figure 10. Facilities received from employers (%)



The findings also show that CDWs from rural areas were less paid than the CDWs from urban areas. Most of the CDWs in urban and rural areas received Tk. 501-1,000 per month as salary. Although, significant difference was found between urban and rural areas in this regard, about 17% of CDWs in urban areas was paid Tk.1,001 to 1,500 as salary per month which was higher compared to rural areas. A little over 20% of CDWs in rural and 17.5% of CDWs in urban areas paid <500 taka as salary. Only 5.3% of CDWs in urban areas and 13% of CDWs in rural areas were paid Tk. 1,501-2,000 per month as salary. Most of the CDWs both in urban and rural areas paid Tk. 501-1000 as salary (Table 18). Similar results have been found in the distribution of CDWs salary given to parents (Table 19).

Table 18. Distribution of CDWs by salary (%)

Salary (in Taka)	Rural (n=50)	Urban (n=47)	p value
<500	26.1	17.5	.517
501-1,000	56.5	60.0	.003
1,001 to 1,500	4.3	17.5	.013
1,501-2,000	13.0	5.0	.807

Table 19. Distribution of CDWs who given salary to their parents each month (%)

Salary (in Taka)	Rural (n=50)	Urban (n=47)	p value
<500	23.8	21.1	.216
501-1,000	47.6	63.2	.000
1,001- 1,500	14.3	10.5	.522
1,501-2,000	14.3	5.3	.807

CDWs mentioned that employers assured their parents that they would arrange marriage for their daughters in future. Employers would bear the cost of CDWs marriage if they work at employer's house for long time. Usually CDWs' parents directly came to employers' house to receive the salary of CDWs' or employers' sent salary to the parents. CDWs mentioned that their salary contribute to their parents' livelihood expenditure such as family could repay the loan and pay for the treatment of earning member of the family.

A little more than half of the CDWs' parents from both the areas mentioned that their children did not mention any problem faced at work place. Those who mentioned about problems faced at work place, mostly mentioned about too much of work load, scolded/verbally abused, and beaten by employers. A few parents from both the areas mentioned about other problems faced at work place such as less food provided, did not allow children to go home, and low wage (Table 20).

Table 20. Problems faced by CDWs at work place (%)

Problem faced at work place*	Rural (n=50)	Urban (n=47)
Too much work load	23.7	22.4
Scolded/verbally abused	20.3	22.4
Beaten by employers	13.6	6.1
Less food provided	8.5	2.0
Did not allow CDW to go home	1.7	2.0
Low wage	3.4	10.2
Did not mentioned any problem	66.1	59.2

*Multiple responses

CDWs also mentioned that the main problem at work place they faced was work load and irregular payment. They also experienced a bitter condition like beating, scolding, did not allow CDWs to go home and provided less food. Usually they woke up 5 to 6 am and went to sleep at 11 to 11:30 pm. They had to clean house, wash clothes and dishes, look after employers' children, cook, cut vegetables/fish,/grind spices, and shopping as a domestic worker. They rarely had a leisure time during the day. CDWs mentioned that if they did any mistake in work then employers beaten them and verbally abused them. They also mentioned that employers neglected them, provided leftover and stale food. A few CDWs mentioned that employers provided them food as their requirement, shared the same food with employers', and have leisure time to watch television at employers' house (Matrix 1).

CDWs' parents were asked about the mode of contact by CDWs with their family. CDWs' parents in urban areas most frequently responded that they could visit to CDWs at employers' house (75%) and CDWs also could visit their family members (41.7%). While most of the CDWs in rural areas contacted over phone (71.2%). Only 28.8% of CDWs' parents in rural areas responded that family members had the opportunity to visit CDWs. No parents in urban areas mentioned that CDWs had not contacted with parents whereas 1.7% of the parents in rural areas mentioned that they had no contact with the CDWs. It means CDWs from rural areas got less opportunity to meet with their family members (Table 21).

