

KEEPING GIRLS IN SCHOOLS TO REDUCE CHILD MARRIAGE IN RURAL BANGLADESH



Keeping Girls in Schools to Reduce Child Marriage in Rural Bangladesh is an intervention research study testing a life-skills and tutoring support model to keep girls in school and reduce child marriage. The study is a scale-up of the BALIKA (Bangladeshi Association for Life Skills, Income, and Knowledge for Adolescents) project.

Keeping Girls in Schools to Reduce Child Marriage in Rural Bangladesh is part of UNICEF's "Education for Adolescents" and UNFPA-UNICEF "Global Programme to Accelerate Action to End Child Marriage." The Global Programme promotes adolescent girls' rights to avert child marriage and pregnancy and enables them to achieve their aspirations through education and alternative pathways.

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The Population Council confronts critical health and development issues—from stopping the spread of HIV to improving reproductive health and ensuring that young people lead full and productive lives. Through biomedical, social science, and public health research in 50 countries, we work with our partners to deliver solutions that lead to more effective policies, programs, and technologies that improve lives around the world. Established in 1952 and headquartered in New York, the Council is a nongovernmental, nonprofit organization governed by an international board of trustees.

Bangladesh has made considerable progress in improving access to education at all levels for the last two decades. Despite these impressive gains, Bangladesh continues to face challenges of student dropout at the secondary level.¹

- More than one-third of students who complete primary school (40%) do not complete the full cycle of secondary education.
- Dropout rates from secondary school are higher for girls (46%) compared to boys (34%).
- Of girls who drop out, two-thirds quit school due to marriage.

Girls drop out of school earlier than boys because of child marriage. Targeted policies and interventions designed to improve mainstream educational attainment and decrease child marriage may be the effective and sustainable way to address both issues.

The Population Council, with UNICEF funding, implemented the project “**Keeping Girls in Schools to Reduce Child Marriage in Rural Bangladesh.**” The project’s goal is to engage secondary schools to promote skills through after-school activities to keep girls in school and reduce child marriage. An intervention research study, the project tests a life-skills and tutoring support model to reduce school drop-out among secondary-school girls and to build aspirations for livelihood skills among unmarried girls who have dropped out of school—with the goal of delaying marriage.

This project tests the scale-up of the **BALIKA**² (Bangladeshi Association for Life Skills, Income, and Knowledge for Adolescents) project in the intervention schools along with a control group to reduce school dropout. The study’s implications will be monitored systematically for future scale-up of intervention components. In the intervention schools, a blend of remedial educational support to in-school girls, soft skills-based livelihood training for out-of-school girls, strengthening school management committees, community mobilization, and school improvement activities are being tested and contrasted with the control groups where no interventions will be introduced.

This brief provides an overview and summary of the project followed by highlights: research design and baseline characteristics, education, marriage and reproductive health, gender and rights, girls’ social lives, and livelihood.

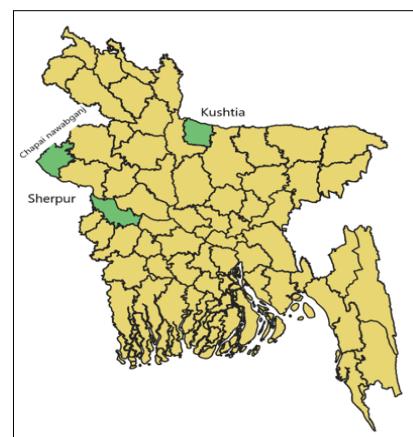
WHO WE WORK WITH

Core project participants are adolescent girls aged 12–15 years living in rural Bangladesh. Project work is with both in-school and out-of-school girls living in the communities. In-school girls are the weak students of class 7 and 8 who are at higher risk of dropout and thus subsequently for child marriage. Groups of in-school girls were selected based on their scores on the school examination and an assessment test before enrollment in the project. Out-of-school girls are selected from the community who reside within a 2-km radius of the intervention schools. Additionally, a group of educated local young women between 20–25 years of age are actively involved with the project as Mentors.

WHERE WE WORK

The Council, in consultation with UNICEF, selected three districts—[Sherpur](#), [Kushtia](#), and [Chapai Nawabganj](#)—out of eight high-child-marriage districts identified by the “Education for Adolescents” program under the Ministry of Education and UNICEF. The project has randomly selected 48 schools, evenly divided between intervention and control.

District	Upazila	Intervention Schools	Control Schools
Sherpur	Shreebordi, Nalitabari	8	5
Kushtia	Bheramara, Daulatpur	7	9
Chapai Nawabganj	Chapai Sadar, Shibgonj	9	10



DURATION

The project lasts [36 months, with three phases](#):

- **Preparatory:** 2018 Baseline, development of modules, monitoring framework, orientation of program managers and implementers.
- **Intervention implementation:** 2 years, 2019–20
- **Evaluation and dissemination:** March 2021

HOW WE WORK

Girls' groups





Multimedia remedial class for in-school girls taught by a teacher



Skill-based education for out-of-school girls

Safe spaces

Gathering in a safe space after regular schooltime twice a week is beneficial to adolescent girls in multiple ways. First, in-school girls are getting the benefit of remedial classes. Similarly, girls who have dropped out are oriented with life-skills-based education and livelihood training. Second, the program uses alternative pedagogy and new digital content and makes more use of online material than is used in regular school curriculum and emphasizes practical problem-solving skills through interactive learning processes. Third, girls are connected with a Mentor—a young, empowered woman from their own community. As a role model for the girls, mentors holds sessions on multiple topics. **The opportunity to get together regularly with mentors and other girls is expected to create lasting social assets and reduce social isolation, through peer networks and opportunities to share real life experiences.** Moreover, mentors themselves are able to improve their self-esteem and confidence, which will contribute to their career pathways in the future. Regular interaction in safe spaces has positive influences on engagement in social activities outside the home, and thus increases both adolescent girls' and mentors' participation in decisionmaking.

**Girls receive 72 hours of sessions in one year of intervention.
Girls' group meet twice a week.**

Skill-building interventions

A **structured curriculum of 72 hours** (combination of Mathematics, English, and Life Skills-based education) is followed in the remedial classes for in-school girls. Out-of-school girls receive **training on Life Skills, Information and Communication Technology (ICT)**, and a range of health and financial topics. The modules on these topics were developed at the preparatory phase of the project. Financial literacy and soft skills-based livelihood training for out-of-school girls will create aspiration and provide a window of opportunity for entering vocational education or employment in the future.

In-school
girls

- **Life skills and gender education by Mentor**
- **Need-based educational support for Mathematics and English by subject teacher**

Out-of-
school girls

- **Life skills and gender education by Mentor**
- **Livelihood trainings on ICT, financial literacy, and basic health by Mentor**

Mentors

Mentors are responsible for identifying and forming girls' groups and leading the life-skills and livelihood-training sessions with them. The age gap between mentor and adolescent girls is 5-10 years. **Mentors are young women from the local community** living in the geographic area of the intervention schools who are currently studying in a college or university. They intend to work with the community for the improvement of the lives of adolescent girls, have the leadership qualities to organize girls and work with their parents and school as well. Capacity development of mentors has been done through 13-day trainings at the beginning of the project and later on-the-job and refresher training throughout the project period. Mentors receive a monthly stipend from the project. They have become a valuable resource for the local community in two ways—they potentially serve as **role models** for other adolescent girls in the community and can challenge social barriers and community norms that limit girls' mobility. Investments in mentors thus strengthens leadership among local girls and ensures a knowledgeable and responsive young advocate for other adolescents inside the community.

