



Adolescent economic empowerment in Chittagong, Bangladesh

Policy and programming implications from the GAGE baseline findings¹

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Introduction

According to the Bangladeshi Labour Act 2006, children below the age of 14 years are not allowed to work, and those aged between 14 and 18 years cannot engage in hazardous work. Nonetheless, the most recent Labour Force Survey shows that over 2 million boys and 1.23 million girls are working outside their homes in the country (BBS, 2015). A similar study by the Bangladesh Institute of Development Studies (BIDS), the Bangladesh Bureau of Statistics (BBS) and United Nations Children's Fund (UNICEF) based on the 2011 Population and Housing Census estimated that about 1 million children aged 10–14 years were working, mostly in the services sector (BIDS et al., 2013). The Child Labour Survey states that Chittagong has the second highest concentration of total children working, at around 0.82 million (405,950 of these are defined as child labourers), and boys make up around 70% of these (BBS and ILO, 2015).

Household poverty is one of the key factors driving child work. While overall the rate has come down, and Chittagong and Sylhet had the lowest poverty rate in 2010 (UNICEF, 2015), the speed of poverty reduction is much slower in urban regions (World Bank, 2018). As an example of this, urban poverty in Chittagong increased from 11.8% in 2010 to 15.9% in 2016 (BBS, 2017). Many girls migrate from rural areas to work in domestic service (Giani, 2006) or garment factories (Cameron, 2010), as they are perceived to be a docile and cheap labour force (Hossain, 2012). One study of garment factory workers in Chittagong Metropolitan Area found that 57% of workers were under the age of 20. Workers experienced poor working conditions and over 50% reported physical, mental or sexual abuse (Chowdhury and Ullah, 2010).

Employment opportunities in urban centres are highly gendered: boys work in the services sector on average 50 hours weekly and earn 50% more than girls; girls work in garment factories on average 40 hours weekly (Amin, 2015). Various studies have shown that when adolescent girls are involved in paid work they tend to spend more hours doing household work and fewer hours on leisure than adolescent boys. According to the pilot national Time Use Survey 2013, young men

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aged 15–29 years spend more hours involved in paid work but girls and young women spend more time working overall when paid work is combined with their unpaid household work (BBS, 2013).

Adolescent girls also have limited control over their income, especially when they are younger. In one study, 77% of 10–14-year-old garment workers gave their entire income to their household, compared with only 48% of 15–19 year olds, in part because they were saving for their dowries (Katz, 2013). The 2014 Bangladesh Demographic and Health Survey suggested that only one-third of married adolescent girls who were working made decisions about how to use their earnings (NIPORT et al., 2016). Estimates of the proportion of adolescent girls with savings with banks, cooperatives, post offices, non-governmental organisations (NGOs), samities (savings groups) or family members range from 8% to 50% (Amin et al., 2010, 2014; Bhattacharjee and Das, 2011).

This brief explores the economic aspirations of adolescents in Bangladesh’s Chittagong Division, drawing on evidence from GAGE (Gender and Adolescence: Global Evidence) – a unique longitudinal mixed-methods research and impact evaluation study focused on what works to support the development of adolescents’ capabilities during the second decade of life (10–19 years) (GAGE Consortium, 2019 forthcoming). We discuss what kinds of skills or training they are obtaining, including numeracy and literacy; whether adolescents have access to resource endowments, savings and credit; and how they access them. We also look at whether any social protection provisioning exists and whether the sort of work they are doing could be classified as ‘decent work’. We pay particular attention to the ways in which gender relations shape adolescent experiences with regard to economic empowerment.

Research methodology

GAGE employs a mixed-methods research approach in order to explore its research questions. In Chittagong, the quantitative sample focused primarily on in-school adolescents in Grade 6, making the sample almost entirely adolescents aged 10–12. A small sample of out-of-school adolescents and adolescents with disabilities

were also surveyed. Overall, 1,769 quantitative interviews were conducted, alongside qualitative interviews with 36 adolescents and their families (parents and older siblings, to capture age-related differences) and communities. Baseline data collection took place in March to June 2018.

