

Market Systems Analysis: Alternative Economic Pathways for Adolescent Girls in Kurigram district, Bangladesh

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Key Acronyms

Acronym	Meaning
BRDB	Bangladesh Rural Development Board
BSIC	Bangladesh Small and Cottage Industries Association
BTEB	Bangladesh Technical Education Board
DFT	Digital fat tester
EPB	Export Promotion Bureau
EPZ	Export processing zone
Girls H	adolescent girls who are home-bound/working at the home
Girls M	adolescent girls who are mobile i.e. working outside the home
HSC Voc	Higher Secondary Certificate (Vocational)
ICT	Information and communications technology
KTSC	Kurigram Technical School and College
KTTC	Kurigram Technical Training Centre
MFI	Microfinance institution
MOL	Ministry of Labor
MOWCRA	Ministry of Women and Children Affairs
MOYS	Ministry of Youth and Sports
MSD	Market systems development
OSH	Occupational Safety and Health
RDRS	Rangpur Dinajpur Rural Service
RMG	Ready made garments
SME	Small and medium sized enterprise
SMEF	Small and Medium Sized Enterprise Foundation
SSC Voc	Secondary School Certificate (Vocational)
Women H	adult women who are home-bound/working at the home
Women M	adult women who are mobile i.e. working outside the home

1. Executive Summary

This market analysis aims to provide an overview of the sub-sectors within the Kurigram district of Bangladesh that offer viable and attractive economic alternatives to immediate childbearing for adolescent girls. Using a market systems development lens from the outset, the analysis consisted of a literature review, participatory sub-sector prioritization, and qualitative primary research in Kurigram that mapped the prioritized sub-sectors, focused on identifying opportunities and constraints for the participation of girls.

Following the research framework and methodology, the report describes the Kurigram context. Next, an overview of girls' current economic activities and the pressures and norms facing them is presented. The majority of the report then explores the dynamics of three distinctly different sub-sectors with the potential to provide significant economic opportunities to girls, namely **dairy, cotton craft production, and technical and vocational education and training** – each in turn representing a broader opportunity pathway for girls around homestead agriculture, handicrafts and a range of higher skilled jobs.

Overall, the research found that the challenges for girls to access improved economic opportunities are acute – both due to the limited jobs available beyond homestead agriculture in Kurigram, and the strong social norms that discourage girls from taking a more active economic role – such as restraints on mobility as well as many jobs not seen as appropriate for women and girls. Though there are economic opportunities available for girls, **the analysis suggests a trade-off between number of girls reached and likelihood of each individual girl delaying childbirth**. For instance, many girls can be reached through homestead agriculture. However small increases in income may not translate to many delaying childbirth. On the other hand, helping girls access health and education jobs may have high individual likelihood of delaying childbirth, but the project may not be able to reach the same number of girls.

Nevertheless, **there are economic opportunities available for girls that the project can help to expand**: for example, most girls are working in household production activities. For some activities, this primarily represents a saved expenditure (e.g. household consumption of vegetables), as opposed to income generation. For others, such as tending to livestock or handicraft, work actively contributes to household income. This both provides a leverage point, to enhance or upgrade work girls are currently doing; and a potential advocacy element as senior decision makers and market actors do not see girls' contributions.

A key entry point for the project across sub-sectors will likely to be to support girls' entry into producer groups with older women. Being members of producer groups can be very empowering for girls, and such groups are generally supported by family members and businesses. However, a lack of assets or market linkages can stop from girls joining such groups, while their young age may mean they are vulnerable to exploitation by market actors and cannot access certain trainings and loans. Future interventions could support girls to join existing female producer groups and then move into supporting the formation of new women and girl producer groups – ensuring that these all involve active mentoring for girls.

This economic activity could make, in some cases, girls an interesting market segment to potential buyers looking to improve their supply chains and input companies trying to enhance sales. Interventions could explore which organizations 'higher up' in the value chain might be willing to invest in such girl-inclusive producer groups and the possibility of supporting/working through them - e.g. working with them to develop distribution chains to girls' communities and households. Interventions can

also work with MFIs to trial granting loans to unmarried adult girls and expanding educational loans to longer term training for better ‘women appropriate’ roles.

When thinking about potential jobs they might like to do, girls struggled to think beyond the work they were already doing, in part due to limited exposure to new potential roles. **This suggests an additional valuable role for the project in long-term role modelling for girls**, potentially through working with TVET providers to support girls in moving into roles that challenge perceived norms around what work is appropriate for women; through supporting older women in taking on roles that challenge social norms around mobility; and through promoting such role models in partnership with other interested market actors like MOWCRA, the Rangpur Chamber of Commerce for Women and high schools.

Project activities should take into account the differences between girls and influencers’ perspectives. For instance, **mothers are likely to be a particularly important lever in influencing unmarried girls to access TVET (or to stay in education). Activities should also align with varying wealth levels.** For landless households, homestead agriculture may be a more valuable economic pathway; whereas in comparatively wealthier households, craft work or accessing improved jobs through TVET courses may lead to bigger results.

Though a large number of girls are working in the dairy sector and it provides a good income source, for many girls it is a less appealing sector, as it is seen as dirty, physically challenging, and isolating as it is home-based work. They also have limited access to markets -- male guardians will instead take milk to market or go there to buy inputs. However, for this reason, the sector is popular with husbands and mothers-in-law, and is where most girls are working. **Thus, if girls cannot go to markets, interventions should explore how markets can come to girls**, through for instance working with input sellers to develop more rural distribution systems. However, though this may increase productivity and control over incomes for many girls, the impact on early child-birth may be small as dairy work can still be carried out alongside child-rearing. To address this, the project could consider supporting girls to join producer groups with older women, and further support groups to move into dairy processing where there is large unmet demand – however reaching scale could be a challenge.

Though less so than dairy, a significant number of girls are working in cotton craft production. Incomes are also smaller than dairy, but **girls particularly value working in producer groups with other women – both girls and older women.** These make work more social, and appear to influence delaying child-birth. **The group format is also approved of by other family members and is preferred by businesses.** Overall the project should look at ways to support such groups, helping girls to access them and exploring ways to link them to community services, such as healthcare and savings groups. The major challenges though to the sub-sector, and role of girls, lie in weak connections within the value chain and the irregularity of orders. To which end, the project should consider working with SMEs, superstores and sector associations to develop supply chains that bring in girl-included producer groups and overall improved market linkages.

The TVET system represents a valuable way for girls to access higher skilled jobs which could have a significant impact in delaying child-birth, but **very few girls are able to access courses.** Practically they are limited by the costs and high admissions requirements, but they are also held back by social norms that restrict the mobility of girls to TVET centers and, once there, restrict what courses are seen as appropriate for girls. Though more expensive, **private TVET providers may be better placed to train girls** than public ones as they currently tend to train a larger number of girls in sectors such as ICTs and handicrafts, are

open to training girls younger than 18 and make larger efforts to match students with jobs. The project could work with TVET providers in established courses for girls, such as ICTs and handicrafts, to improve their access for girls, for instance through developing field-based training methodologies or investing in girls-only transport. Beyond this it could explore supporting courses in emerging sectors of girl activity, such as tutoring, managing beauty parlors and mobile phone repairs – though such courses are likely to be urban-based. Longer term advocacy work would also be valuable to encourage public TVET providers to consider the potential for girls in selecting which courses they offer.

Across all that it does, **the project needs to put consideration of ‘do no harm’ to girls foremost.** The project is seeking to empower girls in a context where sexual and other forms of harassment are common, and challenging social norms may lead to a backlash against girls. The project needs to **develop systems for monitoring unanticipated impacts and responding to girls’ concerns and community tensions.** To avoid pushing girls into potentially harmful situations or completely new areas of work, an incremental approach is needed. Particular care should be taken with regards to girls’ education. This was not a target area of this research, and further research on the interface between education and work would be valuable. Interventions should generally explore the potential of schools as leverage points to reach girls, such as through economic skills training or savings groups. At the same time, it needs to ensure it is not supporting jobs that take girls out of school, but rather flexible jobs that allow them the choice to study at the same time (and indeed, pay for their studies), such as found in cotton craft producer groups.

2. Introduction

This market analysis is part of the formative phase of CARE's Supporting Married Nulliparous Adolescents project in Bangladesh. The project aims to delay first birth among married adolescent girls. One of ways in which the project plans to support a delay is by linking them to alternative futures through activities such as education, training, and/or income generation. This market analysis is intended to provide an understanding of the key market systems and larger socio-economic shifts taking place in the Kurigram district of Bangladesh, and whether and how these systems and shifts can be harnessed as potential alternatives to immediate childbearing for married adolescent girls.

The primary audience for this report is CARE Bangladesh, which will be implementing the project, and CARE USA, as well as GRID Impact who will support intervention design and implementation.

2.1 Research Framework

This analysis used a market systems development (MSD) 'lens' to both frame and answer key research questions. A market system is a mental construct/framework that helps to make sense of the relationships and interactions between multiple actors surrounding any market transaction: supply and demand for a good or service.

A helpful way to distinguish roles in a market system is to split it into the (1) core market – supply and demand, following the supply or value chain that transforms raw inputs into an end product that is sold to a customer, (2) the supporting functions and services – information, finance, infrastructure, training that the core market relies on and (3) the enabling environment – the laws, regulations, culture and social norms that influence the behaviors of all actors.

Other helpful terms to keep in mind are:

Sector: A broad category of economic activity such as agriculture, manufacturing, information and communication technology (ICT), or tourism.

Subsector: A sub-category of economic activities that take place within a given sector. For example, within the agriculture sector there are many different specific crops or crop groupings (maize, rice, vegetables, for example) which can be categorized as subsectors. Market research and analysis is typically conducted at the level of a subsector.

Market actors: Market actors refers to the people, organizations and groups playing key roles in a particular market system. These may be core value chain actors such as producers, processors and wholesalers, service providers / supporting function actors such as transporters or financial institutions, as well those who create the norms and policies that influence the environment in which the subsector operates.

Value addition: Value addition is the enhancement a company or sector provides to a product or service before offering the product to customers, thereby increasing the value of the item from the previous stage of production (in which it received the product).