24 mentors engage girls in 24 intervention sites.

Young women living in the communities can be a great resource to lead and mentor adolescent girls in their respective communities.

Girls groups receive life-skills education from mentors to build capacity for healthier lifestyles and engaged decisionmaking.



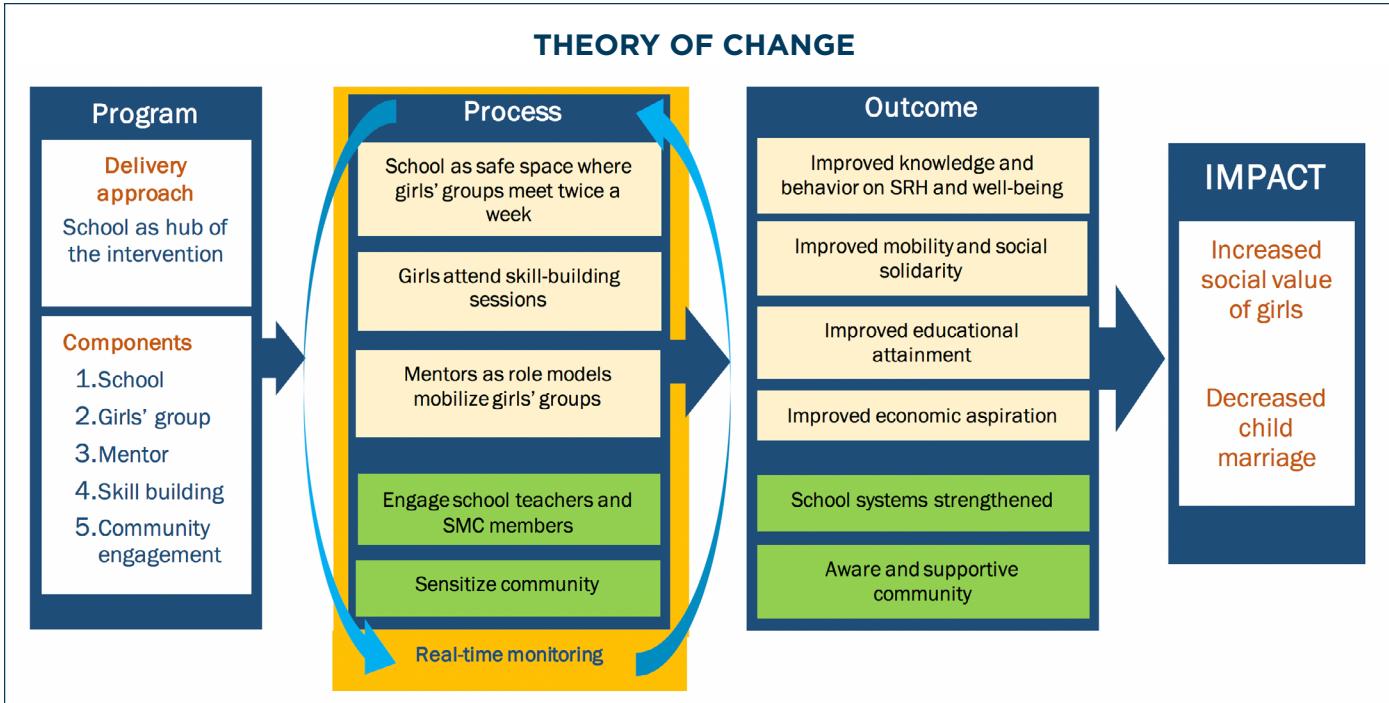
Mentor-led life-skills session

Schools as intervention hubs

Schools as safe spaces are at the heart of the intervention. School capacity has been strengthened through providing physical resources and the capacity building of teachers and mentors from the community. Each intervention school has been equipped with a laptop, internet modem, and multimedia projector to conduct after-school sessions with girls. Subject teachers received training on interactive and multimedia-based teaching. Officials from the Education Department, local government representatives, members of the school management committee, head teachers, and subject teachers are engaged in preparing and implementing the action plan and reviewing progress quarterly.

Program monitoring

The Council developed a **real-time online monitoring system** to visualize data and to enable data reporting on multiple levels. The girls' attendance status and the quality of the sessions are monitored through SurveyCTO, a software- based real-time online attendance and monitoring system. The system can demonstrate dashboards for all monitoring data that work as feedback loops to provide timely solutions (i.e., attendance, frequency of sessions, use of digital media, etc.) to programmatic challenges in the study locations. Project staff, donors, and implementers have open and equal access in the monitoring platform.



Community engagement

To reduce child marriage and school dropout of girls, the project includes targeted **activities to engage community members** at different points of the intervention. One community sensitization meeting is organized at each school quarterly. A key objective of engaging community members is to create an enabling environment for implementing the activities to promote support from the community and diffuse opposition.

SUSTAINABILITY

The program strengthens existing relationships between school and community by engaging members of the school management committee, parents, local stakeholders, and teachers. **The intervention will be taken over by the local actors—school, members of the school management committee, teachers, community people, and mentors who will own and continue the intervention model after the end of the project.**

The project intends to establish a “community fund” for long-term sustainability to provide operating costs after the project has ended.

To mobilize the community fund, community sensitization meetings will be organized with school management committee, Upazila Parishad, Union Council, and local stakeholders during the intervention’s final year.

The project intends to establish a “community fund” for long-term sustainability to provide operating costs after the project has ended.

REFERENCES

1. Bangladesh Bureau of Educational Information and Statistics (BANBEIS). 2016. Bangladesh Education.
2. Amin et al. 2018. “Skills-building programs to reduce child marriage in Bangladesh: A randomized controlled trial,” Journal of Adolescent Health.

RESEARCH DESIGN AND BASELINE CHARACTERISTICS

HIGHLIGHTS

- Primary school enrollment is almost universal among girls.
- Among the girls who dropped out, 20% left school at the primary level.
- Among the girls who dropped out, about 70% discontinued to be married.
- Among in-school girls, 81% receive private tutoring in addition to regular classes.

RESEARCH DESIGN

The project has employed a rigorous research design with two arms to test the impact of a life-skills and tutoring support program to reduce school drop-out rates. The implementation activities are conducted at 24 intervention schools while 24 schools serve as control sites not receiving the intervention.

INTERVENTION ACTIVITIES

Activities	Intervention Arm	Control Arm
Tutoring and life-skills-based education for girls enrolled in grades 7 and 8	Yes	No
Livelihood and life-skills-based education for out-of-school girls	Yes	No
Strengthen school management committee of parents and school staff	Yes	No
Engage community through sensitization meetings	Yes	No
School improvement through digital classroom and capacity strengthening of teachers	Yes	No

SAMPLING OF STUDY POPULATION

The baseline survey was conducted among a representative sample of girls between the ages of 12 and 19 randomly chosen from girls living in the households surrounding intervention and control schools at the time of the survey. The survey took place in 48 household clusters located in three districts—Kushtia, Chapai Nawabganj, and Sherpur. To identify potential respondents and develop a sample frame, the survey team listed households within 2 km of the schools.