Research sites

Quantitative research sites in Chittagong were based on the locations of 39 government schools that were selected for inclusion in the approved World Bank/government of Bangladesh Health Support Project, and covered the districts of Brahmanbaria, Chandpur, Chittagong, Cox’s Bazar and Rangamati.

In Chittagong division, Chittagong, Cox’s Bazar and Rangamati districts were selected for the conduct of surveys at private schools and madrasas nearby the targeted government schools, to enable a comparative study of school types. In addition, three sites were chosen for the qualitative research: one in Cox’s Bazar district (Community A), one in Chittagong district (Community B, in the district capital) and the other in Rangamati Hill district (Community C, also in the district capital). These were chosen to capture different kinds of locations (urban/peri-urban), school types and access to services and NGO programming.

Economic aspirations

Aspirations towards good-quality employment were strongly observed among adolescent boys and girls, in both rural and urban settings in all study sites. In the quantitative data, 93% of adolescents reported wanting a future career in a professional position.

In general, government jobs, such as any job within the Bangladesh civil service, and specific jobs, such as education officer, sub-registrar, etc., are most desired among boys and girls. However, in our study sites, parents and adolescents had their own job preferences, which varied slightly by setting (rural vs. urban) and gender, ranging from jobs in the army to *hujur* (Arabic teacher at a *madrassa*). There are also differences between generations. Fathers primarily wish to see their sons as doctors or engineers and their daughters as doctors or teachers.

Table 1: Research sites

Name	Location	Households	Social and physical infrastructure	Access to services
Community A	Cox’s Bazar, peri-urban	88,391	48 km from division capital, vulnerable to cyclones and tidal bores, some migrants	Reasonable access to educational and health institutions, NGO services
Community B	Chittagong urban centre	65,671	District capital	Excellent access to educational and health institutions, NGO services
Community C	Rangamati, peri-urban	26,872	District headquarters, mixed Bengali settlers and indigenous people (Chakma, Marma, Tripura, Tanchangya, Pangkhua, Lushai)	Good access to educational and health institutions, NGO services

Table 2: Future aspirations of adolescents

	Community A	Community B	Community C
Younger girls aged 10–12	<ul style="list-style-type: none"> • Garment worker 	<ul style="list-style-type: none"> • Government job • Doctor • Teacher • Cricketer 	<ul style="list-style-type: none"> • Government job • Police
Younger boys aged 10–12	<ul style="list-style-type: none"> • Cricketer • Police • Businessperson • Tea stall • Hafez 	<ul style="list-style-type: none"> • Government job • Doctor • Police • Rapid Action Battalion¹ • Army • Mechanic • Hafez 	<ul style="list-style-type: none"> • Army/navy • Engineer • Electrician
Older girls aged 15–17	<ul style="list-style-type: none"> • Government job • Teacher • Banker 	<ul style="list-style-type: none"> • Government job • Doctor • Teacher 	<ul style="list-style-type: none"> • Government job • Garment worker • Fashion designer • Sewing
Older boys aged 15–17	<ul style="list-style-type: none"> • Government job • Banker • Shop owner • Garment worker 	<ul style="list-style-type: none"> • Government job • Doctor • Engineer • Police • Army • Cricketer 	<ul style="list-style-type: none"> • Government job • Doctor • Electrical engineer • Software engineer • Cricketer

¹ The Rapid Action Battalion is an elite anti-crime and anti-terrorism unit of the police, which comprises members drawn from the police, army, navy, airforce, Border Guards of Bangladesh and Ansar (a paramilitary auxiliary force).

In the qualitative interviews, adolescents reported wanting to be doctors, engineers, teachers, cricketers and software engineers. In the quantitative survey, the most cited career was doctor (42% reported), followed by teacher (14%) and police or military officer (10%). Table 1 summarises the economic aspirations of adolescents in the qualitative interviews by age and location. The differences between locations are clearer than those by gender or age, since respondents in Community B seem to have more specific and realistic aspirations (e.g. doctor, engineer, police officer). In all sites, most adolescents were hesitant to express their aspirations and job preferences and could not explain the rationale for them.