2.2 Key research questions

The key research questions this analysis aims to answer:

- 1) What **sub-sectors have the potential** to include large numbers of adolescent girls?
 - a. **Relevance:** How do youth and/or women engage in the subsector?
 - b. **Opportunity:** Is the subsector growing? Is there unmet demand?
 - c. **Feasibility:** Can we catalyze change in the market system within the project's lifetime? What is CARE's capacity to work in the selected sub-sectors?
- 2) What **sub-sectors are most appealing** to adolescent girls and influential people in their lives?
 - a. What are adolescent girls' **current routines**?
 - b. What are **community norms** around adolescent girls and methods/ types of work?
 - c. What are community **attitudes to work in the potential sub-sectors**?
 - d. Where are our target beneficiaries **currently located within the market system**?
- 3) What are the **dynamics of the selected sub-sector**?
 - a. What are the **historical and recent trends** in selected sub-sectors? What forces have been driving these changes? Are these trends impacting the gendered distribution and nature of labor/roles?
 - b. What are the **core market functions** and what are women and girls' roles?
 - c. What are the **major supporting functions** in the market system with particular consideration of whether women are (able to) providing or accessing these services?
 - d. What are the **informal norms** (gender norms, relationships, power dynamics, traditional perceptions, taboos, corruption etc.) that influence female and male actors in the core market and supporting functions?
 - e. What are the **formal regulations**, government bodies, taxes etc., that influence/govern behavior in the system both in general and as they impact women in particular?
- 4) What are the **constraints and opportunities** affecting girls' participation in appealing, high potential market systems both as employees and entrepreneurs?
 - a. What are the **constraints** in the market system that affect (i) its performance and competitiveness (ii) young girls' roles in the sector?
 - b. What are the **points of intervention** for promoting greater participation by adolescent girls in the subsector? Which partners have the capacity and motivation to promote girls'/women's participation?
 - c. What are the **risks associated with potential interventions** – both to women and to the sub-sector more generally as well as to the project being able to successfully implement?

2.3 Focus on adolescent girls

This analysis focuses on adolescent girls rather than women more broadly. There are valid arguments to be made for considering women more broadly – for instance, growth in household income and the effect on girls. In particular, the income of mothers can have a significant spillover effect on household investment in girls. Importantly, older women are both key influencers and role models to girls, who are likely to follow the working patterns of older women in their networks as they grow older. However, CARE Bangladesh already has a project, Shomoshti, focused on improving economic growth and household wealth across key sub-sectors in the target region. There is a need for more focused interventions to enhance impacts on girls. Further, girls and adult women experience situations differently due to factors

such as the unique social norms affecting them and thus the work they are expected to do. Interventions to support one group may not help the other – for instance, working with employers to establish nurseries may support women’s ability to continue work but might run counter to the project goal of reducing early childbirth as it makes it more possible to work alongside raising children. The two groups may also have different goals at times: for instance, the research found mothers-in-law particularly keen to retain control of household income when a daughter-in-law moves in and discouraging of daughters-in-laws’ leaving the house. This suggests focusing on adolescent girls as the final beneficiary, but using an approach that understands the critical influence of the older women in their lives.

The assessment aligns with the project’s defined target group¹ by **considering ‘adolescent girls’ as those aged 15-19**, i.e. older adolescents. Though the project title refers to married adolescent girls, in the analysis we consider both married and unmarried girls, recognizing that delaying unmarried girls’ marriages and intervening with them will also support the project goal. However, this is not a homogenous group, and the analysis will highlight differences between older and younger adolescent girls, and married and unmarried girls.

2.4 Scope

This analysis follows guidance from a recent review of market analyses for MSD projects which found that the most useful analyses: a) provide a foundation for an **initial understanding** of the subsectors, b) inform project implementation through **identifying potential pilots**, and c) are **used and updated** as projects move into implementation and learn (rather than remaining ‘static’ or untouched throughout the project lifetime).

As the review explains, the most useful market analyses are not the most detailed or lengthy, but rather ‘good enough’:

“A ‘good enough’ market analysis provides an MSD team with the information it needs to begin piloting. As one respondent (somewhat rhetorically) asked, ‘do you move in only with full information, expecting to craft interventions exceptionally carefully and win on the first attempt? Or, do you move in expecting to learn through doing – with a high degree of trial and error and notable tolerance for failure?’ It is important to recognize that some things are easy to know in a short amount of time (global demand trends, and principal end markets, for example), while others – often critical points – require time to have trusting relationships to get at the truth (e.g., enabling environment issues tied to political economy and corruption, business visions for nearer-term investments, social norm constraints). Any analysis will be able to capture some of these things, while others will be notional or absent and will require revisiting with more information later.”²

Though the focus of this report is on three sub-sectors that appear to offer significant opportunities for girls, it also aims to understand more broadly **how adolescent girls and their influencers are involved in and view economic opportunities**. Girls are working in a variety of other sub-sectors to the research three,

¹ CARE. 2016. Grant Proposal Narrative. Prepared for the Bill & Melinda Gates Foundation.

² MarketShare Associates. 2016. The Utility of Market Analyses: Key Findings from a Landscape Review. Prepared for USAID/E3’s Leveraging Economic Opportunities (LEO) program. 2016.

and the project would be well placed if it could intervene in these if it sees promising opportunities that would lead to sustainable systems change for girls and synergies with focal sectors. As such, Section 5 of this report looks more broadly at girls' opportunities and economic ones. The analysis then focuses on economic pathways, with the examples within specific sub-sectors serving as illustrations of the broader economic pathway, focusing on key dynamics relevant to the research questions. It also identifies areas for follow-up investigation where more information could be useful to inform piloting and intervention design.

3. Research Methodology

The research process incorporated perspectives from academic research, development project implementers, target beneficiary populations and market actors through a three-step process:

1. Literature review
2. Participatory sub-sector analysis
3. Qualitative primary research

Each of these components is described in further detail below.

3.1 Literature review

The literature review aimed to summarize existing information on key trends in Bangladesh and economic sub-sectors in Rangpur division, and in particular Kurigram district, to inform the sub-sector selection process. Materials were identified through a combination of keyword online searches and recommendations from key informants including the CARE Bangladesh and CARE USA teams. These materials included development agency reports, academic journal articles, and reports from government, UN and other 'institutional' sources (e.g., the Asian Development Bank). A non-exhaustive list of key resources (that were found to be most relevant) is presented in Annex IV. Specific citations are also referenced in footnotes throughout this report.

3.2 Participatory subsector selection

Following the literature review, MSA and CARE Bangladesh identified an initial list of 9 sub-sectors in Kurigram that appeared to be **relevant, feasible and offer opportunity** for young married girls:

1. Cotton crafts
2. Dairy
3. Garment factories
4. Medicinal plants
5. Poultry
6. Teachers/ Tutors
7. Technical and vocational education and training (TVET)
8. Vegetables
9. Vendors

Each of these sub-sectors was then ranked according to the criteria described in Table 1.

Table 1: Subsector selection criteria

Criteria	
Relevance	Women's and girls' current presence/activities within the sub-sector (Is there already a high share of women involved in the sub-sector? Is there a high number of women entrepreneurs in the sub-sector?)
	Needed skills and resources (Is there scope for women to play a larger, or different role(s), within the subsector? Can they access finance and skill-building opportunities that are needed to do so?)
	Suitability for women and young girls to work in (do cultural norms permit their involvement? Will working in the sector cause tensions within families or communities? Will mobility be an issue – e.g. will young women be able to travel to the site of work? Will involvement in the sector make it difficult for them to fulfil their other responsibilities at home?)
	Attractiveness to young girls (do young girls WANT to be involved or develop skills related to this sub-sector? If yes, why? Would work in such sectors be seen as 'cool' or 'uncool' for our target group (very important for youth)?)
	Empowering (would involvement in the sub-sector potentially generate any significant non-economic empowerment benefits such as increased confidence, greater decision-making power, increased respect/prestige within the community, influencing community norms etc.?)
Opportunity	Market demand and growth (Is demand for the products growing, and expected to grow? Is there potential for export? Are prices attractive?)
	Potential for increasing income or wealth (Will engagement in the subsector provide a significant addition to women and girls' incomes? Will they have control over the income that is earned?)
	Low barriers or risks to subsector growth (Is the subsector regularly subject to major risks or shocks such as climate, volatile prices, pest disease etc.?)
	Existing market gap (are there 'gaps/bottlenecks' or 'opportunities' within the subsector (including under supply) that can already be identified and that women/girls could reasonably fill?)
Feasibility	CARE's knowledge and experience (does CARE have connections and experience working in this subsector? Does it have connections with important stakeholders in the subsector?)
	Key stakeholder interest in increasing women and girls' roles in the sector (are there strong local leaders within the sub-sector? Does CARE have good relationships with them? Do these key stakeholders support increasing young girls and women's involvement in the subsector? Is there interest among large buyers/processors to source from women and girls?)
	Is there an entry point into supporting adolescent girls in the sector (such as girls working in groups, TVET providers, entrepreneurs)
	Basic infrastructure (transportation options exist for transporting commodities/products to profitable markets? Is there affordable access to adequate energy and/or water supply, as needed within the sub-sector?)

Sectors were scored separately by different CARE Bangladesh staff/ teams, and cotton craft, dairy, TVET, vegetables and vendors received the highest scores via these criteria. Sub-sector scoring was reviewed one more time early in the field work, resulting in the removal of vendors. Annex V summarizes the outcomes of this ranking and selection process in more detail. Subsequently during fieldwork, the research team decided to de-prioritize the vegetable sub-sector. **This resulted in a focus on three sectors – dairy, cotton crafts and TVET.**

3.3 Fieldwork: goals and methods

Our fieldwork aimed to:

1. Obtain a **deeper understanding of each of the identified sub-sectors**
2. Build staff's comfort with the **objectives, process and tools** of conducting market research/analysis

3. Identify **needed follow-up from local CARE Bangladesh staff** (e.g., further meetings with market actors, other documents to collect and review) following fieldwork
4. Identify **remote support needed** from MSA and CARE USA following fieldwork

Fieldwork focused on identifying and interviewing a variety of market actors across the prioritized sub-sectors. The team also conducted focus group discussions with adolescent girls and selected ‘key influencers’ or those who were thought to strongly influence adolescent girls’ life choices: mothers, husbands and mothers-in-law. However, girls and their influencers were secondary – albeit critical – populations of interest for this research as icddr,b was carrying out simultaneous formative research for the project which focuses on understanding their perspectives in much greater depth. Key market actors were identified in advance where possible – usually when they were well-known and influential in the market system and/or had been involved in other previous or ongoing CARE projects. For all others, a snowball sampling approach was used whereby interviewees were asked to provide recommendations of other important market actors.

Fieldwork was undertaken from 9-23 July by a team composed of staff from MSA, CARE USA and CARE Bangladesh, with several follow up interviews held in early August. Research involved meetings in Dhaka, Rangpur and across Kurigram district. Annex III includes a complete list of these meetings. Research in Kurigram district focused on two upazilas – Kurigram Sadar and Rajarhat. These were selected due to the very high poverty rates in each, as CARE Bangladesh is already active in both, and to provide a potential comparison between the two – with Kurigram Sadar broadly speaking as a peri-urban area and Rajarhat as a rural one. The research team divided into two for most interviews and focus groups to cover more people. Meetings were held in Bangla, with summary translation provided in English to each team’s facilitator. The lead researcher from MSA was responsible for synthesizing all the information collected and drafting the analysis.