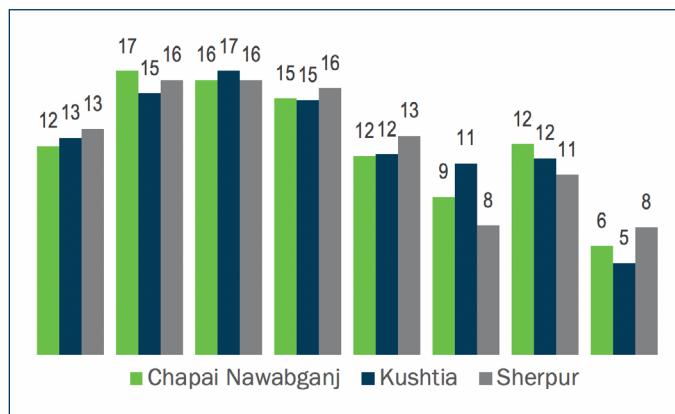
Age of girls	12-19 years
Number of arms	2
Clusters per arm	24
Girls per cluster	65
Total clusters	48
Sample size	3,127

DATA COLLECTION

Data were collected between the months of October and December 2018. The baseline survey included 3,127 completed interviews. Only one respondent was interviewed per household.

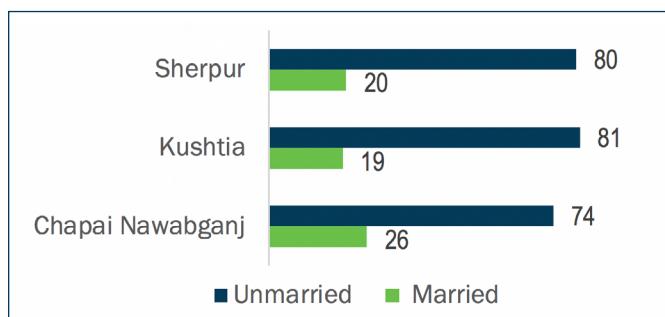
AGE DISTRIBUTION OF RESPONDENTS

The age distribution of girls is similar across study districts and averaged 15 years; no difference was observed between intervention and control areas. A greater proportion of girls are concentrated in the 13-15-year age range. The lowest proportion of girls is reported to be 19 years (6%).



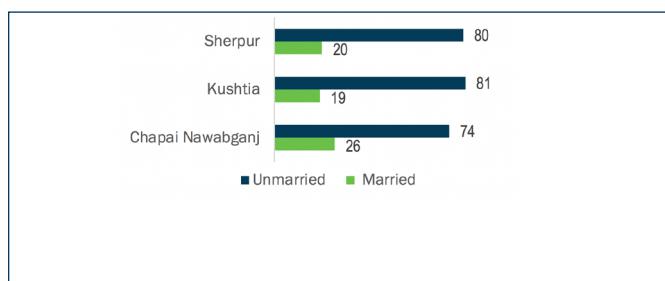
MARITAL STATUS OF GIRLS

Among all girls, one in five were married at the time of the survey (intervention: 21%, control: 23%). The distribution of girls who were married varied by district, but there were no significant differences between intervention and control areas.



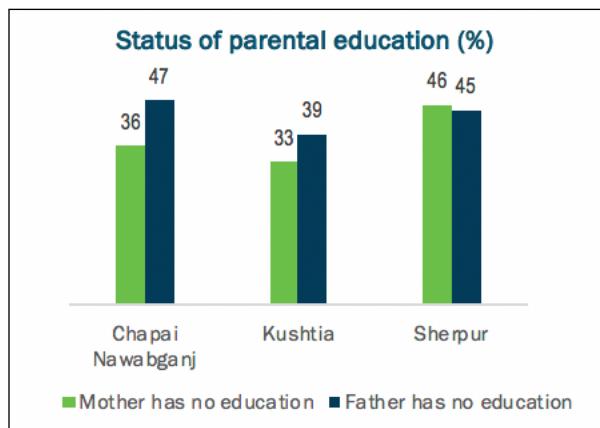
SCHOOLING STATUS OF GIRLS

Nearly 80 percent of all girls were in school at the time of the survey. No differences between intervention and control areas were observed, however district differences are evident. More girls were in school in Kushtia than in Chapai Nawabganj and Sherpur.

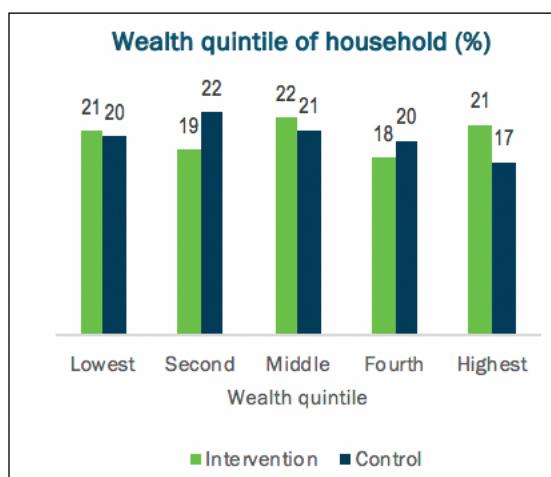


HOUSEHOLD PROFILE

Educational attainment of fathers was lower than mothers; no significant difference was observed between intervention and control. Overall, 44 percent of girls reported that their fathers had no education and 38 percent for mothers. Fathers' education is highest in Chapai Nawabganj and lowest in Kushtia, while Sherpur has the largest proportion of girls whose mother has no education.



The household distribution by wealth quintiles reveals no significant differences between intervention and control areas. Variations were, however, not statistically significant, observed by district. Sherpur has the lowest percentage of wealthiest households (14%), complemented by the highest share of poorest households (25%).

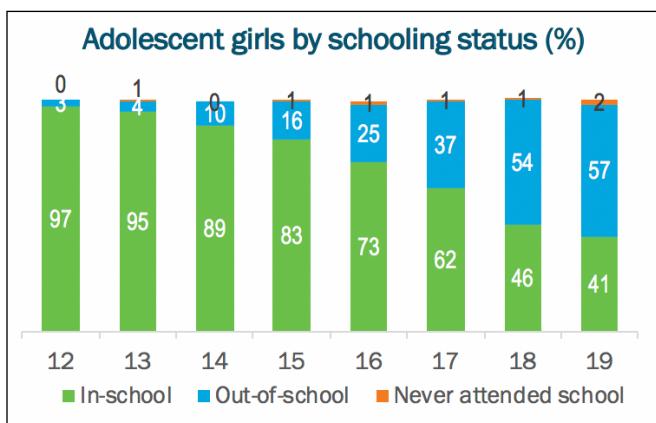


HIGHLIGHTS

- Primary school enrollment is almost universal among girls.
- Among the girls who dropped out, 20% left school at the primary level.
- Among the girls who dropped out, about 70% discontinued to be married.
- Among in-school girls, 81% receive private tutoring in addition to regular classes.