An older male adolescent in Community B said he wanted to be a doctor, because a doctor is *‘so sincere and helpful about the patient, and ... understands the sadness of poor people’*. A young male in Community B who also wanted to be a doctor said, *‘I had to go under a major operation. I saw the sense and sensitivity of the doctor.’*

A younger male adolescent attending the government high school in Community B wanted to be a software engineer (this was also an aspiration for a young boy in Community C). It is interesting to note that nowadays even a school-age boy can distinguish between different types of engineers, suggesting a fairly sophisticated understanding of different occupations. This boy wanted to be a software engineer because he had seen his uncle’s ability to fix problems in

various electronic devices. A medical officer in Community C said, *‘We never knew [how to do] this in our time.’*

Parents emphasised their children’s education as key to their future success. They understood that, without education, there was no way to succeed and be economically solvent. Only education could change their existing situation. In the quantitative surveys, 96% of primary female caregivers aspired to at least some vocational, teacher or religious training for their adolescent child, and 81% aspired to university education for them. In qualitative interviews in Community C, parents referred to education as a tool to survive in any situation. In the past, education had enabled them to withstand the loss of most of their ancestral lands as a result of the construction of Kaptai Dam, and a Bengali settlement in the hills, where they used to practise shifting cultivation. They still experience life as uncertain and are subject to repeated displacement.

A father of a young adolescent girl in Community B who had passed his Secondary School Certificate (SSC) examination in Grade 10 said he wanted his children to gain an MSc degree and then have a government job (he ran a small business and had another job in the private sector). However, family poverty means many students cannot continue their study after the SSC or Higher Secondary Certificate (HSC) examination. Meanwhile, with only the SSC or the HSC, many cannot find a job. As such, poor parents are less interested in sending their children to school, as they see

no benefit from this – because they cannot afford to educate their children to a level where they will get a good job.

A teacher in the government high school in Community A said that parents emphasised their daughters' education rather than marriage: *'Even in rural areas rickshaw pullers also realise the importance of education. They try to send their daughters to schools. Eventually the society is changing.'* According to a teacher in a Community C high school, *'They realise the importance of education through their life experiences because, [even] for a small job, education is a must.'* Parents said that, while they were doing difficult work, they did not want to see their children do so. They hoped instead to see their children doing good jobs, so they could look after them in their old age.

A father of an older girl in Community A contrasted his parents' approach to education with those of his generation: *'My parent was not conscious ... On the other hand, I didn't give much importance to education. So, I couldn't continue my education. Now, school teachers give importance to education [and] send news if anyone is absent in school to homes, they care about their students and parents have to take responsibility.'*

While many of the parents in our sample were poor, some parents in Community B were not worried about the financial cost of their children's education and did not need their children's help in their work. They preferred to 'invest' money in their children's education.

Some married women in Community A and B described how they had had to stop studying because of poverty and after good marriage proposals. They wanted to study and get a job but could not fulfil their wishes. Now they are determined to support their children, including daughters, to complete their studies so they get a good job. Nevertheless, adolescent girls expressed concern as to whether they would be able to continue studying because when a 'good proposal' comes for marriage, their parents marry them off.

Regarding job preference, parents usually prefer government jobs (e.g. in the civil service) for their children; however, they also prefer the options of doctor and engineer for boys and doctor and teacher for girls (which they consider more appropriate). Some parents also want their

sons to join the army or the police. A father in Community A preferred the navy or the police for his sons. Parents in Community B wanted their children to be doctors, engineers or a civil servant. In Community C, a Bengali father said he wanted his son to be an engineer, and an indigenous father wanted his son to be a doctor. Because of an existing quota system in educational institutions (university, colleges), there are a number of doctors and engineers from indigenous groups, although their scores (admission criteria) are low in comparison with those of Bengali students.