Table 2: Summary of meetings held during fieldwork

Type of Meeting	Number of Mtgs	Location of Meetings	Total number of respondents
Company manager	18	Dhaka, Rangpur, Kurigram Sadar, Ulipur, Shinai	18
Entrepreneur	14	Rangpur, Kurigram Sadar, Ulipur, Shinai, Kathalbari	14
Government actor	15	Dhaka, Rangpur, Kurigram Sadar, Ulipur, Shinai, Kathalbari, Phubari	15
Industry association	2	Dhaka, Rangpur	2
NGO/Development projects	14	Dhaka, Rangpur, Kurigram Sadar	14
Women’s group	2	Shinai, Kurigram Sadar	20
Husbands of married adolescent girls	2	Kurigram Sadar, Rajarhat	11
Mothers of unmarried adolescent girls	2	Kurigram Sardar, Rajarhat	15
Mother-in-laws of married adolescent girls	2	Kurigram Sadar, Rajarhat	12
Married adolescent girls	2	Kurigram Sadar, Rajarhat	15
Unmarried adolescent girls	2	Kurigram Sadar, Rajarhat	12
Total	75		148

3.4 Limitations

The market analysis faced some constraints that should be kept in mind when considering the findings:

- As mentioned earlier, the selection of community members – specifically, adolescent girls, their husbands, mothers and mothers-in-law – was not random. They tended to be beneficiaries of CARE Bangladesh’s current or past projects. As a result, the community members interviewed were not necessarily representative of the entire community. Further with many development projects already being implemented in the communities targeted for fieldwork, community members’ expectations of further development assistance may have influenced their responses to many questions.
- Though the number of interviews and focus groups was large in relation to the length of the field work, it is still a small number to extrapolate wider conclusions from, in particular at the community level. As such, the report as much as possible aims to triangulate information from interviews and focus groups with the initial literature review and wider literature, and highlight discrepant information and areas for further study.
- CARE Bangladesh staff conducted most of the fieldwork in Bangla, with translation during the meeting into summarized English. This may mean that some nuances were lost in translation, and, as a result, there are few direct quotations.
- Due to current security concerns in Bangladesh, the police provided a security detail to the research team while in Kurigram. Though clearly valuable, this may have damaged the perceived neutrality of the research, while the excessive nature of the detail at times may raise further concerns about the impact of the research in the community
- Though many interviews were held, due to time constraints, several key actors could not be met, including the Ministry of Labor (MOL) and Department of Livestock.

4. Kurigram

The wider context in Kurigram is key to understanding which economic opportunities might be available to girls. **Rangpur division**, highlighted in Map 1, is the most northern of Bangladesh’s seven administrative divisions. It had a population of nearly 16 million in the 2011 census³, and with an annual growth rate of 1.43% a year, likely has a population over 17 million in 2017. With an area of 16,185 square kilometers, Rangpur has roughly 10% of both Bangladesh’s population and land-mass. It is composed of 8 districts (in turn consisting of 58 upazillas), with this market assessment focusing on Kurigram district in the far north east of the division. The population of Kurigram was a little over 2 million in the 2011 census, suggesting around 2.25 million in 2017 based on the same growth rate. The population is predominantly rural, at about 80%, spread over 2,245 square kilometers. The 2011 census finds that 7.4% of the population is between ages 15 and 19, while 51% are women, suggesting that in 2017 **there are an estimated 85,000 adolescent girls in the target district between the ages of 15 and 19.**

³ Population and Housing Census 2011. Community Report Kurigram. Bangladesh Bureau of Statistics. 2014

Map 1: Bangladesh with Rangpur division (left) and Kurigram district (right) highlighted⁴



Though poverty rates have been falling in Rangpur, as across Bangladesh, **poverty rates are amongst the highest in the country**. Rukunujjaman (2016) notes that the average poverty rate in Rangpur division is 42%, as opposed to 30.5% in Dhaka, 27.4% in Rajshahi, 26.1% in Chittagong and 25.1% in Sylhet. Monthly household income at 8,359 Taka⁵ is the lowest of any division in the country, with a national average of 11,497. Rukunujjaman (2016) notes that further studies have highlighted more generally that the ‘lagging regions’ of the north west are more dependent on agriculture and less industrialized, and lag behind others in respect of critical infrastructural facilities, such as transport and communication, electricity and gas. Hossain (2017) highlights other concerning indicators – that the literacy rate is lowest in Rangpur division at 55%, while Rangpur has the smallest number of universities. 2010 data show that nationally 55% households had access to electricity, 63% access to mobile phone, and 3% access to computer; however, in Rangpur, only 30% of people had access to electricity, 42% had access to mobile phone and less than one per cent had access to a computer. ADB (2016b) notes that the female labor market participation rate in Rangpur is 29.7%, which is below the national average of 33.5% and the second lowest of any division in Bangladesh. Further information on key trends and economic drivers in Bangladesh and Kurigram is included in Annex II, in particular on:

- Rangpur formal job market
- Dominance of crop-based livelihoods in Kurigram
- Low levels land ownership in Kurigram
- Impacts of migration on local dynamics

⁴ <https://maps.google.com/>

⁵ At time of writing, 1 USD is worth 80.7 taka, giving in USD a monthly household income on average of 104

- Frequency of natural disasters

5. The lives of girls

5.1 Girls' routines

Girls' routines change significantly as they grow older and marry. The unmarried girls we spoke to were around 14-15 years old. Most were attending school, and so the most of their day is spent studying – either at school or at home. One to two hours each day are spent on homestead agriculture (tending to vegetables for household consumption, looking after market-focused livestock, etc.) and on household chores (cooking, cleaning, etc.), while some also work on handicraft products. Though the workload was not seen as excessive in focus groups, girls noted little free time in the evening. We encountered married girls who were about 17 years old. They spent most of the day doing household chores; tending to homestead agriculture; looking after their parents-in-law and, where relevant, children; and again, with some working on handicraft products. The manageability of the workload is unclear, with the Rajarhat focus group noting that they had little energy left at the end of the day, and that their bodies were tired, with heads spinning and vision blurred. The Kurigram Sadar focus group, however, noted that they had at least two hours of leisure time each day. This difference may be explained by differences in household wealth between the two areas – with girls expected to do more homestead work in poorer households. Generally, though, husbands tended to view wives as having more free time than wives expressed they had.

A key difference between the two groups is the fact that married girls have left school. The 2011 census highlights that 85% of girls in Kurigram aged 11-14 attend school, but that this drops to 41% for 15-19-year olds in Kurigram Sadar, and drops from 92% to 53% in Rajarhat. This trend was even more pronounced in our field research – girls noted that about half drop out after 14, but at the same time nearly all older girls (16-18) in our focus groups were not attending school. There are multiple reasons that girls leave school. One important element is cost – though schools are public and free to attend, there are other, substantial costs (about 2/3,000 Taka a month) for books, uniforms and in particular private tutoring, and general costs for parents, such as food; and also, an opportunity cost, as girls are working less to support household income and domestic household responsibilities.

“If we are earning well and studying and doing well in studies, parents may support us. But if our families are poor, it won't matter much and max they can push to is class 7 or 8⁶.” Focus group, unmarried girl Rajarhat.

At the same time, there are strong **social pressures against attending school as girls enter adolescence** – with girls who have spent too much time in school seen as problematic in several ways. Girls noted that girls who spend too long in school get taunted and face sexual harassment or molestation. Others noted negative social views and repercussions, including education pushing dowry costs up – creating a double cost burden alongside the actual education costs.

⁶ Year 7 is approximately ages 11-12 and year 8 is approximately ages 12-13

“Girls should be more careful about protecting their image.” “People think that girls age quickly if they go to school.” “More education means higher dowry needs.” Focus group, married girls in Rajarhat.

These two factors are exacerbated by marriage. As girls marry and move to their in-law’s house, they are likely to be pressured by husbands and in-laws to leave education due to the costs, the value in wives attending to household duties, and their perception of the negative impacts for continuing education. It’s unclear which of these pressures is strongest they are all linked. Focus groups suggest that the cost was the particular challenge for mothers, who wanted to invest in girls’ education to give their daughters better life opportunities, and were less concerned by social pressures. Girls’ fathers were not interviewed, but community members repeated that when women make money, this goes towards their own expenditure and their children’s education – suggesting that fathers are less convinced of the value of investing in education⁷.

A further important point related to girls’ routines is that **girls are working from a young age in economic activities**. There is strong pressure from families for girls to add to household production and income, with unmarried girls in Rajarhat noting that from 12-13 years of age, they are expected to be working with cows and poultry, vegetable gardening, and if they know how to, stitching and tailoring. This was reflected by all focus groups: girls were working in homestead agriculture, with some working as well in handicrafts. Numbers varied between groups and these numbers should be seen as only indicative of trends, but husbands in Rajarhat noted that around 50% of girls were working in dairy and marginally less in vegetable production, with 5 to 10% in cotton crafts. Mothers and mothers-in-law in Kurigram Sadar suggested that around a quarter of girls were working in dairy and vegetables, while about 80% were engaged in cotton crafts. This suggests that, in these sectors, girls are an important market segment. They are both significant producers of certain products for market and also require enough supplies and tools to make these products (such as milk and animal feed respectively) that other businesses would value serving them. Focus groups and other interviews also highlighted a small number of other jobs that girls were doing. One focus group noted that several girls in a neighboring village had given private tutoring in a room in their school for years when they were 18-20, and then went on to become primary school teachers. Others highlighted how several older girls (21-25) were working in RMG factories in Dhaka. One or two girls were noted in other professions, such as working for NGOs and in nursing training.

However, despite all this activity, it was still **common to hear from more senior individuals, perhaps with less knowledge of community activities, that girls did not work**. One senior government representative, for instance, noted that they don’t support girls below 20 as these girls are going to school and helping their mothers with household chores. Others stressed that mothers look after livestock, not girls. Overall it appears that though girls are an important market segment for many products, and an important community constituent, often people were unaware of the amount of work girls take on. This could be due to several factors, such as not all work increasing household income (e.g. vegetable production rather reduces costs) girls are often not the member of the household interfacing with businesses (e.g., husbands may sell milk that girls collect), and girls having little collective voice.

⁷ Or at least in the education of daughters. For instance, Calder et al (2017) note how parents prioritize boys’ education.

5.2. Girl work preferences

Though already often working, across focus groups **girls were clear that they wanted to increase their involvement in income-generation activities and skills-building activities**. They wanted to be able to contribute to family welfare and to improve their independence and standing in the family.