Table 21. Mode of contact by CDWs with family (%)

Mode of contact	Rural (n=50)	Urban (n=47)
Over phone	71.2	54.2
Family members visit CDW	28.8	75.0
CDW visited family members	10.2	41.7
Through relatives/neighbours	5.1	12.5
No contact with parents	1.7	0.0
Multiple responses		

Respondents' knowledge on child rights

To understand parents' knowledge on child rights we asked parents- 1) Under what age an individual was called child, 2) Earning age of an individual and 3) Demerits of engaging children in domestic work.

According to the United Nations (UN) convention of child rights and based on our definition of child age we considered an individual as called child up to 18 years of age. We also considered that an individual become an earning person at 18 years of age. Among the respondents who could answer the questions according to our definition, we considered that the respondents had knowledge on child age and working age. The findings show that a negligible number of respondents both in urban and rural areas with and without CDWs had correct knowledge about child age. Although, knowledge on child age with and without CDWs found statistically

significant within rural areas. In contrast, there was no significant difference was found with and without CDWs in urban areas (Table 22). CDWs also had no knowledge about the age limit of a child. According to CDWs' views child refers to a person who was not able to do any hard work, mothers feed the food, mothers needed to hold them into laps as well as they were less experienced about the practical world (Matrix 1).

Table 22. Under what age an individual is called child (%)

Knowledge on child age	Rural		Urban		p value	
	With CDW (n=50)	Without CDW (n=1,404)	With CDW (n=47)	Without CDW (n=63)	1 vs 2	3 vs 4
	1	2	3	4		
Had knowledge on child age (up to 18 years)	8	1.6	4.3	6.3	.001	.636
Did not know	92	98.4	95.7	93.7	.001	.636

Almost similar findings were observed about the knowledge on earning age of an individual. But this knowledge between urban and rural areas with and without CDWs was found statistically insignificant (Table 23). CDWs also had no knowledge in this regard. According to their views when a person could look after himself/herself, had exposure with practical life then she/he would become fable to earn money (Matrix 1).

Table 23. Under what age an individual becomes earning person (%)

Knowledge on the age of earning person	Rural		Urban		p value	
	With CDW (n=50)	Without CDW (n=1,404)	With CDW (n=47)	Without CDW (n=63)	1 vs 2	3 vs 4
	1	2	3	4		
Had knowledge on earning age of a person (18 years)	14	14.7	6.4	12.7	.895	.279
Did not know	86	85.3	93.6	87.3	.895	.279

Most of the parents in both the areas responded that children could be sick due to heavy work load, get injured at work, education could get affected, and they could be deprived of familial affection for staying at a distant work place. A moderate percentage of parents from the both areas cited that children could be physically, verbally and sexually abused. A small percentage from both areas parents of CDWs and without CDWs mentioned that they did not know about the demerits of engaging children in domestic work (Table 24).

Table 24. Demerits of engaging children in domestic work (%)

Demerits	Rural		Urban	
	With CDW (n=50)	Without CDW (n=1,404)	With CDW (n=47)	Without CDW (n=63)
Become sick due to work load	76.6	71.7	57.5	65.1
Children education could get affected	68.0	49.8	29.8	33.3
Get injured by doing domestic work	64.0	49.8	34.0	36.5
Deprived from familial affection	50.0	38.1	53.2	55.6
Physically abused	24.0	14.7	36.1	33.7
Sexually abused	2.0	.8	10.6	11.1
Verbally abused	2.0	2.2	8.5	3.2
Do not provide food as required	-	-	12.8	4.8
Chances of being killed by employers	4.0	.8	-	9.5
Future is ruined	-	-	2.1	-
Less/Irregular payment	2.0	.5	-	-
Difficult to arrange marriage for girls	.0	1.7	-	-
Lack of freedom	.0	.2	-	-
Did not know	4.0	2.6	8.5	3.2
Multiple responses				