In the qualitative interviews, respondents said that teachers and guardians also acknowledged the importance of education for adolescent boys and girls alike. They all encourage girls to complete their studies prior to marriage. However, there are some exceptions in *madradas*. A young boy attending the *madrada* in Community C said that teachers encouraged girls to get married when they were 11 or 12 years old in order to avoid potential hazards and sins. Some female students in the qualitative sample in Community A and Community C had already left school to marry early. Their parents had married them off as soon as they received decent proposals (e.g. a husband with a job in a government or a bank or who is an expatriate).

School teachers were also aware of the economic conditions (i.e. poverty) of their students, particularly in Communities A and C. Nearly all (99%) of the in-school adolescents in the quantitative sample receive some economic support related to schooling. Teachers allow poor students (mainly boys) to work alongside studying, assuming the school management committee also allows this. However, this was uncommon in our sample: only 3% of in-school adolescents reported having worked for pay in the previous 12 months. Rates of participation in paid work varied across locations. In Community B, located in Chittagong, where only 1% of adolescents reported engaging in paid work, teachers usually do not face regular absenteeism for work alongside study, and most of the students are from solvent or middle-class families (this is true of students at the *madrada* and private schools as well as at the government school). On the other hand, 9% of adolescents in Cox's Bazar reported engaging in paid work. A young boy in Community A spoke

Case study: Study and work go side by side

In some cases, because of financial constraints in the families, adolescents cannot continue their education after they complete their free primary education. While it is difficult to bear the educational expenses at secondary level, one parent in Community A has brought up his sons to study while working with him, so they can help pay these expenses (a few respondents were in this position in Community A and Community C). He emphasises his children's education as key to their future success. He says, *'Without education there is no way to succeed. Only education can change the existing situation.'* He himself tried to manage study along with work in his childhood. According to his experience, though, students had very limited work options in the past. Nowadays, he suggests, there are many options for older male students to work, such as in computing, pipe-fitting and electrical work. His boys go to school four days a week and work on the remaining three days. As they do not attend school every day, they attend coaching centres in the evening. Although they have to pay extra money for this, they can afford it from what they earn while working. This means they can continue their studies as well as supporting their family.

of his experience working alongside school: *'It has good and bad sides. If they can give more time on study it would be better but we are poor. If they don't work, they will [drop out and] get along with bad friends which are not good for them, so working is better in a sense.'*

Engaging in paid work is five times more common in rural areas than in urban areas, reflecting the lower income status of rural families. In addition, while boys are twice as likely as girls to engage in paid work across all study sites, when looking specifically in rural areas 19% of boys reported engaging in paid work compared with only 1% of girls, also reflecting differences in the types of work available in rural as compared with urban areas.

Overseas migration

Qualitative interviews included in-depth discussion on migration for work. Migration is a common phenomenon for adult males in the region. Women have started going abroad in the past five years, and this has increased considerably in the past two years for a number of reasons. These include changing gender relations and norms, with a greater acceptance of women working, combined with few opportunities for uneducated women in Bangladesh relative to opportunities in the Middle East (Jordan, Qatar, Kuwait, Saudi Arabia, United Arab Emirates) for conventionally 'female' jobs such as cleaning, nursing, baby-sitting, etc. According to participants in the community timeline exercise in Community A, women choose to work outside the country because they think they will earn more than in garment or other factories in Chittagong or Dhaka. Nonetheless, few women migrate overseas. According to respondents in Community A, many women from the northern districts of Bangladesh migrate to the Middle East. The main reason for this is poverty.

Some boys and girls go abroad to work but, according to the newspapers and television reports, they face many types of harassment. In particular, when girls go abroad, they may find it hard to find a husband, unless they have earned a substantial amount of money. Most migrant workers need to learn Arabic; however, most women who migrate overseas have no vocational training in languages or other skills. Migrant workers working as housemaids face discrimination overseas, and their work is not respected: *'Society assumes that those women/girls who work overseas must have been harassed sexually'* (timeline, Community A). Migration for study purposes is respected; but this is uncommon and there were no examples of this in our sample.