“I want to work and save something for the future, including for my child’s education and development.” “When we earn money the behavior of our mothers-in-law and husbands change – they don’t scold us as much.” Focus group, married girls Kurigram Sadar. “We would have money in hand. We could do what we want.” Focus group, married girl Rajarhat.

When asked about **what monthly income would make work worthwhile**, the average figure was around 5,500 Taka, though figures varied from 4000 to 7000. However, all work that girls currently do seems to provide a figure below this, so it’s not clear if respondents were talking about an aspirational figure or a figure that was needed to help them reduce work on other activities.

The best time for work varied by situation. Married girls in Kurigram Sadar, for instance were somewhat flexible about when they worked between 8am and 4pm, but they preferred to work while their husbands were away at work – though it is unclear if this preference relates to working at home or away from home or both. Unmarried girls in Kurigram Sadar, most of who were in school, noted that it was best to work in the afternoon as they are not in school at that time. The ideal length of time to work is more complex. Girls noted that they were very busy with household chores and had limited time generally for work. This varies between context and areas, with girls in Kurigram Sadar seeming to have more free time, but generally across groups several hours of paid work a day was seen as possible to fit alongside their existing unpaid work (e.g., household chores, and farming). Section 5.3 explores how and in what instances other family members may help with household chores.

The main barrier around working that girls faced, stressed by all focus groups, was being able to travel a significant distance from the homestead. There are very significant pressures on girls leaving their village. Most girls are able to walk around their village freely, though some families do restrict girls leaving the homestead.

“In order to be considered able to go outside the home for work, [a girl] would need to have a child or be over 25 years.” Focus group, married girl Rajarhat.

There is a high perceived risk of harm to girls when they are outside their homes and villages; in particular, harassment by boys is a commonly perceived risk. The actual risk is unclear, though, with some interviewees noting little actual risk while others highlighting several recent incidents. One informant noted that several years ago, there were many cases of sexual harassment of girls which led to several suicides and forced marriages. These incidents received a lot of news coverage and left a lasting impression on people about the dangers of girls travelling by themselves. Community members also associated women travelling out their homes with women being more promiscuous, with husbands concerned about wives having extramarital affairs and parents concerned about family honor. Girls were also concerned about their reputation if they travelled outside of their villages alone. Logistically, transport is also a significant limitation, with little often available- and what there is costly. Women also

have less time to travel as they are expected to be managing the household. Norms restricting travel were most strongly held by husbands and mothers-in-law. In one focus group, husbands noted that if people saw their wives working outside the house, they would criticize and mock them. In another, mothers-in-law suggested that for many of them, the key criteria for work options was that their daughters-in-law would be based at home.

“It’s better if work is less than 1 kilometer away since they have childcare duty.” Focus group, husband Rajarhat. “Any work that doesn’t require travelling.” Focus group, mother-in-law Rajarhat.

This norm against mobility has been often highlighted in the literature. ADB (2016) highlights the important cultural limitation to women’s employment outside of the home due to the tradition of purdah. Prevalent in Bangladesh’s rural society, it loosely refers to the removal of women from the male world outside of the family environment. Calder et al (2017) who noted that parents repeatedly told them that girls should not go outside without a good reason. Amin et al (2016) found that roughly 60% of adolescent girls could visit (presumably female) friends and the market, but only 20% could go to the playground and library, 5% play outdoor games with boys and go out after sunset, while only 1% could go to the cinema or go to a club/ association. Calder et al (2017) found that as girls get married, they may enjoy greater mobility than non-married peers, as their marriage lends them a degree of protection from sexual harassment, while in groups, unmarried girls can travel quite long distances. However, **in our research we found little differences between married and unmarried girls and restrictions on girls travelling alone or in groups (though group travel may be more acceptable for TVET).** Girls are more able to travel with male guardians, with cases in the research of women going to trainings with husbands. Further, **girls in poorer families are more able to travel outside of the household as the need to seek work becomes more important in comparison to norms against leaving the home.**

This norm has significant implications for the economic opportunities that girls can pursue. This will be further outlined for each sector explored below, but includes girls being unable to work as day laborers on landowner fields (whereas older women can), and hence having a more significant role in homestead agriculture.

“Our daughters, we don’t take them with us to the fields, because people will talk behind our backs. But if there is a lot of work, there could be exceptions.” Focus group, mother in Rajarhat.

Travelling to trainings or jobs, such as factory work, beyond the local community becomes very challenging. A key broader point is how much this reduces the interaction of girls with markets (much to their detriment). Girls are generally unable to go to markets or distant businesses to buy inputs for production, such as, fabrics or animal feed, and to sell the produced goods, such as vegetables, cotton products and milk. Instead, male guardians take over this role. This has multiple implications. First, girls are not able to learn more about production and markets – they cannot ask seed vendors how to plant seeds properly nor ask what quality of vegetables will fetch the best price. Second, girls rarely have money in hand. Though they may do most of the production for milk, husbands will sell the final product and hence have more control over how money is spent. Third, **the absence of girls in the market perpetuates the view that girls are not involved in economic activities because vendors or purchasers of products do not see the role of girls.**

The norm of limiting girls' travel and exposure to outsiders is so strong that the following sections will look at how to bring markets to girls rather than how to bring girls to markets. Though, in regards to **accessing markets, there may be scope for increasing access for older women** which over the longer term may lead to weaker norms against girls travelling. Markets in Kurigram are generally very male oriented. All stallholders are male and 80-90 % of customers are male – any female customers are likely to be older, with no girls going there. However, traffic from older women is increasing slowly as incomes increase, transport improves and norms against older women travelling are marginally improving. Market traders and management recognize the value for sales of having more women attend. However, an NGO at Kathalbari market aimed to increase women's participation in the market by funding the Union Parichard⁸ (UP) to require a specific market to allocate 10 market stalls for women to run. However, the project was ineffective, with leases in the names of women, but stalls actually run by their husbands or sons.

However, girls' lack of mobility doesn't necessarily preclude them from working with others. Many work at home with family members, such as mothers, mothers-in-law and husbands. **Many also work in local producer groups** where 10 to thirty people work together on a common task in the same space that is close to their houses – these producer groups tend to be fully female, and involve both girls and older women. Producer groups can vary considerably, but they were most common in production of handicrafts. They tended to involve joint coordination rather than joint production, i.e., women would come together to accept an order and sell together, receive training together, and share production advice between them, while still working individually on tasks and receiving individual piece rates, and with little joint ownership of assets or task specialization. However, informants saw potential for joint production as well, for instance renting land out or buying processing tools in agricultural work, or in buying cows and a shed together in dairy. **There was strong support across interviewees for local group production.** Girls wanted to work in groups as they felt this was more productive, as they could learn from each other and sell more, and it was also more enjoyable and empowering. The higher productivity was also noted by husbands and mothers and mothers-in-law who were generally supportive of girls working in female groups. Businesses were also supportive of producer groups, due again to higher productivity, and also as they felt it was easier and cheaper to coordinate work to one group rather than many households– to sell goods, to send orders, to train workers, and to collect goods.

In addition to producer groups, many girls are also members of **more socially focused groups**. For instance, the CARE project Shouhardo has developed EKATA groups in the villages it works with, including 188 villages in Kurigram and reaching over 2,500 girls. Through these, CARE is providing awareness training on reproductive health, gender discrimination, gender-related social norms and practices that hinders women's empowerment, gender based violence, and women's rights and laws.

However, despite the advantages, many girls are not part of formal groups; in some cases, husbands or mothers-in-law may not permit it as it involves leaving the house, and they feel that it reduces girls' focus on household chores. In less effective groups, the **opportunity cost of group membership may be larger than the benefits – which is more likely for socially-oriented groups.** More importantly, group production may require some initial investment, such as building a new room or building, while higher production will only be of value if there is a clear buyer.

⁸ These are the smallest government units, with roughly 10 to each upazila

Other factors less commonly noted that influence on what work is possible include **girls' skill levels and access to finance**. For some activities, in particular homestead agriculture, girls are likely to have learnt the basics from supporting their families to carry out such activities, while entry skill requirements are low. However other occupations, such as handicrafts, have a higher skill entry level that may have to be specifically taught to girls. Girls were keen to improve their skill-set, whether through attending training courses or learning on the job. Girls also noted that they had little money, and would struggle with large upfront payments – for instance in expensive equipment or premises – to allow them to work. **What girls can do is also affected by legislation and market actor policies**. The Children's Act 2013 defined children as below the age of 18 and set out punishments for offenses against children, including involving them in child labor. However, the definition of child labor is unclear. Though many girls younger than 18 are working, this became less common as businesses became more formal, larger and visible. For instance, many young girls were working in handicraft product groups in rural areas, but larger handicraft businesses in more urban areas were quick to point out that they did not employ girls younger than 18. This policy has a broader effect of decreasing work-related public support for girls younger than 18. For instance, short technical and vocational trainings organized by government ministries and agencies, such as BDRB, MOYS and MOWCRA could not be attended by people under 18. NGOs spoken to, such as RDRS, also tended to follow this lead. Lending policies appeared even more challenging. **For microfinance provision, Grameen Bank and MOWCRA both noted they do not lend to children under 18 nor to unmarried women – the latter due to concerns that unmarried women will marry and change address, making debts harder to collect**. The Grameen Bank representative noted that they had not experimented with making loans to unmarried women and had no supporting evidence about the challenges of collecting debts. MOWCRA noted that its concerns were based on unsuccessful experiences of lending to unmarried women more than 10 years ago. However, it seems probable that this is less a formal policy and more company norms, as both organizations were open to lending to older unmarried women, but had no clear age at which they would lend. The government's introduction of a smart national ID card to citizens, currently being rolled out, may assist banks to track debtors if the government is supportive. Overall, **government representatives did not appear to be clear on who (if anyone) had responsibility for adolescent girls younger than 18**, with each believing another was. MOYS for instance is focused on girls who are 18 plus, MOWCRA on poorer older women, and MOE appeared unenthusiastic for a role beyond the general education stream (as opposed to the technical vocational stream).

In terms of sectors, the focus groups and interviews seem to suggest **patterns around work preferences and expectations**, which are explored in more depth as appropriate below. Girls appear to prefer working in handicrafts, with some interest as well in taking TVET courses (in particular ICT and tailoring), with their mothers supporting this and also more formal jobs such as tutoring or teaching, working in healthcare and for NGOs. However, expectations are different when girls get married: once married, they are expected to focus more on homestead agriculture, and handicrafts if possible – sectors that husbands and mothers-in-law wish them to work in. There was evidence that individuals are bucking the trend: some married girls reported wanting to work in homestead agriculture, and several mothers-in-law wanted their daughters to receive training in ICT, etc.