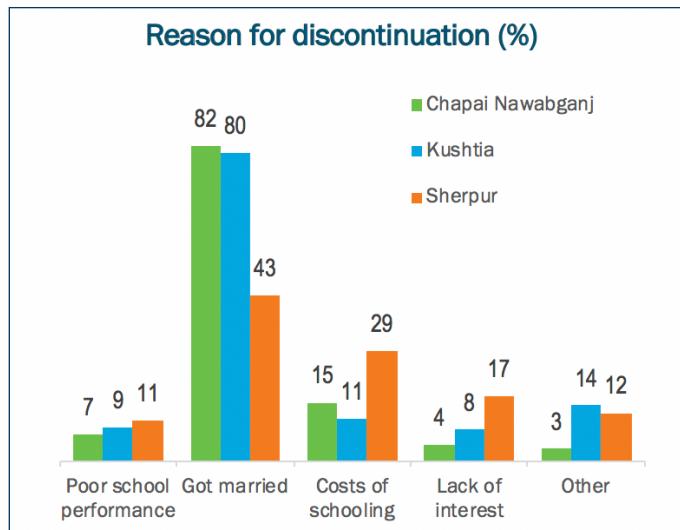
SCHOOLING STATUS OF GIRLS

The percentage of adolescent girls who are now in school decreases with increase in age. Less than 1 percent of girls across districts have never attended school. Nearly 80 percent of all girls were continuing their education at the time of the survey. Across all ages, 22 percent of girls had discontinued school with almost no difference between intervention and control groups. About 41 percent of 19-year-old girls are continuing their education, mostly studying in the higher secondary and tertiary level.



REASONS FOR LEAVING SCHOOL

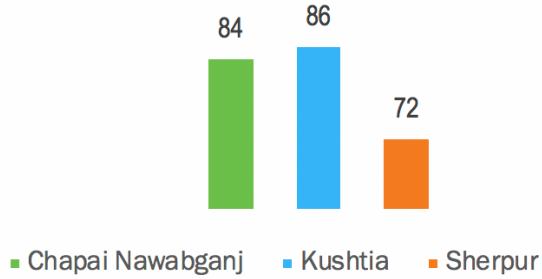
Among out-of-school girls in all three districts, approximately 70 percent reported that they discontinue study to be married. Girls in Kushtia (80%) and Chapai Nawabganj (82%) left school to get married twice as often as in Sherpur (43%). The proportion of girls who discontinued school due to cost is high in Sherpur (29%) compared to the other two districts (Kushtia 11%, Chapai Nawabganj 15%). Other reasons reported across districts for discontinuing school included poor performance in school (8%) and lack of interest (9%).



STATUS OF PRIVATE TUTORING

Approximately 81 percent of in-school girls receive private tutoring in addition to their regular classes in school. Sherpur exhibits the lowest proportion of privately tutored girls (72%). Kushtia had the highest proportion (86%) of girls who received private tutoring. A 10 percentage-point gap in availing tutoring support is observed between poorest and wealthiest households (77% and 87%, respectively). No intervention-control difference was observed.

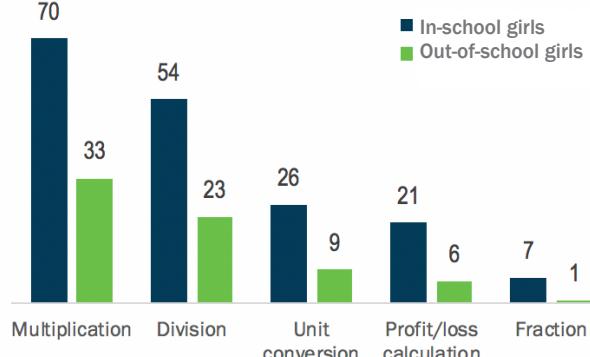
Currently privately tutored (%)



MATHEMATICS AND ENGLISH COMPETENCY

Learning outcomes reflect the quality of education provided in a school. Competencies were assessed at baseline through a test with 5–6 elementary level Mathematics and English questions.

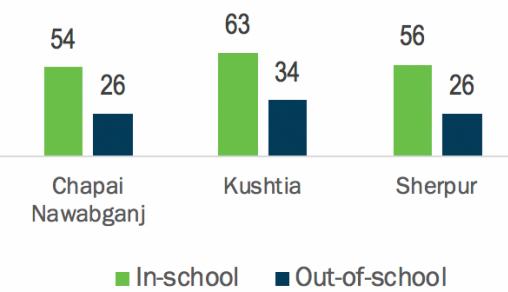
Mathematics competency (%)



Girls who are currently attending school performed better than those not in school. Out-of-school girls demonstrated low competencies in unit conversion, profit-loss calculation, and fractions.

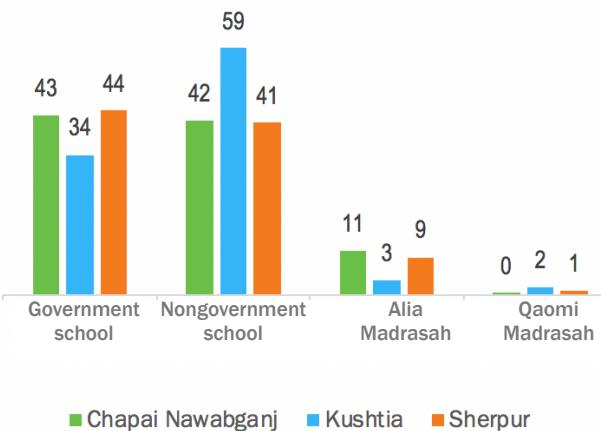
Competency in reading English sentences was higher among in-school girls than out-of-school girls. About 60 percent of in-school girls could correctly read English sentences while less than 30 percent of out-of-school girls demonstrated the same skill.

English competency (%)



English language competency was almost identical between intervention and control, for both in-school and out-of-school girls across the districts.

Type of school attended (%)



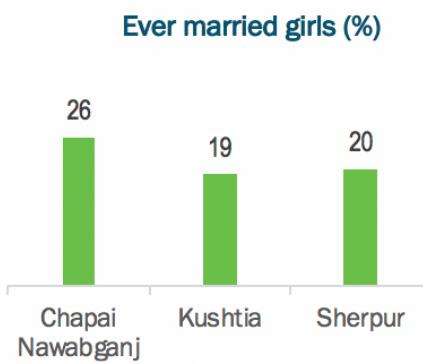
MARRIAGE AND REPRODUCTIVE HEALTH

HIGHLIGHTS

- One-fifth of the girls aged 12-19 are married.
- 73% of these marriages are officially registered.
- Currently, 16% of married girls are attending school.
- More than 50% of girls wanted to marry at the time marriage occurred.
- Two-thirds of girls didn't know about menstruation before experiencing it.
- 53% of married girls are currently using contraceptives.

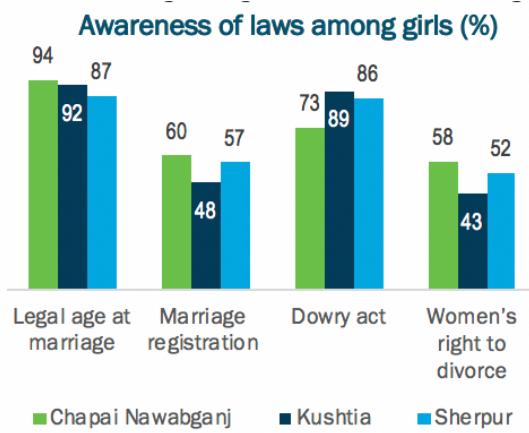
MARITAL STATUS OF GIRLS

Overall, one-fifth of girls aged 12-19 were found married with a small (not statistically significant) intervention-control area gap at the time of the survey. District comparison revealed a higher percentage in ever-married girls in Chapai Nawabganj. The percentages are higher in Chapai Nawabganj for all three 12-14, 15-17, and 16-19-year age groups.