Skills-building and training (Including numeracy and financial literacy)

All study sites have government and privately run vocational training centres where adolescents and adults can obtain

training in various fields, such as computing, electronics, engineering and tailoring (the government-run courses are free, the others cost 500–1,000 BDT per month). Among adolescents, it is usually those who are not good at studying or who are poor who attend the vocational centres, so they can get technical jobs after completing the training. Adolescent girls can also obtain training from such centres but, unlike male adolescents, they have to be selective in choosing centres and groups: they must choose a centre that is easily accessible and that includes other female trainees. A few males also take part in training so they can migrate overseas when they are older.

However, some people are so poor that they cannot even afford to attend the free vocational centres. An older male attending the government high school in Community A said he was unable to attend school or vocational training because he had to support his father, who worked hard outside. His brother had recently gone abroad to work so he had to support his family, as they were not yet receiving sufficient money through remittances. This meant that despite his father's desire that he attend a vocational training centre, he could not.

Adolescents also receive training in private centres/shops, such as computer shops and language centres; they pay 1,500–5,000 BDT for a course lasting six months.

Access to resource endowments, savings and credit

Sixty-seven percent of male adolescents and 70% of female adolescents have had money they have controlled in the past 12 months. Those in urban areas are significantly more likely to have control over money (71% vs. 62% in rural areas). While adolescents with disabilities are over four times more likely to be engaged in paid work, they are 18% less likely to have money they control.

There are no gender differences in the likelihood of having control over money, in either urban or rural areas. None of our qualitative respondents had a bank account or had taken out credit, but most had savings of their own. This is also reflected in the quantitative data: 27% of adolescents reported having savings while only 6% reported having a bank account. One girl who worked in a garment factory had saved money with her mother to buy clothes and jewellery as part of her dowry. Others who were not working had saved to buy mobiles, clothes or jewellery using their *tiffin* (pocket) money. Some students help their parents work and earn no money through this.

Social protection provision

Overall, 99% of adolescents reported receiving economic support. However, there is a large gap between receipt

I save my money for my mother, by saving pocket money (monthly about 300 BDT).

(A female student in Community C)

of support by in-school (99%) and out-of-school (8%) adolescents, indicating that the money is linked to an educational stipend (there were no other significant differences). In the qualitative study, adolescents said they received money only from their families, except a few who received it from tuition. A few advanced students (boys and girls) receive scholarships from different organisations – governmental and non-governmental – having taken a competitive exam.

Historically, female students have received a stipend from their schools, administered by the government Female Secondary School Assistance Project (FSSAP). In the past two years, boys too have become eligible for this stipend.¹ Nearly 100% of primary school students receive the Primary Education Stipend Project stipend and about 60–70% of those in high schools. Students in both government and MPO (Monthly Pay Order – where the government pays the majority of teachers' salaries) schools are eligible to receive this stipend but it depends on whether they meet certain criteria.²

Most mothers who had married early in Community A and among Bengali Muslims in Community C said they wanted to complete their studies and work in an office or school but could not. Now some of them weave to support their family and look after their children.

Decent and productive work

Only 4% of the sample had engaged in paid work in the past 12 months, and female adolescents were 94% less likely to be engaged in paid work than male adolescents. Out-of-school adolescents were almost 20 times more likely than those in school to be engaged in paid work (62% compared with 3%) and adolescents with disabilities were four times more likely (14% compared with 3%). There were also significant differences between rural and urban areas, with only 2% of urban adolescents working compared with 10% of rural adolescents. Nonetheless, most of the students in the qualitative sample do not do paid work. According to the community focus group in Community C, in terms of earning money, females are doing better; they can earn money even if they stay at home, from weaving and sewing. However, for some female students, the education stipend is their main source of income.