When thinking about jobs they might do in the future or would like to do, **girls struggled to think beyond the work they were already doing**. The analysis did not explore sources of girls' information and further research would be valuable. Factors, explored more in Section 9, is that there are strong social norms against women working in some areas, such as mechanical work or trading; while for jobs that are

perceived as more appropriate for women, such as in education or healthcare, the entry requirements are often substantive. However, a key contributor is that girls are often not aware of jobs other than those discussed – for instance, there does not appear to be significant purposeful role modelling for girls in relevant institutions (i.e. exposing girls to successful business women). MOWCRA has a national project, Joyeeta, that publicly recognizes women who have overcome challenges – each UP provides a list of women to MOWCRA, which selects five for the division who then go to national selection. The focus appears to be less about economic success, and more about coping with household adversity and violence; while its reach appears limited as it was not mentioned by any informants others than MOWCRA. The Rangpur Women’s Chamber of Commerce noted that they do not do any outreach to young people (nor do similar chambers of commerce in other divisions), but are looking for partners and agreed on the importance of delaying childbirth, and were open to looking at ways to work together. The Kurigram Girls School, a large secondary school in Kurigram Sadar, also does not yet have women come in to present what they do, but were open to creating such spaces.

5.3 Impacts of economic opportunities

Participants were understandably unsure about some of the impacts of economic opportunities due to both the hypothetical and sensitive natures of the questions. **Training, working in handicrafts, and working with livestock were mentioned by multiple groups as potentially leading to a delay in marriage and childbirth** (as opposed to sectors like poultry or vegetables) for varied reasons. Married girls in Kurigram Sadar noted overall that any type of income generating activity might delay childbirth if it earns enough money, which was reinforced by husbands in Rajarhat who noted that as tailoring, handicrafts and cow rearing created good incomes, they could lead to delays. However, husbands in Rajarhat also noted that wives working in physically demanding jobs, such as agricultural labor or garment factories, might delay childbirth because of concerns over energy levels and health. Others highlighted how long-term training, such as a two-year course in nursing, would necessarily lead to a delay. Of different influencers, **mothers appeared the most enthusiastic to delay marriage and childbirth via work and mothers-in-law were the most enthusiastic for early childbirth.**

“No, if my daughter is married early, she will have a child early, her health and life will be over ... Set up a small garment factory here, we will send our daughters there.” Focus group, mother in Rajarhat.

Views were mixed on the degree to which other household members could take on their tasks. In terms of tasks, girls generally felt that female family members could help them out with tending to livestock, vegetables and household chores if needed; while husbands could help with livestock and vegetables, but would not help with household chores. For unmarried girls, it was felt that this was likely to happen. However, for married girls, it depended very much on the household. Though in some cases husbands and mothers-in-law permitted girls to work, and would be willing to help with the chores, in other cases, girls could only work once all the chores were done.

Views on girls’ decision making over how their income was spent varied considerably between households. For instance, the focus group in Rajarhat with husbands found at least three different views:

“I ask my mother what to do with my money, my wife should do the same.” “She can consult me and decide.” “She has a right to her income.” Focus group, husbands in Rajarhat.

Overall though girls were seen as being involved in decision making with husbands and mothers-in-law, but not having a final say. **However, girls' influence increased if their income was higher. The product and nature of the income stream itself was important, with girls' control increasing for smaller amounts or less conspicuous activities, such as selling eggs as opposed to selling a calf. When the activities are of lesser value, these are less conspicuous and men are less likely to want to be involved.**

In addition to highlighting challenges for young girls in working, the above text also suggests that any activities aiming to help girls find economic opportunities **need to carefully consider potential harm to girls**. Encouraging younger girls to work more may lead to lower school enrollments rates, effectively go against national legislation and in itself may be morally questionable. Pushing girls into training or jobs that strongly challenge social norms may lead to ostracization, or verbal or physical harassment. Jobs that require long distance travel will likely lead to girls being in situations with a reduced community safety net. All this suggests an incremental approach, for instance starting by helping girls access jobs that are good but seen as more appropriate for women. For example, working as a paramedic involves addressing social norms around mobility, but within the realm of a female appropriate job. Future work also needs to have a strong measurement system, watching out for any potentially negative impacts, such as reduced enrollment rates. More fundamentally, future interventions need to take seriously the need for, and whether girls below age 18 can give, informed consent.

Table 4: Key Constraints and Opportunities for girls in Kurigram

Constraint	Opportunities
1. Girls face intense expectations from community influencers around the type of work they should do	Different influencers tend to have different expectations for girls. For instance, mothers are particular champions of staying in school and entering into more formal jobs, like teaching and nursing, and training more generally. Husbands and mothers-in-law value highly the income from girls' work, with the latter particularly keen on girls working from home.
2. There are few role models for girls of successful women who have defied social norms to take advantage of economic opportunities, especially beyond agricultural and craft work and inspire girls to think about suggest new economic opportunities to girls	A few initiatives are in place, such as MOWCRA's Joyeeta initiative; while other market actors interested in empowering women appreciate the value of role modelling
3. Many households that the project will be working with are effectively landless ⁹ . Assets and income levels are very low, meaning that households are less able to invest in girls' education, TVET training and other skills for work.	Broadly, lower household income can mean that households are likely to particularly value increased incomes and be more open to challenging social norms. Specifically, in landless households, girls are more likely to be responsible for homestead agriculture, meaning both that

⁹ Warner and Afifi (2014) find that 36% of the population in Kurigram is landless (0-0.1 hectares) and 48% land-scarce (0.1-0.7 hectares). More information provided in Annex 2.

	they are likely to gain from increases in productivity and sales, and that they are an interesting market segment for other businesses.
4. Social norms severely restrict women's mobility, in particular for girls. This affects all areas of economic activity, but is particularly problematic in that it bars girls travelling to markets.	Market managers and stallholders understand that more women at markets means customers which means more sales; the number of women going to market is slowly increasing. Girls can represent a significant market segment for buyers or sellers of goods, especially if girls buy in groups.
5. Local producer groups can be difficult to set-up due to initial capital requirements, lack of connections to buyers, and some families not accepting girls attending them.	Many local producer groups exist. They are valued by girls, generally by their influencers, and by businesses as well.
6. Girls have little information on what services are available to them, such as government or private training schemes and types of loan products (e.g. educational loans).	Further research is required here on sources of information, but slowly the number of girls with access to the media is increasing, in particular through mobile phone use and local public internet centers.
7. Government policies do not appear to support girls less than 18 to access economic opportunities. There is no clarity in government on who has responsibility here, while senior stakeholders often have little knowledge on the lives that girls lead, in particular how much work they do.	Work with interested government agencies to improve their knowledge on the lives of adolescent girls, clarify responsibilities and improve policies.
8. MFIs are not lending to girls older than 18 who are not married. They state that this is due to concerns that girls will marry then move and the MFI will be unable to recoup the debt. However, this appears to be an unofficial policy, and based on little evidence.	The operating environment for microfinance is continuously improving. This research has not explored the wider MFI market system, but it is also likely that credit bureaus are also expanding operations in Bangladesh. The government is also introducing smart digital IDs for citizens, which should support this and make it easier for banks to track borrowers, increased incentives to borrowers not to default.

6. Opportunities pathways

The above analysis highlights the **challenges for girls to access improved economic opportunities** – both due to the limited jobs beyond homestead agriculture in Kurigram, and the strong social pressures that discourage girls taking a more active economic role – such as restraints on mobility as well as jobs seen as appropriate for women and girls. This means there may be trade-offs between the number of girls reached and impact on delaying childbirth. For instance, through their agricultural work, large numbers of girls can be reached and incomes increased – but this may not delay childbirth. This said, economic opportunities

do exist for girls. To better understand them, this assessment focuses on **several economic opportunity pathways for girls**. Each of these clusters a set of similar sub-sectors that provide opportunities for girls to improve income generation and economic empowerment. The nature of the similarities vary though. For two, homestead agriculture and handicrafts, the focus is on similarity of work activity. For the third on better jobs, the similarity is the improved job quality. The value of a pathway is so that the project is not limited to specific sub-sectors – rather if a new opportunity arises in one of the sub-sectors of the pathway, the project will have a sense in advance of how to respond (or what to look out for).

Nevertheless, **to illustrate how each pathway works, one sub-sector is explored in depth** – with similarities and differences to other pathway sub-sectors briefly highlighted. The specific sub-sector reviewed has been selected as the one most likely to provide a large number of opportunities within the given pathway. For each, the analysis starts with the initial rationale for prioritization, and then maps the structure of the subsectors, including the core value chain, supporting functions/services, and the key norms and formal rules that strongly influence the dynamics of the market system. We then identify key constraints and opportunities girls face in the sector, and variations in other pathway sub-sectors (for the first two pathways). Recommendations for each sub-sector are included in Annex 1. With limited time, the market maps have been constructed to give a sense of the key trends of each sub-sector rather than detailed information. As such, they focus on several important descriptors.

- **Sub-sector operation:** functions in the core value chain are highlighted in the center in green. Key supporting functions are highlighted on the top in blue. Key rules and regulations affecting the sector are highlighted at the bottom in purple. For the latter two, dotted arrows highlight any particular relations with core value chain functions.
- **Scale of the sub-sector:** a box in each map outlines the size of the sub-sector and its annual growth. The estimated percentage of initial production and final sales by different functions is included within boxes, with numbers given for the number of actors providing the function where possible. These numbers are not filtered by gender. The volume of sales between particular functions in the core value chain is implied by the thickness of the arrow between functions.
- **Role of girls:** In relevant boxes, the text has been added ‘Girl H’ if there is a considerable number of girls and ‘Girl M’ if there is a non-marginal number of girls. There is no such text where the number of girls is marginal. Where the number of older women in the function is different to the number of girls, text indicates the number of women. ‘Women H’ means there is a considerable number of women and ‘Women M’ means there is a non-marginal number of women

Three opportunity pathways are reviewed below:

- **Homestead agriculture:** With social barriers prohibiting them working in larger fields, many girls are working in homestead agriculture. Support here could improve the economic situation of many girls, but the likelihood of reducing early childbirth for each girl reached may be low. The sub-sector focused on is dairy as the assessment found this to be the most promising homestead agriculture sector for girls.
- **Handicrafts:** Handicrafts work requires more skill than homestead agriculture (or, at least, girls are less likely to pick up skills growing up); and though a substantive number, less girls are carrying it out than homestead agriculture. A smaller but still substantial number of girls are working in handicrafts. Such work may be more likely to reduce early childbirth, potentially due to its good wage (though not always), the empowering nature of girls working in groups with their peers and as working outside

the household may restrict hours that can be spent at home. The sub-sector focused on is cotton crafts as this is the largest sub-sector, with high local, national and international demand.