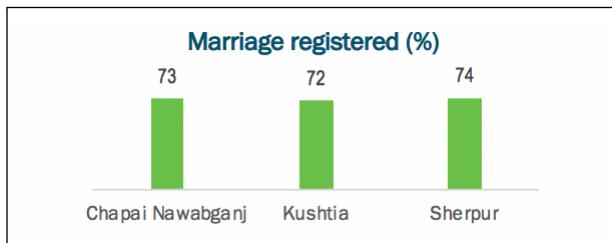
AWARENESS OF MARRIAGE-RELATED LAWS

Awareness of the legal age of marriage was almost universal among adolescent girls. The percentage varies slightly by district. However, most of the girls demonstrated poor awareness about the marriage registration act. Half of the girls were knowledgeable about the divorce law that gives rights to women to divorce men. No significant differences were found between intervention and control areas regarding awareness of marriage law.



MARRIAGE REGISTRATION

Overall, 73 percent of marriages are registered in three districts. There is no significant difference in marriage registration between intervention and control areas across the districts.

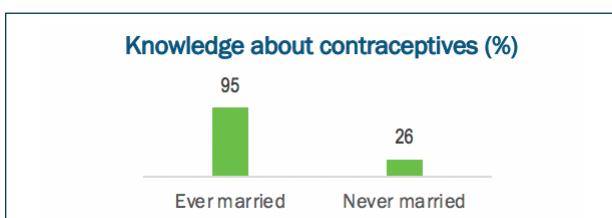


MARRIAGE CHOICES

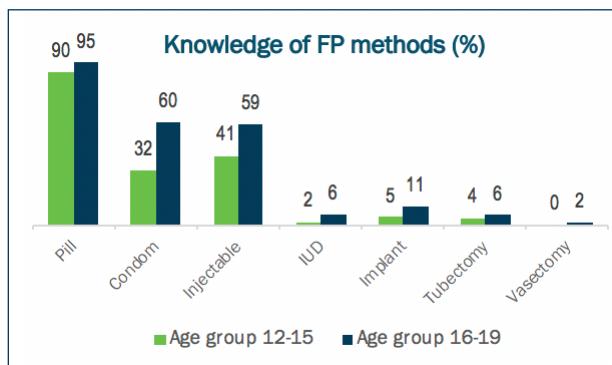
More than 50% of girls wanted to marry at the time they were informed of the marriage proposal. Responses were found almost identical between intervention and control areas as well as across the districts. Overall, 15 percent of girls reported that their family had discussed the dowry issue with them.

KNOWLEDGE ABOUT CONTRACEPTIVE METHODS

Awareness about at least one family planning (FP) method was universal among married girls, while one-quarter of unmarried girls were aware of contraceptive methods. No significant difference was observed between intervention and control areas and across the districts, however it varies slightly by districts.



Universal knowledge about oral contraceptives and lack of knowledge about long-acting and permanent methods were observed among the girls who had heard about any FP methods. This knowledge varies by age, schooling, and marital status.



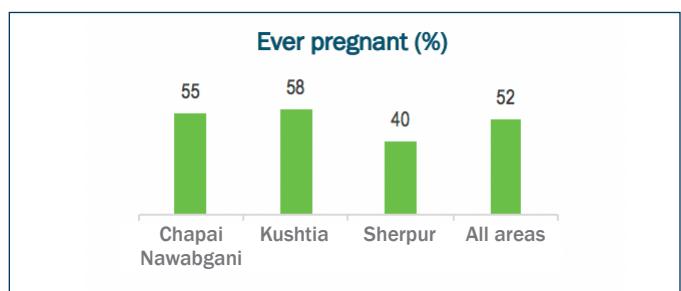
MENSTRUAL HYGIENE MANAGEMENT

Two-thirds of the girls didn't know about menstruation before experiencing it. Sanitary pads and clothes were commonly used materials. Half the girls (among those who knew) reported the use of sanitary pads, while 45 percent mentioned the use of clothes. Intervention-control difference in using sanitary pads or clothes was small.

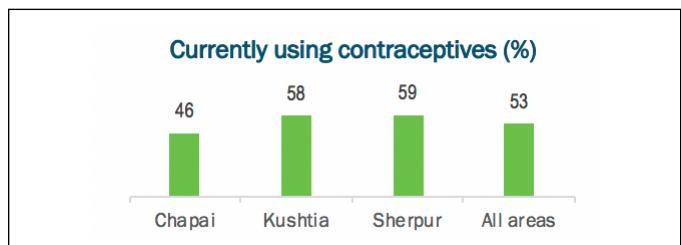


REPRODUCTIVE HISTORY

Overall, 52 percent of married girls were ever pregnant. The rates are similar between the intervention and control areas, but vary by districts. The percentage is highest in Kushtia and lowest in Sherpur. Approximately 12 percent of married girls were pregnant at the time of the survey.



At the time of the survey, 53 percent of married girls were using contraceptive methods, consistent with the current national rate. There is no significant difference between intervention and control areas regarding the use of contraceptive methods.



GENDER AND RIGHTS

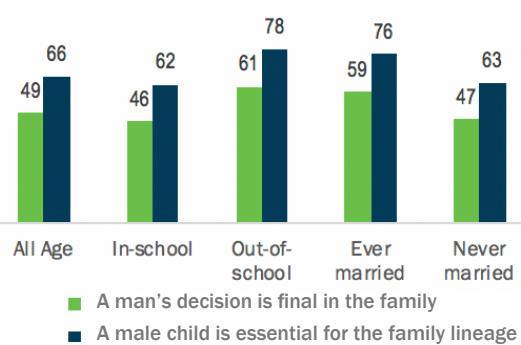
HIGHLIGHTS

- Half of the adolescent girls think that a man's decision is final in the family.
- Nearly half of the married girls believe that women cannot refuse to have sex with their husband.
- More than 50% of the girls believe that a woman can be beaten in some instances.
- 29% of the married girls believe that women themselves are to be blamed for being raped.

GENDER EQUALITY

Half of the respondents provided an affirmative response to the statement that “a man’s decision is final in the family.” The figure below depicts the variation in responses according to schooling and marital status. The percentage is higher among out-of-school (61%) and married (59%) girls compared to their in-school (46%) and unmarried (47%) peers. Similarly, 66 percent of adolescent girls agreed to the statement that “a male child is essential for family lineage.” This belief is more prominent among married (76%) and out-of-school girls (78%) compared to their unmarried (63%) and in-school (62%) peers.