Some students in Community B, especially girls, are engaged in giving private tuition and making handicrafts (sewing, etc.). They use their earnings to help cover their educational expenses. Some also save money. One female student in Community C whose family receives a stipend said, '*I save my money for my mother, by saving pocket money (monthly about 300 BDT).*' Private tuition is another source of income for several students in the qualitative sample (older adolescent boys and girls).

In our study, few students were involved in income-generating activities outside the home, except giving tuition, although some worked unpaid for their parents. However, some out-of-school adolescents work in several sectors, as Table 2 demonstrates.

Conclusions

Gender differences shape adolescent experiences of work and economic empowerment support. In terms of aspirations, boys are particularly aware of the need to take responsibility for their families. Social norms also govern choice of occupation. In the qualitative sample, girls more often reported wanting to be teachers, garment workers or doctors, which are considered more appropriate for girls, whereas boys wanted to establish their own businesses, become doctors or engineers or join the army, navy or police. Moreover, in the quantitative survey, while the top-three employment categories for boys were professional careers, other types of work (e.g. athletic, military) and retail, for girls the top-three categories were professional work, other types of work and being a homemaker.

There are stark gender differences in the economic activities of out-of-school adolescents. In particular, significant differences are observed between older boys and girls (aged 15–17) in the qualitative sample. While boys and girls both work in factories, girls tend to work in garment factories whereas boys work in industry or in factories where working conditions are less secure. Two boys were working informally as apprentices and one girl was paying approximately 2,000 BDT to be trained in dressmaking.

As observed in all sites, more girls than boys carry out household-related work and sewing work. This is true from a young age; younger boys tend to work in tea stalls or in garages instead.

Some adolescent boys migrate for economic reasons from Chittagong to Dhaka or from rural areas to urban areas, but this is not considered appropriate for adolescent

1 The World Bank and the Government of Bangladesh jointly initiated FSSAP in 1993. The project attempted to address gender disparity in secondary education and thereby increase the number of educated women capable of participating fully in the economic and social development of the country. http://siteresources.worldbank.org/INTEMPowerment/Resources/14828_Bangladesh-web.pdf.

2 The programme initially introduced a uniform stipend and a tuition subsidy for girls attending secondary school in rural areas who: maintained a 75% attendance rate; attained a level of academic proficiency (45% in class-level test scores); and remained unmarried. Students of Grades 6 and 7 receive 100 BDT monthly, Grade 8 120BDT and Grades 9 and 10 150BDT. They also receive some money for tuition: Grades 6 and 7 BDT 15 monthly and Grades 9 and 10 BDT 20. SSC examinees also receive 750 BDT for the one-off examination fee.

Table 3: Work by age and location among out-of-school adolescents

	Community A	Community B	Community C
Girls aged 10–12	<ul style="list-style-type: none"> • Domestic help 	-	-
Boys aged 10–12	<ul style="list-style-type: none"> • Wholesale market 	<ul style="list-style-type: none"> • Apprentice in garage 	-
Girls aged 15–17	<ul style="list-style-type: none"> • Garment factory • Apprentice with a dressmaker 	<ul style="list-style-type: none"> • Embroidery work at home • Garment factory 	-
Boys aged 15–17	<ul style="list-style-type: none"> • Tea stall • Glass factory 	<ul style="list-style-type: none"> • Factory • Apprentice with electrician 	<ul style="list-style-type: none"> • Apprentice with electrician

girls and young women, except in relation to marriage or study, though in our sample there were no girls migrating for education, even in Community C, where this is common due to the distances between schools. While the idea of male migration, internal and international, was acceptable to adults in all sites, girls’ migration was not considered socially acceptable, unless as a result of marriage.

Key actions to accelerate progress

1. Improve training and orientation of teachers on giving careers advice and disseminate information on vocational education and job opportunities

Teachers have a role in counselling and advising students about possible future livelihood and career options. However, they have limited knowledge and require better training and orientation on this. The Teachers Development Policy encourages teachers to build children’s confidence to guide and counsel them in choosing their future career.

Better information dissemination on vocational education and job opportunities would help widen adolescents’ and their parents’ aspirations and provide them with a clearer path to attaining them.