Matrix 1. Case studies of CDWs

Characteristics	Description (number)
CDWs Fathers' occupation	Rickshaw puller (4), Day labour (non-agri) (3), unemployed (1) fathers not alive (1).
CDWs Mothers' occupation	Domestic worker(7), housewife (2) and beggar (1)
Education level of CDW	No education (6), primary education (3), religious education (1).
Age range of CDWs	<10 (1), 10-12 years (4), 13-15 years(5),16-17 years(1)
Sex	Female
Causes of migrate to Dhaka	Poverty, river erosion, lack of land, death of father and break up family
Person who put children in domestic work	Parents, relatives, neighbour
Causes of getting involved in domestic work	Poverty, death of father , father didn't look after the family and broken family
Remuneration of CDWs	Food, lodging and clothing without salary (1) <Tk.1,000 (8) Tk.1,001-1,500 (1) Tk.1,501-2,000 (1)
Working environment	
Non-congenial environment	Too much work load, scolding, provided less, stale and leftover food and beating.
Congenial environment	CDWs were provided required food; share the same food with employers, have leisure time and could watch television.
Types of work	Cleaning house, washing clothes and dishes, looking after employers' kids, cooking, cutting vegetables/fish/grinding spices and shopping
CDWs knowledge on child rights	
Under what age an individual is called child	<10 years (6) 11-12 years (2) 13-14 years (2)
Under what age an individual becomes earning person	<10 years (3) 11-12 years (2) 13-14 years (2) 15-16 years (4)

Figure in parentheses indicates the no. of observation

4. Discussion and conclusion

The study aimed to identify households with and without CDWs to create a data bank consisting demographic characteristics. The study also aimed to explore the cause and process of becoming CDWs in Bangladesh.

We have been found that the demographic and socioeconomic characteristics of households with and without CDWs were almost same both in urban and rural areas. So, the households without CDWs have the possibility to involve their children in any IGA including domestic work. Because poverty is the root cause to involve children in domestic work. Parents in urban areas and CDWs, themselves were the most instrumental in getting children engaged in domestic work. In contrast, relatives, neighbours, middleman, and employers in rural areas was most influential to get children engaged in domestic work.

The study observed that poverty was the main cause to involve children in domestic work and all these workers came from poor and extreme poor families which are similar to the findings of other studies (Blanchet 1996; Pelto 1997 and Rahman 1995). We observed that the national average annual per household income and expenditure were much higher than those of the surveyed population (BBS 2012). We also observed a good proportion of households with and without CDWs had no land, education or savings. While, access to land, education, savings and income can ensure to meet any crisis (Islam 2005). In any kind of crisis situation of the family like reduction of family income, failure of crops, natural disaster, and high unemployment or recession the poor and extreme poor families usually involves their children in labour force including domestic work (Bourdillon *et al.* 2010). So, households' socioeconomic status compelled parents to involve their children in labour force including domestic work.

Majority of the respondents in study area relies on formal and informal sources of treatment (e.g., drug shop, govt. hospital) which is a common practice for the poor and marginalized population in Bangladesh. Financial barriers prevent them to seek treatment from formal sector (Ahmed 2011). Both qualitative and quantitative analysis under the study reveals that sickness of earning member in the family compels children to work to minimize the cost of living especially during ailment of the incumbent income earner.

The study found that in urban areas parents and CDW herself/himself were the most instrumental to get into in domestic work. Like other study, we also found that rural poor people migrate rural to urban areas due to poverty, lack of job opportunity, river erosion, rupture of family relationship, and scarcity of land (Zohir 2001). In relation to survive in a city they involved their children in informal labour sector, like domestic work (Farhana, Marchi and Rahman 2010). The study observed that in urban areas

children's mothers were working as domestic worker. They often bring their children at work place along with them. Subsequently, these children follow the path of their mothers which ended up to be employed as domestic worker (Pelto 1997). To cope with the poverty in urban slum in Dhaka city, parents spontaneously involve their children in labour force including domestic work.

In rural areas, social network of the families such as relatives, neighbours, middleman and employers influences children to get engaged in domestic work (Save the children 2009, Gianni 2006 and Pelto 1997). Middlemen also plays a vital role to find domestic work for children especially in rural areas (Dostie and Vencatachellum 2004). So, community has the greater influence to get children engaged in domestic work.