- **Better jobs:** A few girls have better jobs – or are on training to access better jobs – in roles such as tailoring, teaching, ICT and healthcare. These are clearly less common jobs that require more skills, but are accompanied by better pay, and involve more mobility. Working in these jobs, and the required long-term training, is more likely to delay first childbirth than the previous pathways, but unfortunately numbers are small in each sub-sector, while they may be particularly challenging for poor girls in rural areas to access. As such, the sub-sector focus is the wider TVET system rather than a specific sub-sector.

In reviewing these, the analysis suggests a trade-off between number of girls reached and likelihood of each individual girl delaying childbirth. For instance, many girls can be reached through homestead agriculture. However small increases in income may not translate to many delaying childbirth. On the other hand, helping girls access health and education jobs may have high individual likelihood of delaying childbirth, but the project may not be able to reach the same number of girls. The project should consider both scale and depth of impact can be reached, but there may be **limited viable opportunities for girls that have the intended impact of reducing childbirth through engagement in economic activities alone.**

Other opportunity pathways that the assessment did not consider in-depth but may be worthy of consideration in the future are:

- **Migration to factory jobs:** A small number of girls have migrated to factory jobs, in particular to Dhaka but also to other export processing zones and urban areas. Most jobs are in RMG, but there are other emerging industries. The project could look to support migration, for instance through working through TVET providers or the development of broker/ placement agencies. However, a more valuable approach may be to improve the conditions of migrating girls. CARE is already working with garment factories to provide health and nutrition services through nutrition platforms, but could also look at improving the living conditions of girls who have migrated and their connection to local services, as well as perspectives on such girls in departed communities. Most migrating girls tend to be over 20, which may limit potential impact on adolescent childbirth.
- **Education:** The project could work to keep girls in school for longer and to improve education quality. This would require significant further analysis, but approaches should involve taking a systems perspective to the public education system, and looking at ways to support schools, parents, and students to make informed educational choices.

7. Dairy

7.1 Reasons for prioritization

Table 5 below summarizes how the dairy subsector aligns against the sub-sector selection criteria described in Section 3. The findings come from the literature review and insights from CARE staff, validated by fieldwork. Key constraints and opportunities identified during fieldwork on this sub-sector are examined in Table 6.

Table 5: Alignment of dairy subsector to sub-sector selection criteria

Criteria	Sub-Criteria
Relevance	<ul style="list-style-type: none"> ● Most households (estimated at 70%) in the target areas have 1-3 cows and are engaged in small-scale production of milk (often as well as dung and calves). Production is generally carried out by women, often

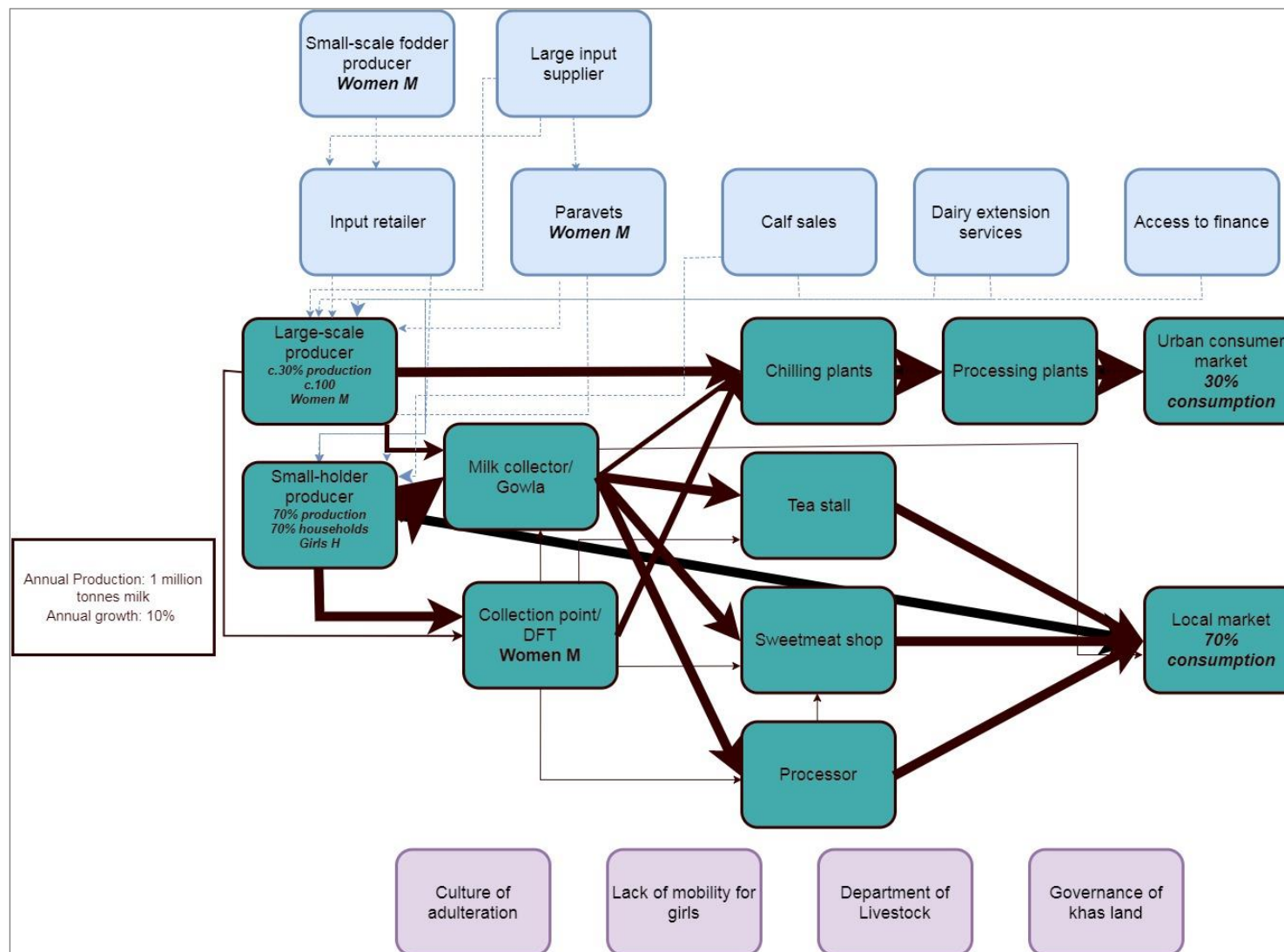
	<p>mainly by girls (especially in more landless areas, where older women are working in fields). The role of girls is very limited beyond household production, but older women may be involved in milk collection, providing supporting services such as veterinary services or fodder, or be working for larger producers.</p> <ul style="list-style-type: none"> ● Household production is considered highly suitable for women as it is within the homestead, can be carried out alongside other household work, and women have been traditionally engaged here. Entry skill requirements are low and are generally learnt as girls start helping their mothers with this at an early age. Input costs though – for cows initially, and then ongoing feeding and veterinary cost – are considerable for girls, while limited land availability constraints upgrading to larger producer. Social norms, skills and access to finance constrain moving into other sub-sector roles. ● Household production can provide girls a good income and respected role in the household. However, as men often buy inputs and take produce to market, in many cases girls have limited control over income and market connections to receive information and advice from. Further the ‘advantage’ of being able to fit dairy work alongside other household work suggests small increases to household production would not significantly delay first childbirth.
Opportunity	<ul style="list-style-type: none"> ● Market demand and growth for dairy products is strong. Bangladesh Investment Development Authority (2014) notes demand is growing nationally at around 10% a year, driven by rising incomes and changing diets in urban areas and introduction of new dairy product varieties around UHT (Ultra-high temperature processing) milk, milk powder, yogurt and flavored milk products. Production, at 7% annual growth, has not been able to keep up, leading to substantive price rises. Nevertheless, a production glut and demand waning in spring/ early summer has led to many farmers not being able to sell milk for several months each year. ● For producers, cow products do not just include milk, but also dung and calves, and managing cows was viewed by household producers as providing high income at around 3500 Taka a month, higher than other comparable sectors such as vegetable or poultry production. There is significant potential to increase productivity through enhancing access to inputs and training. ● There is the potential as well for girls to move into other higher income roles in the sub-sector, such as milk processing where there appears to be a limited market gap. However, though there is also demand for feed and fodder supply and animal health services, the barriers to girls are higher. Overall the sector poses moderate risks to girls due to regular flooding in the region. Most cows need significant deworming and other animal health services to avoid diseases.
Feasibility	<ul style="list-style-type: none"> ● CARE Bangladesh has worked for more than a decade in the dairy sector, providing it a strong knowledge base on sector challenges and opportunities, and connections to the key private sector and government actors. Care managed two phases of the project ‘Strengthening the Dairy Value Chain’, while its current project Shomoshti is taking a market systems approach to a variety of agricultural sectors, including dairy, in two upazilas in Kurigram (Phulbari and Rajarhat). ● A variety of potential entry points exist, each with a different likely impact and cost, ranging from supporting improved inputs to enhance productivity, supporting the organization of producer groups for girls, and helping girls upgrade their roles in the sub-sector, e.g. to processing. ● The basic infrastructure is already in place to produce milk in Kurigram and distribution locally and nationally. However local chilling capacity, key to access to formal national markets, may be limited. Though local actors value the role of CARE in the sector, and the role of women as milk producers, in interviews they did not note particular interest in increasing the role of girls in the sector.

7.2 Subsector Map and Description

The map below illustrates the dairy sub-sector in Kurigram, including the core value chain, supporting functions/roles (on top), key norms and formal rules (on the bottom). Below are some guidelines for interpreting the map:

- The map has a **demand-led perspective**, with the arrows showing the flow of income from markets to primary producers, rather than the flow of goods in the opposite direction. This is to help viewers think about how linkages and functions can be improved to facilitate the flow of income to target producers. It also reminds us that improving these linkages and functions is only worthwhile if there is strong demand for the end product/service.
- The solid brown arrows represent flows of goods and services within the core value chain, with the size/width signifying the volume of the flow (i.e. higher volume flows are represented by thicker arrows).
- The blue dotted arrows show how the supporting functions and rules interact with actors within the core value chain.
- Where significant or where there is potential to expand their presence in the system at those particular points, the role of girls and women is highlighted as follows:
 - Women M: mobile adult women i.e. working outside the home
 - Women H: adult women working at the home
 - Girls M: adolescent girls who are mobile i.e. working outside the home
 - Girls H: adolescent girls working at the home
- Lastly, it is important to remember that the map is a simplified model to help us to understand a complex system. It does not and cannot show every nuance and relationship.