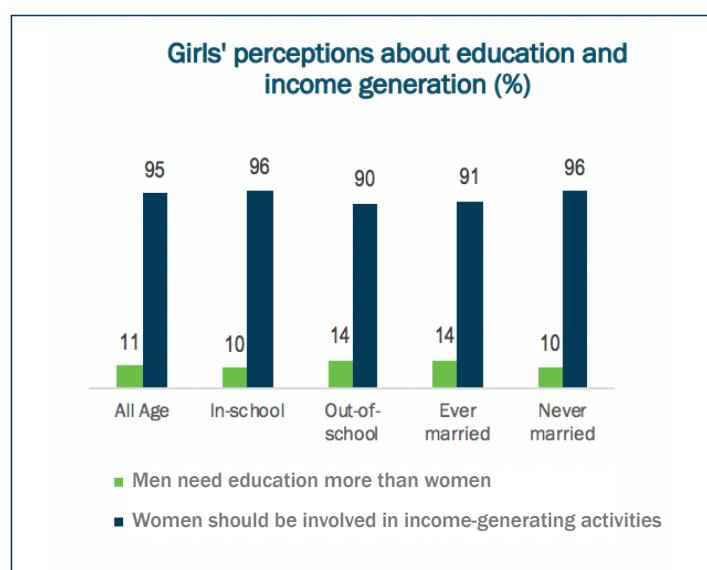
Gender equality (%)



EDUCATION AND INCOME GENERATION

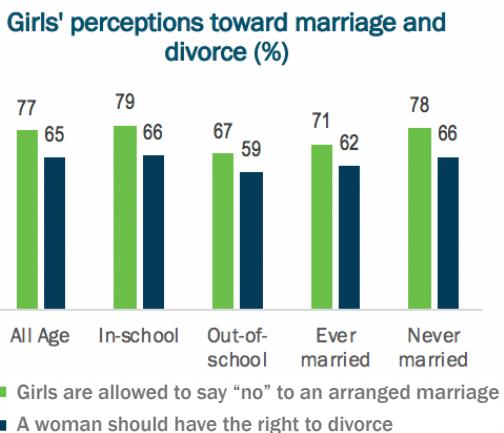
Approximately 95 percent of girls were supportive of the statement that “women should be involved in income-generating activities.” On average, 11 percent of girls in all groups agreed that “men need education more than women.”

Girls' perceptions about education and income generation (%)



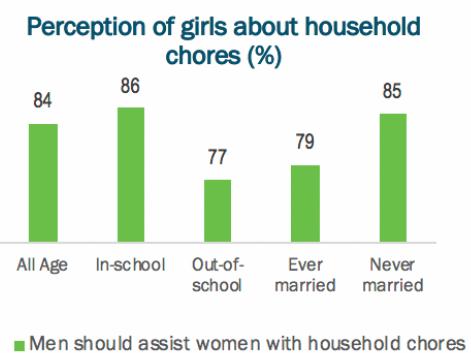
MARRIAGE AND DIVORCE

76 percent of respondents stated that girls should have the right to say “no” to a marriage. Among all girls, approximately two-thirds (65%) agreed with the statement that a woman should have the right to divorce. Small variations in both statements about women’s rights regarding marriage and divorce have been observed based on schooling and marriage status. In-school and never-married girls were more aware about their right to marriage and divorce compared to their out-of-school and married peers.



HOUSEHOLD CHORES

84 percent of the girls agreed that men should assist women in all household chores. In-school girls were more supportive of this statement compared with out-of-school girls (86% vs. 77%). Similarly, a higher percentage of unmarried girls compared to married girls (85% vs. 79%) supported the same statement.

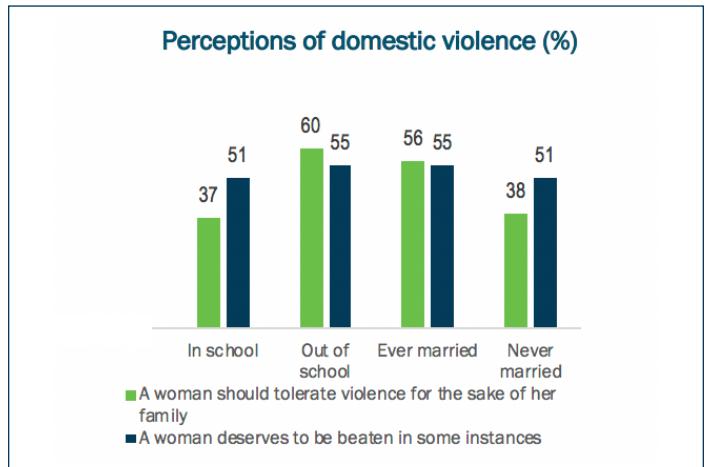


SEXUAL RIGHTS AMONG MARRIED GIRLS

Nearly half (45%) of the married girls believed that “women could not refuse to have sex with their husband.” Approximately one-fourth (23%) of married girls agreed with the statement “avoiding pregnancy is women’s responsibility.”

VIOLENCE

Overall, 42 percent of the girls agreed to the statement about the acceptance of domestic violence for the sake of the family. The proportions of out-of-school girls (60%) and married girls (56%) with this belief were higher and statistically significant compared to those of their in-school (37%) and unmarried peers (38%). No major variation was observed in the responses across age groups, schooling status, and marital status.



**More than half of the girls agreed that:
“A woman can be beaten
in some instances.”**

**29% of the married girls think that:
“Girls themselves are responsible
for being raped.”**

**Equitable gender norms were universal
among respondents when it came to
women’s participation in education and the
labor force.**

**Victim blame is common. Half of the
adolescent girls believe that the girls
themselves are at fault for domestic
violence.**

Overall, in-school girls hold more gender-equitable attitudes compared to their out-of-school peers.

GIRLS' SOCIAL LIVES

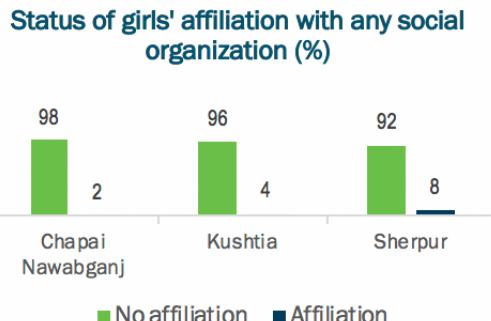
HIGHLIGHTS

- Only 4% of girls were affiliated with social clubs and local organizations.
- In-school girls, more in proportion, reported to be allowed to visit friends than out-of-schools peers.
- 98% of households had mobile phones and 20% of girls had their own mobile phone.

GIRLS' ENGAGEMENT WITH SOCIAL CLUBS

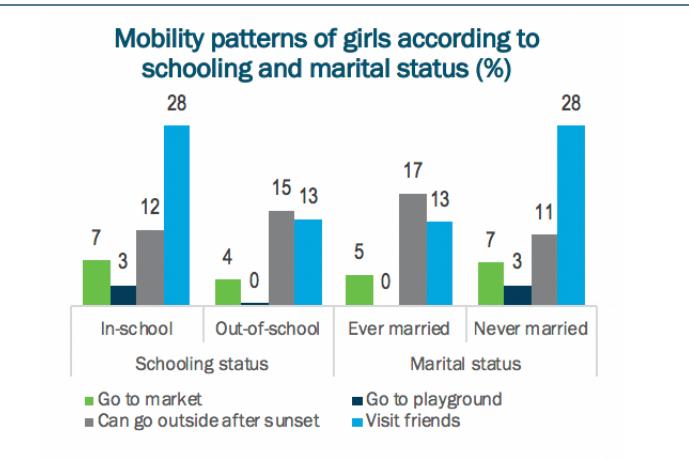
Only 4% of adolescent girls were found to be engaged with social clubs and local organizations.