In conclusion, we found that the demographic and socioeconomic characteristics of surveyed population were strongly associated with poverty. Households with and without CDWs socioeconomic and demographic characteristics were almost same. Poverty was the root cause for involvement of children in domestic work. Parents, neighbours, relatives, and CDWs, himself/herself were the most influential person to engage children in domestic work. The study also created a data bank consisting the demographic characteristics of households with and without CDWs. We speculate that the data bank would be able to help BRAC HRLS programme to take an initiative by targeting poor and extreme poor households to engagement of their child in domestic work. In other words to safe save the child rights acclaimed by all concerned.

5. Recommendations

The findings suggest that child domestic workers suffer from lack of affection, leisure, education, health support and their rights to live with their families. Therefore, this research aims to find out how children can live with their families and communities as much as possible. Nevertheless, poverty and other social factors may not allow them to have this opportunity. The study also found that communities including parents were the instrumental to involve children in domestic work. In any civilized society this system of child labour is not acceptable. Therefore, GO, NGO like BRAC can take programmes or initiative to reduce children's involvement in domestic work which is at times risky as inhuman. The study created a data bank consisting demographic profile of households with and without CDWs with location. By using this data bank, BRAC can extend its services, i.e., economic, health, education to improve the livelihoods of poor and extreme poor people and create awareness to prevent children involvement in domestic work at community level in Bangladesh. Furthermore, we also recommend that a qualitative study can be conducted to explore the social factors more in-depth that compel children to engage in domestic work.

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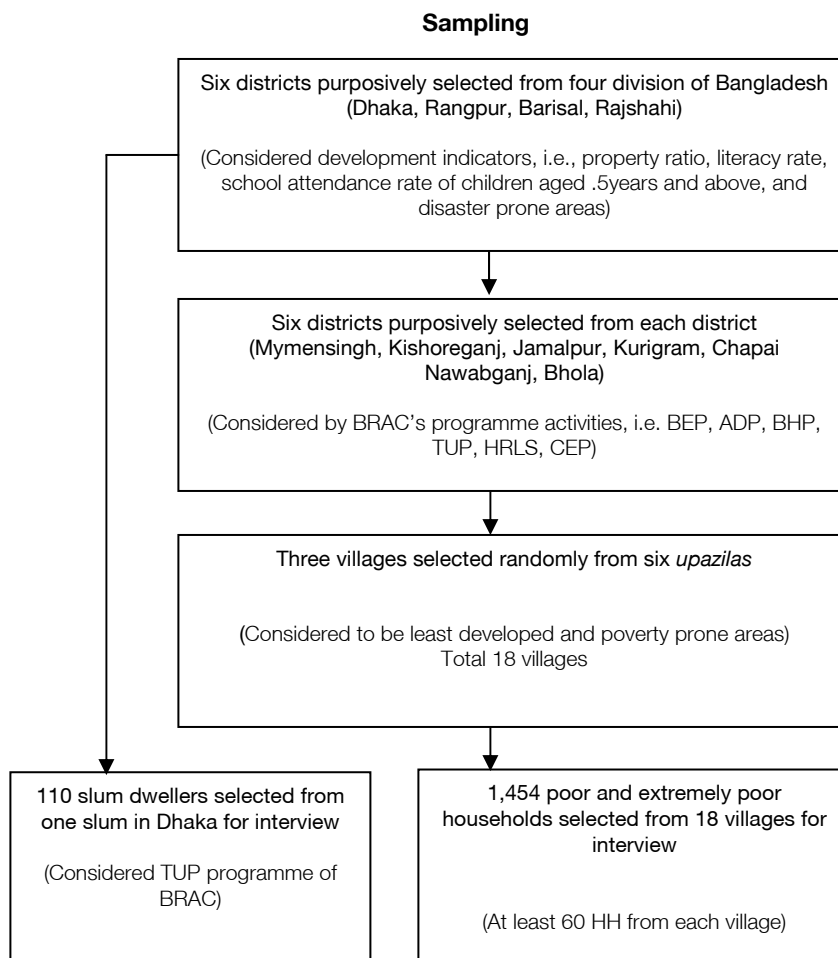
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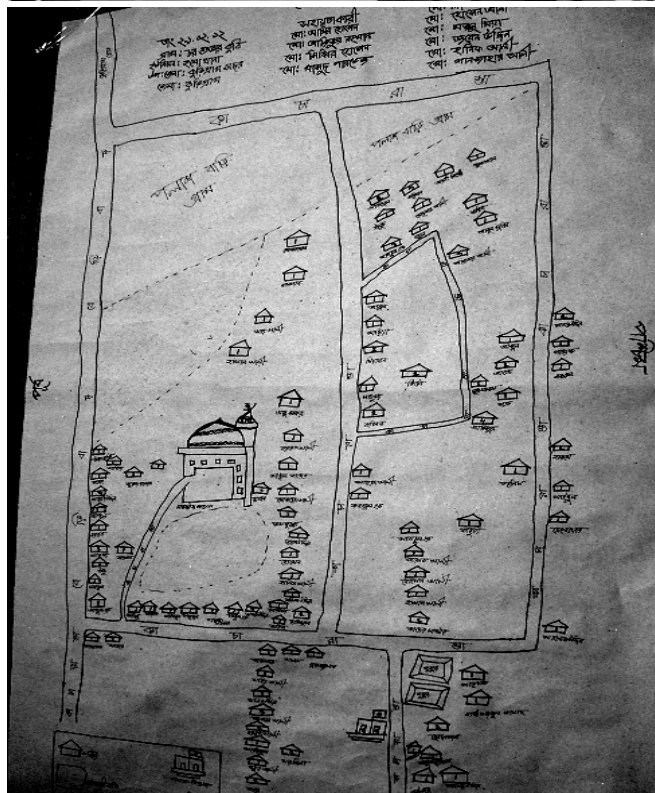
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Annexure