Map 2: Dairy sub-sector in Kurigram



7.3 Core value chain

Overall market: Nationally, Bangladesh Investment Development Authority (2014) notes that demand is growing at about 10% annually for dairy products, while supply is increasing at about 7-9% a year, pushing prices up. Production may be growing even faster in Kurigram, with a key informant suggesting growth of around 10/15% a year. However, each year from March to May/ June, milk production goes up as rainy season leads to better cattle feed, while the lack of festivals and reduced consumer disposable incomes decreases demand, leading to surplus production. Total milk production was estimated at 5-7% of national production, giving a figure of over 6 million tons a year.

Supply: dairy production is carried out by two main types of producers.

- **Smallholder producers** are generally households with 1 to 3 cows, representing around 70% of all households. These cows tend to be the local breed and produce lesser amounts of milk in comparison with improved breeds (on average two to three liters per day). However, use of hybrid breeds is increasing. Though some milk may be sold for income, this is not the focus of household income generation. Rather, cattle rearing fits within other household activities and households tend not to take particular care of animals, such as providing proper feed. Income is also made from other cow products, namely selling dung and calves, with focus groups suggesting an income of about 3500 Taka a month.
- Around 6% of dairy farmers have 3 to 10 cows. In this semi-commercial production, income from cows is often the primary household income. More assets are likely to be needed, in particular a shed, land and the cows. Production is normally done at an individual household level, but there are instances of group production, both where groups have come together to receive training, and also in fewer cases, where assets are jointly owned.
- **Larger producers** are commercial producers with a larger number of cows. An informant noted there may be up to 100 or so producers in the target area. These tend to be cross-breeds producing 20-30 liters a day. Processes are often more mechanized, for instance with mechanized milkers, and so employment is not particularly high despite larger assets. These producers potentially employ 20- 30 people.
- An important difference between the two producers is the **role of women**. For smaller producers, most activities are carried out by women. For instance, women are likely to bathe cows, clean cow sheds, feed cattle, milk cattle, or sell milk to neighbors or door-to-door collectors. Men have an important role, though: they are more likely to be involved in buying inputs from markets, such as feed and medicines; applying medicines; and taking milk to collectors. **Larger producers, however, only employ about 10% women. Interventions may be able to increase the number of women as women are cheaper to employ, but a key informant did not see that employers would find any additional benefits to employing girls.**

Distribution: Smallholders tend to sell most milk to small traders (Goalas), with an increasing amount being sold at milk collection points. Goalas tend to sell most milk to local enterprises, while milk collection points tend to sell to chilling plants. Larger producers tend to sell most of their milk straight to chilling plants.

- **Goalas** only operate in the milk sector and have a very strong market knowledge and connections. Though their capacity tends to be small, some more entrepreneurial ones have found ways to enhance

their operations. For instance, by processing milk themselves or making upfront loans to producers in return for guarantees of later milk production. As they sell to the local market, they accept lower quality milk – but in return provide a lower price. Goalas are men, who often go directly to households to pick up milk, and are often buying directly from girls and provide important market access.

- Though aggregation points for milk are not a new idea, CARE Bangladesh has supported the development of more **fixed collection points that test the fat content of milk** with specialist digital fat testing (DFT) equipment. Milk with higher fat content is higher quality and can be sold to the national market at a higher price via milk chillers (rather than the lower price at local markets), and, in turn, collectors effectively reward producers who take better care of their cows by paying them a higher price. Though some milk collection point workers may be female, they require producers to bring their milk to them, which prevents girls from depositing milk directly due to mobility barriers.

End market: There are two main paths for milk to local consumption via local enterprises, and to the national market via chilling and pasteurizing/ processing.

- The main local enterprises buying milk are tea stalls, sweetmeat shops (catering establishments selling sweet/ dessert products) and processors. They all tend to be small establishments owned and staffed by men. Tea shops need less investment than the others with small barriers to entry. Individually they use less milk, but there is a much larger number of tea stalls than the other enterprises. Processing enterprises need to invest more heavily in machines, to make various products such as butter, cheese, ghee and curd. Sweetmeat shops require about 0.5 tons of milk a day, and may process their own milk or buy already processed products.
- Trade to the national market involves selling milk to chilling plants within Kurigram who then send it for ultra-pasteurizing (UHT) and processing outside of Kurigram before reaching consumers, generally in urban areas. This process is highly vertically integrated with several large companies running chilling/ pasteurizing/ processing chains, such as Brac, Pran, Rangpur dairy and Milk Vita (which is government-owned). Brac for instance has two chilling plants in Rajarhat upazilas, which pick up milk every day and send it to a Brac dairy factory in Dhaka. They have two staff and collect about 200 liters per day. Informants noted a bottleneck at Brac chilling plant capacity, with capacity unable to accommodate local supply. Brac noted, though, that they were considering opening a third chilling plant. Informants also noted the increasing demand for processed dairy products within local and national market, leading to the larger milk companies developing alternative product lines, such as mango and banana milk.

7.4 Key supporting functions

Health services: Health services, such as vaccines for common diseases and artificial insemination, are provided by a variety of public and private actors. The Department of Livestock provides training to health professionals and sells semen. It provides local support through a room allocated for livestock support at the UP and a vet based there who offers artificial insemination and vaccine services free of cost. However, informants were critical of this service, noting that vaccines and semen were not present and that farmers often did not know about the UP service. As such, the private sector, often in partnership with the government, is increasingly becoming the main supplier of health services, with companies, such as Brac, ACME and ACI, providing supplies and training to input retailers. In turn, input retailers – who sell medicines, feed and other goods – are seeing a strong rise in demand as they are better able to sell their

products – one ACI input retailer we interviewed was planning to open more stalls. Generally, input retailers are men; and as they are based in markets most of their customers are also men.

To increase provision to more rural areas, **the role of paravets has become more important in the sector.** For instance, previously, public trainings have been three to six months, and too expensive for many to access, but CARE Bangladesh developed an easier-to-access and highly practical course. This course starts with a 10-day training at the YTC, then six months in the field, a brief advanced training, a return to the field, then a final brief training on artificial insemination. A limited but increasing number of paravets are female. A paravet spoken to for the research noted that as she reaches households in rural areas and that most of her customers are women. Though the income was good and her husband was supportive, social norms made the role very challenging – it took longer to gain customer trust and after many years work, her family is still not happy about her job and she still needs her husband to take her to visits on his motorcycle. Informants had different views on whether such a role would make a good job for adolescent girls. Though some suggested it might, others noted that the social norms would be too challenging (in particular, of limited girl mobility and of the job being seen as man's work), and that the role was challenging enough for older women.

However, despite these changes, **poor cattle health remains a key constraint to rural farmers.** It is costly to seek veterinary care and to buy medicines, while veterinarians often do not have the vaccines or semen needed, for both of which demand outstrips supply. Farmers often have little knowledge of good medical practice, and focus on reacting to medical problems rather than preventing them. As such, veterinary care to cows remains low in many areas, and though a growing number of farmers have hybrids, most cows are still naturally bred and of lower productivity varieties.

Cattle feed: The situation for cattle feed is similar in many ways to that of health services, though not so grave. In Bangladesh, rice straws and natural grass constitute traditional feeding of dairy cattle supplemented with a little or no concentrates. However there has been growing demand for supplements/ grains to increase the yield of and fat content in milk. Larger suppliers have increased supplies and an increasing number of input retailers are active, as noted above. However, informants noted that quality feeds were not available all the time, while unlike the paravet role for health services, there appears to be little attempt by market actors to sell, market and distribute quality feed to more rural areas.

Extension services: Dairy extension services can be private and public. The Department of Livestock and Department of Agricultural Extension both provide a significant amount of training on rearing cows. Forty percent of the Department of Agricultural Extension beneficiaries are women, while livestock training is mainly for women. However, women tend to be 30 to 40 years old, with few adolescent girls and no girls younger than 18. In addition, a number of other government agencies and NGOs provide training, discussed more in Section 9. As noted above, increasingly private enterprises are providing training along with their products. For producers who are tied into these mechanisms, either able to attend training or buying products from markets, it appears that they are well-informed about good practices for dairy production. However, many farmers in more remote areas and girls overall are less able to benefit from public or private extension services and have limited knowledge. Reaching remote areas and girls might be possible via media, such as the internet, television or radio shows, but this was not explored by the research.

Access to finance: Informants and the literature are split on whether access to finance was a key constraint to the sector. In particular at the producer level, accessing finance whether through MFIs or commercial loans appears a significant challenge. However, this does not appear to be one of the primary challenges producers face. Notably, a number of training providers provide loans alongside their trainings in livestock, such as MOWCRA, BRDB and the Rangpur Women’s Chamber of Commerce.

7.5 Rules and norms

Unfortunately for the market research we have not been able to speak to the Department of Livestock and have limited information on its role. However, a few key areas of government activity have been highlighted by the research – in addition to intervention in the agro-inputs market (discussed in Section 7.4).

- **Taxes and custom duties:** The government of Bangladesh tax regime is broadly supportive of the dairy sector. For instance, dairy feed is exempted from VAT (Value Added Tax), while imported dairy equipment is exempted from VAT and customs duty. High prices of milk in Bangladesh have led to significant imports of milk powder. Over time, the government has wavered between increasing and decreasing restrictions on milk powder imports, likely torn between wanting to support domestic milk production and keep milk prices for consumers low. Regardless, informants noted concerns that enforcement of restrictions on milk powder imports was not effective, with many importers finding ways around – for instance, labelling their milk powder as baby milk powder for which there are fewer restrictions.
- **Governance of Khas land:** Across Kurigram, UPs are responsible for ‘khas land’, government owned fallow land, where nobody has property rights. It is land which is deemed to be owned by government and available for allocation according to government priorities. In each UP, there is a committee that distributes this land to vulnerable people, including for purposes such as group agricultural production and CARE Bangladesh’s Shourhado project has been working with UP to support this. However, there are often many different and vested interests in the allocation of such land, making it challenging to resolve its allocation.
- **Lack of mobility for girls:** Girls’ lack of mobility, discussed in detail in Section 5.2, has important implications for the work they can do. In the first place, it gives them an important role in managing livestock. Older women tend to go work as field laborers, but concerns over girls being harassed or having their reputations harmed, mean that girls stay at home and support homestead agriculture. However, this same norm curtails the ability of women to travel to collectors or markets to sell milk or buy inputs, with husbands or other male relatives responsible for this market-facing role. Additionally, there are strong social pressures against girls taking up roles that require mobility, such as being a paravet, input seller or Goala.
- **Milk adulteration:** An important norm in the sector is the general practice of adulteration of milk – in particular by adding water, but other things such as powdered milk and palm oil can also be added. This is generally to increase the quantity of milk, to increase sales, and is done by both producers and Goalas. In response to this, CARE Bangladesh introduced DFT into collection centers to be able to determine fat content of milk and reduce adulteration. However, this is still common in sales to the local market.