Girls' engagement with social clubs and local organizations (for example, cultural clubs, sports clubs, youth clubs, children's groups, adolescent centers, NGO groups) is not common in both intervention and control areas. Few girls were found engaged with either NGOs or adolescent centers through different programmatic activities. Among districts, Sherpur held the highest proportion (8%) of girls who were affiliated with any type of clubs.



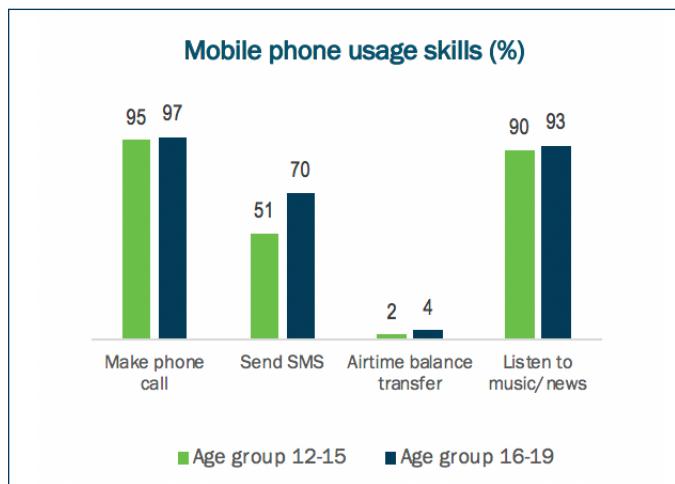
MOBILITY

The figure below shows the mobility patterns of adolescent girls living in the study districts according to their schooling and marital status. Overall, in-school and never-married adolescent girls who are not mutually exclusive demonstrated almost similar mobility characteristics, which are curtailed for out-of-school and married girls. In-school girls were twice as likely to be allowed to visit friends compared to their out-of-schools peers.

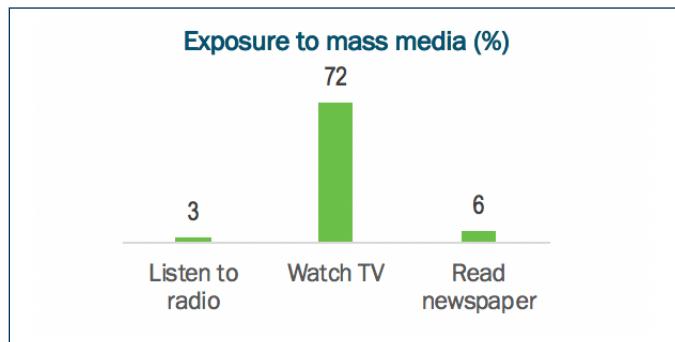


ACCESS TO TECHNOLOGY AND MASS MEDIA

Older girls reported better skills in operating mobile phones compared to younger girls. The survey found widespread use of mobile devices for listening to music or news irrespective of age, schooling, and marital status. No variation was observed between intervention and control or district level in relation to mobile-usage behaviors and skills.



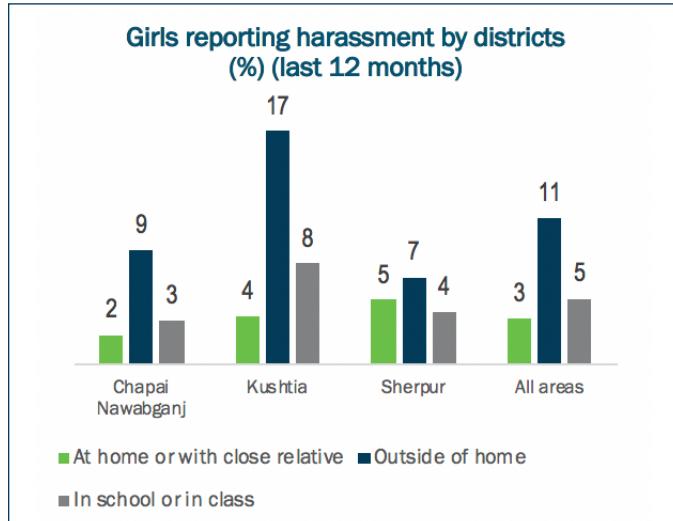
Among girls, viewing television is common while listening to the radio is rare. More than 70 percent of girls reported watching television last week in both intervention and control groups. Less than 3 percent of girls listened to the radio last week. Reading newspapers is not common among girls.



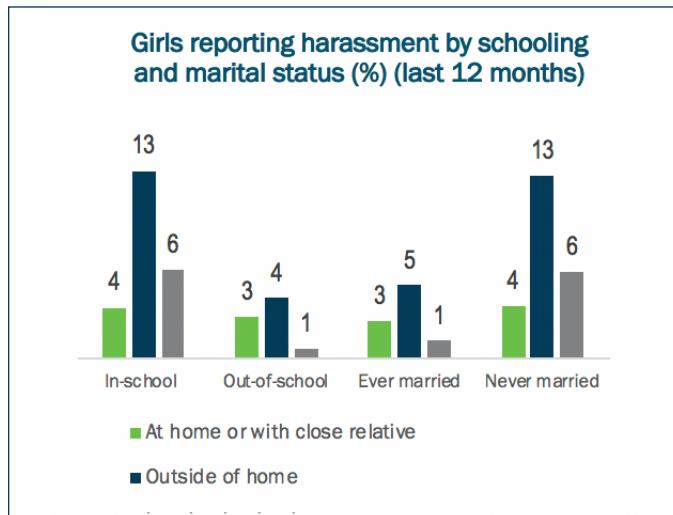
No significant difference was observed between intervention and control areas regarding exposure to mass media.

EXPERIENCING HARASSMENT

Harassment occurred more frequently outside home and school compared to at home or at school. Across all districts, 11 percent of girls reported harassment in the last 12 months in a public space. The types of harassment reported are similar both in intervention and control areas. At the district level, more girls in Kushtia (17%) faced harassment in public spaces compared to the other two districts. Similarly, girls in Kushtia reported more harassment at school compared to the other two areas.



In-school girls and never-married girls reported higher levels of harassment in public spaces compared to their counterparts. Thirteen percent of both in-school and never-married girls reported that they were harassed in a public place during the last 12 months. The rates of harassment are similar between intervention and control areas. Never-married girls, more in proportion, reported experiencing harassment in a public place compared to married girls. Less than 5 percent of married and unmarried girls experienced harassment at home.



LIVELIHOOD

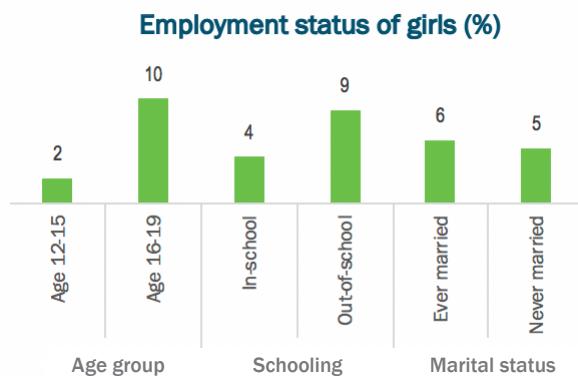
HIGHLIGHTS

- Currently, 5% of adolescent girls aged 12 to 19 are working for income.
- Tutoring and tailoring were the two most common income-generating activities.
- Girls with secondary or higher-level education were more engaged in tutoring.
- One-third (32%) of girls save money.