Annexure 1. Sampling framework

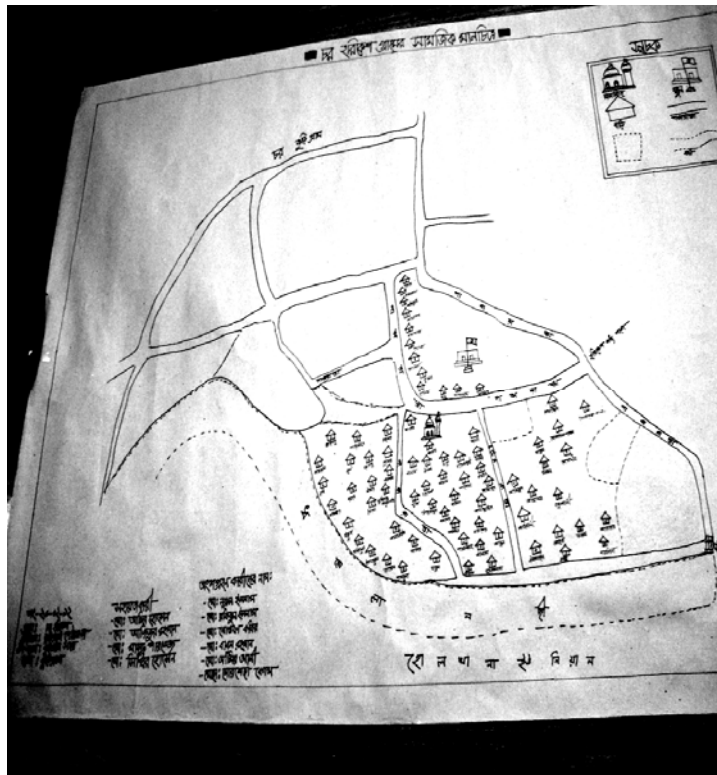


Annexure 2. Conduct social map and wealth ranking



(Annexure 2 continued...)