Exposure to different role models besides cricket players and religious teachers through the media and schools would also enable adolescents to aspire to different future occupations. Schools could also organise mock career fair and practice job interviews for older adolescents to increase their practical knowledge and understanding.

2. Implement mechanisms and programmes to monitor and prevent child labour

Government protection mechanisms to prevent child labour (of those under 14) and hazardous child labour (for those above 14 but below 18) are insufficient, and policies need to be more systematically monitored and enforced.

The National Occupational Health and Safety Policy 2013 seeks to ensure children’s safety and a healthy environment in the workplace by providing employers and workers with information and guidance and ensuring compliance. However, policy enforcement and monitoring is weak.

The Bangladesh Labour Law (Amendment) 2018 specifies that, ‘No child or adolescent shall be employed or permitted to work in any occupation or establishment – unless they have a certificate of fitness.’ Also, ‘A child who is 12 years old or over may be employed in such light work which is not dangerous to his health or shall not interfere with his education.’ Moreover, no adolescent is to be employed in any work declared by the government as hazardous. However, here too, policy enforcement and monitoring is weak.

NGO and government programmes that provide education for working children and seek to remove them from hazardous labour need to be increased.

3. Ensure age-appropriate, safe and non-exploitative work opportunities

The National Skills Development Policy, approved by the government in 2011, emphasises the need to improve the supply of human resources with the necessary skills to meet industry demand. Here, a two-pronged approach is required that will ensure the development of marketable skills together with increased employment/economic opportunities for those graduating with such training. Age-appropriate, safe and non-exploitative work opportunities can help adolescents withstand pressure to drop out of school to support the family or to get married as they can help the family with their earnings and also contribute towards their education and other costs.

4. Help adolescents learn how to handle money and savings

The extent to which adolescents are handling and saving money is not discussed in any existing policy. There is a school banking system (which is not active everywhere), with children able to convert their savings into regular accounts on reaching the age of 18. However, there is no savings system for out-of-school adolescents. Bangladesh’s monetary policies consider women’s savings and interest but miss the potential of children’s savings.

Adolescents could benefit from teaching on how to handle money and savings. Adolescents’ savings could be encouraged and enabled if banks allowed them to open accounts with smaller balances, even if they are under 18 years of age. Certain banks are already practising this.

5. Expand social protection measures to cover all children in need

Bangladesh has been trying to consolidate and systematise the various social security programmes, and formulated the National Social Security Strategy in 2015. This attempts to bring a life-cycle perspective to programmes and to identify the groups with specific vulnerabilities. It is committed to child protection, including health, nutrition and education, but coverage is inadequate. The coverage of social protection measures such as education stipends is insufficient, as only school-attending adolescents with minimum grades and levels of attendance are eligible. There are provisions for allowances for adolescents with disability but coverage needs to be expanded.

6. Implement measures to keep boys in school, including addressing household poverty

The National Education Policy 2010 seeks to ensure an enabling environment in school and security for all children and to prevent dropouts as a result of poverty, in particular targeting disabled, indigenous and street children.

The government is beginning to recognise that more emphasis is needed on keeping boys in school, as they too are at risk of dropping out but for different reasons. The provision of education stipends is a welcome measure. However, family poverty is the driving factor that needs to be addressed.

7. Strengthen vocational education and life skills

The National Strategy for the Promotion of Gender Equality in Technical and Vocational Education and Training 2012 supplements other strategies and helps focus attention on critical gender issues. Both the National Education Policy 2010 and the National Skills Development Policy 2011 recognise the need for education and skills training geared to market needs and providing learners, both male and female, with opportunities for decent work. However, these concepts are not yet fully in practice.

Secondary schooling has started emphasising vocational education and life skills that enable adolescents to gain better employment. This needs to be further strengthened.

Schools could also add training for adolescents on using computers and the internet to develop practical skills. We observed that, while the government provided laptop and desktop computers in government schools, in many cases these were locked in a safe place rather than available for students to use.

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