EMPLOYMENT STATUS

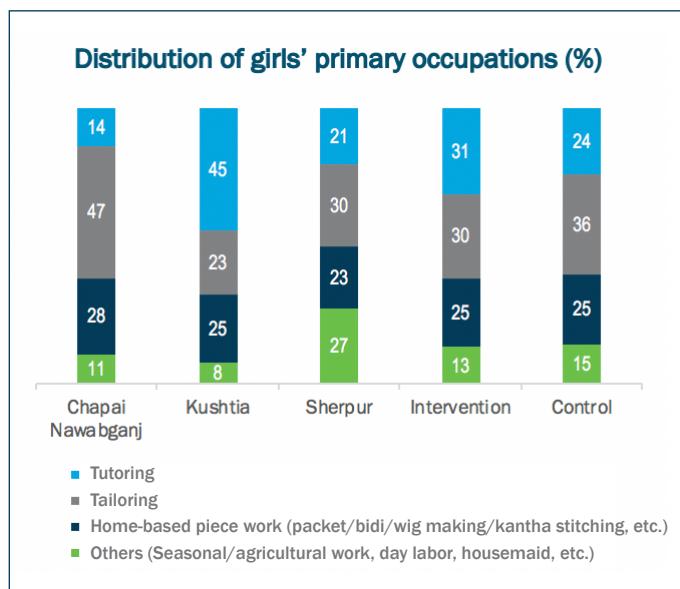
Approximately 7 percent of girls reported having ever worked for income and 5 percent of girls were currently working for income at the time of the survey. Among ever-working girls, most were in Kushtia (39%).

Employment status varies by age and schooling but does not differ much by marital status. Engaging in work for money was found among older girls (aged 16–19) and younger girls (aged 12–15), 10% and 2%, respectively. Considering schooling status, 9 percent of out-of-school girls were found currently employed, which is higher than in-school girls (4%).



PRIMARY OCCUPATIONS

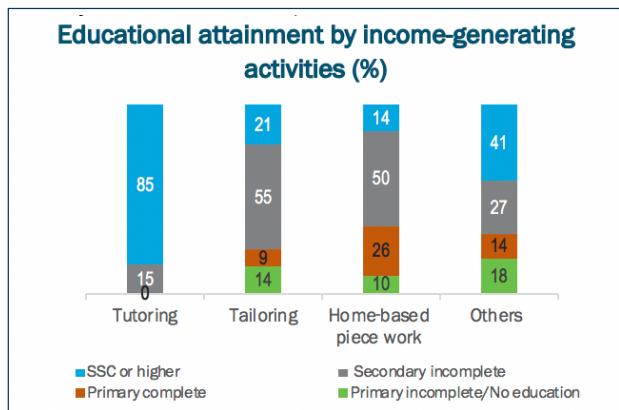
The figure below shows occupation patterns among the adolescent girls in the study districts. Private tutoring and tailoring were the two most common income-generating activities for girls.



District-level variation in terms of occupational choice exists. Tutoring was the more common occupation among girls in Kushtia (45%), which is a wealthier district compared to the other two districts. Tailoring was the most common occupation in Chapai Nawabganj (47%) and Sherpur (30%). No major differences were observed between the Intervention and control areas.

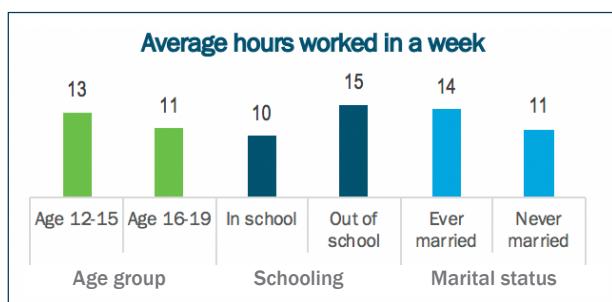
EDUCATIONAL ATTAINMENT BY INCOME-GENERATING ACTIVITIES

Engagement in income-generating activities suggested that girls with secondary-level education or higher were more engaged in tutoring. Girls below secondary-level education were engaged in other occupations that are mainly laborious and low-paid work.

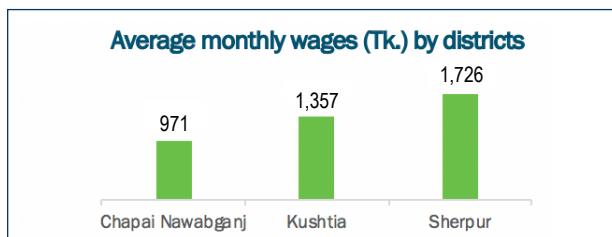


AVERAGE HOURS WORKED

Girls who are not in school worked longer hours in a week than those who are in school (15 vs. 10 hours). Most of the in-school girls were more involved in activities such as tutoring (which is less time consuming) alongside their education, whereas out-of-school girls were involved in laborious and long-hours work. Similarly, married girls worked longer as they are involved in home-based work. No regional differences were observed in participation in income-generating activities (average working hours per week was 11–13).



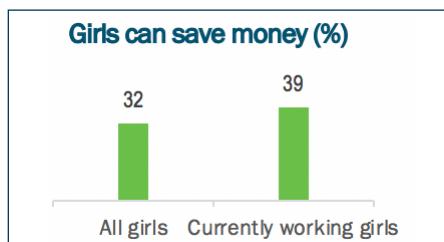
AVERAGE MONTHLY WAGES



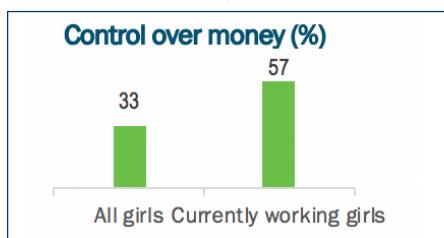
The average amount of money earned by girls varied by district. It was found that the average monthly earnings were higher in Sherpur (1,726 Tk.) compared to the other two districts.

SAVINGS PRACTICE

One-third of girls saved money from different sources, such as income, gifts from relatives, scholarships, etc. Among the girls who are currently working, 39 percent can save money. The proportion of girls in the wealthiest quintile who save is more than double that of the girls in the poorest quintile.

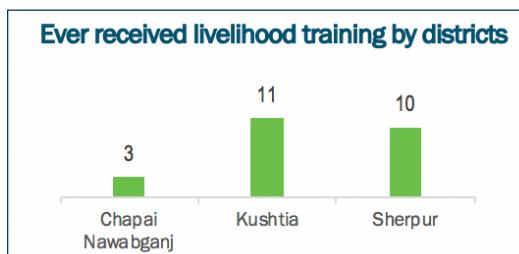


One-third of girls and half of currently working girls reported that they have control over saved money.



PARTICIPATION IN LIVELIHOOD TRAINING

Only a few girls (7%) received livelihood training. Chapai Nawabganj demonstrates the low percentage (3%) of girls who ever received training. No difference was observed between intervention and control areas.



FUTURE INTENTION TO RECEIVE LIVELIHOOD TRAINING

Approximately 76 percent girls were interested in obtaining livelihood training in the future. Among them 55 percent of girls were interested in tailoring. Approximately, one-third of the girls expressed interest in receiving basic computer training.