(...continued Annexure 2)



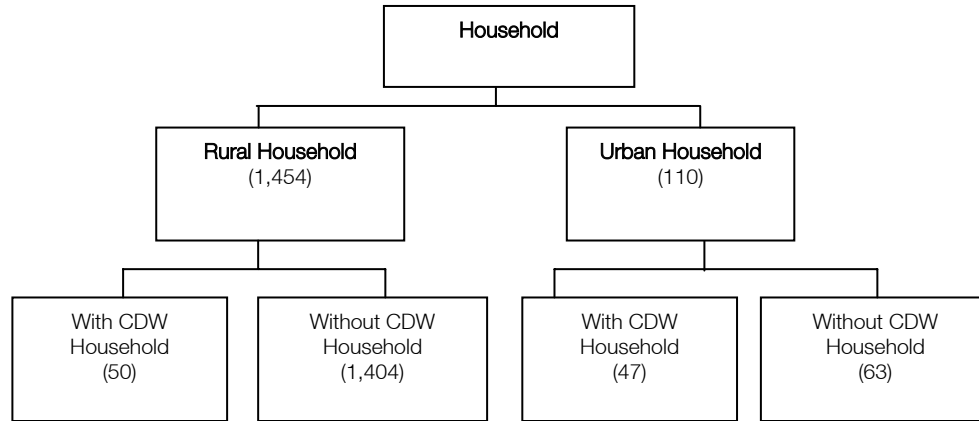
Annexure 3. Livelihood resources and wealth ranking

The wealth ranking provides a picture of different wealth groups that exist in the sample study areas. In accordance with the pattern of resources, the households or villagers identified four wealth groups in the 18 study villages which were located in six districts of Bangladesh. People require a range of resources to secure positive livelihood outcomes. The evaluation tried to understand the strengths of resources of the study area people and then selected real target people of the CDW study. Available livelihood resources of four identified wealth groups were presented in matrix 2.

Matrix 2. Wealth category and livelihood resources in study areas

Wealth category	Livelihood resources /indicators	Remarks
Rich	<ul style="list-style-type: none"> • Possess 250 to 800 decimals of land. • Surplus food over the year. • Monthly income range Tk. 30000-50000 • Stable sources of income from service, agriculture business and shop. • Possess tin roofed house or building tubewell, sanitary latrine, pond, livestock and poultry. • Sons do work in foreign countries. 	Not included in CDW study
Middle	<ul style="list-style-type: none"> • Possess around 50 to 249 decimals of land. • Possess shops, small business and low level job. • Monthly income range, Tk. 11000-30000. • Do agricultural own land and share cropper, poultry and livestock rearing, homestead gardening, and rickshaw/van owner. • Household size is small. • Can manage food all over the year 	Do
Poor	<ul style="list-style-type: none"> • Own homestead with a few amount of land, e.g., 10-49 decimals • Monthly income range, Tk. 5000-10000. • Sell manual labour (agri. or non-agri.) • Do rickshaw/van pulling and fishing as a fisherman • Possess small business, poultry and livestock. • Produce vegetables in leased land. • Big household size with young children and they worked like maid servant • Frequently migrate out for employment. • Food deficit for two or three months over the year. 	CDW study targeted household
Extreme poor	<ul style="list-style-type: none"> • Do not own homestead and live on government's land and embankment. Also some household has a piece of land which has less than ten decimals. • Monthly income less than Tk. 5000. • Few are female-headed households with young children and they worked as a maid servant • Sell manual labour (agri. and non-agri.), van/rickshaw pulling. • Produce vegetables in leased land. • Do seasonally available work and fishing. • Frequent borrow from others. • Food crisis over the year. 	Considered CDW study targeted household

Annexure 4. Analysis plan



Issues the study dealt with:

Household level : Socio-demographic profile, economic empowerment, health status and health services, association with BRAC and other NGOs.

CDW : Process of becoming CDWs, working environment and remuneration of CDWs.