7.6 Role of girls

Many girls currently work in dairy at the household production level. Focus groups indicated around 50% of girls in Rajarhat were working in dairy and 25% in Kurigram Sadar – potentially as in Kurigram Sadar, households tend to have more land which leads to older women staying at home to manage homestead production, reducing the need to have girls involved. When involved, the roles of girls are similar to those of women, involving feeding, cleaning and milking cows. Girls do not currently have any roles in the sub-sector beyond household production.

However, there may be a mismatch between social expectations around what girls do and girl preferences. From an early age, girls are expected to support their families to look after cattle. However, as girls grow older, they are less interested in looking after cattle. Though the income is considered high, the work can be physically demanding, take long hours, smell bad and requiring getting dirty. It also tends to be done by girls alone at the household level, providing little opportunity to spend time with peers, improve skills or learn more about the market. Mothers and girls in focus groups were more interested in working in handicrafts, with mothers also aspiring for the daughters to work in better jobs, such as teaching or healthcare. However, when girls marry, husbands and mothers-in-law prioritize them working from home, and expect them to work in dairy production if the household is involved, which can be done alongside household chores.

7.7 Constraints and opportunities

Table 6 summarizes key constraints and opportunities identified by the market analysis, both at the level of the sub-sector, and for women and girls specifically.

Table 6: Key Constraints and Opportunities in the dairy Sub-Sector in Kurigram

Constraint	Opportunities
1. Working as a household dairy producer is not the preferred job for many girls. Though incomes are comparatively high in this role, work can be physically demanding and unpleasant, with limited access to peers or the market.	Nevertheless, many girls are working in dairy as it is located at the household level, while men and older women are often working in fields further away. Especially when they are married, expectations are high that girls will work in this sub-sector.
2. Input sellers, such as for veterinary products and feed, are not aware of the value of girls as a market segment – and if they are, how to reach them.	A growing number of input retailers exists and they are looking to expand their sales. The substantial number of girls working in dairy make them potentially a valuable market for retailers.
3. Girls are producing by themselves rather than in groups with peers, due to little coordination amongst them and access to land and finance needed to set up such producer groupers.	Girls would prefer to work with peers, which would also be accepted by community influencers. Businesses buying from or selling to girls would also prefer to buy/ sell larger quantities from/ to smaller number of actors.
4. Though incomes from milk production are comparatively high, producers face periods of low demand in spring and early autumn when there is overproduction. Girls could also increase incomes through moving into higher value processed goods.	There is a growing demand for processed dairy products at the local and national market levels. Market actors may be more willing to invest in girl groups that are creating higher value processed dairy products than generally into girl producer groups.

5. The role of girls in the sub-sector is currently limited to household production due to social norms around mobility and the reinforcing effect of there being few women involved in other roles.	There are a small number of women working in other roles, such as paravets. Girls may not be able to access these roles now, but by increasing the prevalence of women in them, interventions could slowly increase their acceptability for girls and address social norms around mobility.
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7.8 Broader homestead agriculture pathway

Dairy is not the only sub-sector involved in homestead production, with many households involved in poultry and vegetable production as well, and smaller numbers involved in other animal and plant production. **Across these other sub-sectors, the role of girls was similarly focused at the household production level.** Many families are working in poultry production. There is a large demand for poultry products in local communities, and the assets required to move from managing a small number of chicken to semi-commercialization are much smaller, in particular where and requirements are concerned, and so it would be more feasible to support a number of girl poultry enterprises. However overall incomes are significantly less than dairy, and generally risks to animal health are higher in poultry – an informant noted that CARE has stopped working in poultry in Bangladesh since a wide outbreak of bird flu in 2006. Many families are also working in vegetable production, however, small household land limits production amounts and potential income from vegetables. Vegetables were also seen more as a means to (importantly) boost family nutrition than as a valuable source of income. For both poultry and vegetable production, flooding is an important risk, and in response, flood resistant ducks and crop varieties are increasingly being produced.

Other homestead agriculture sectors face similar challenges and opportunities as dairy. Girls remain restricted from buying inputs or selling produce at markets, and so there is value in aggregating girls into producer groups and bringing markets closer to them. A seed dealer, for instance, noted that if future interventions could help girls access one or two acres of land, the dealer could sell the girls seed and assist them in selling produce onto the market. For sub-sectors requiring more land, family ownership rights and constraints become more important, while khas land becomes more valuable as plots for girls to work together, or support to girls to rent out land. Overall this could suggest engaging with the government land distribution and allocation process to increase access to land for girls for production. There also could be value in supporting girl producer groups to move together into local processing, for instance to make various pickles, jams and sauces – though challenges would remain in scaling up.

8. Cotton craft

8.1 Reasons for prioritization

Table 7 summarizes how the cotton craft subsector aligns against the sub-sector selection criteria described in Section 3. The findings come from the literature review and insights from CARE staff, validated by fieldwork. Key constraints and opportunities identified during fieldwork on this sub-sector are examined in Table 8.

Table 7: Alignment of cotton craft subsector to sub-sector selection criteria

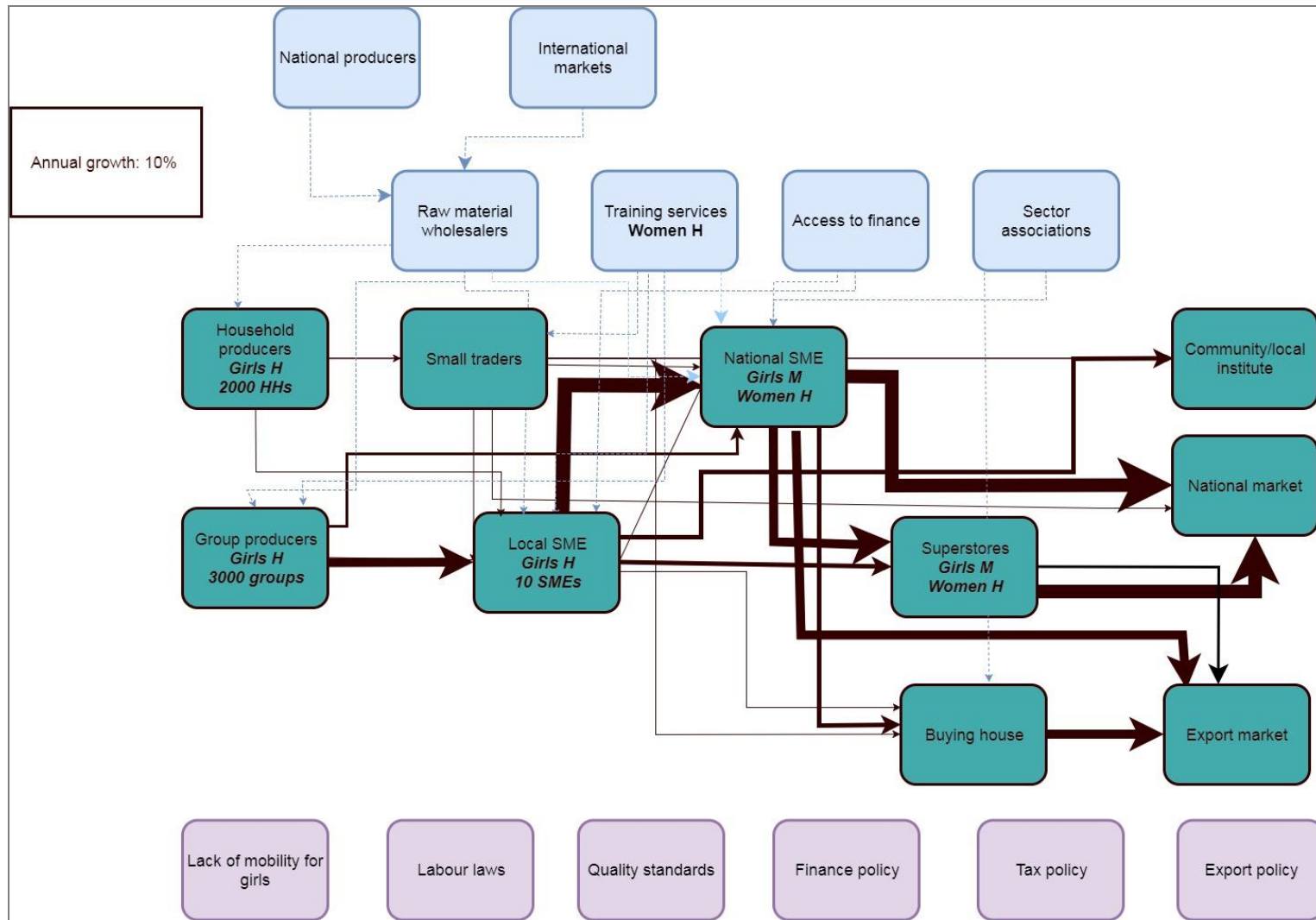
Criteria	Sub-Criteria
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Relevance	<ul style="list-style-type: none"> • Currently many girls are working as producers in the cotton craft sub-sector – in particular doing piecework at home or in local producer groups, with numbers smaller in larger small and medium sized enterprises (SMEs) which are more observant of child labor laws. A number of girls also work in stores outside of the target areas. Few girls work in other roles in the sub-sector. • Working as a producer is seen as highly suitable for girls – it is done within the household or nearby, can be carried out alongside other household work, while handicrafts and fabrics generally are seen as within the female sphere. However, access to the sector can be challenging. The sector is very hierarchical, and many girls lack access to a buyer. Though input costs are generally lower than homestead agriculture (depending on work being done), the entry skill level is higher. This is less likely to have been taught to daughters as part of their household chores, and instead often requires several months training, often on the job. • Working in cotton crafts becomes particularly empowering and attractive to girls when it can be done in groups – in a specially made building/ factory or one of the lead workers’ homes.
Opportunity	<ul style="list-style-type: none"> • The sector is growing rapidly and diversifying, with demand being driven particularly by the rising urban consumer market in Bangladesh, but also growing international demand. Though most production is around Dhaka, increasingly national SMEs are outsourcing work in Kurigram. Production is diversifying, with producers continuously adding new production lines. • Though for some girls production work is stable, many working at the bottom of the supply chain as part of large one-off orders can be subject to volatile production orders and significant gaps between paid work. • Incomes vary by product and where girls are working in production. Many girls saw wages as good, potentially due to low expectations or feeling that jobs compensated in other ways – for instance, through working hour flexibility, the ability to work while still in school, and training provided. Others, particularly those more skilled, noted low wages, while at various enterprises, staff reported lower wages than those reported by managers suggesting limited staff power, ability for wages to rise with experience and sales of higher value products.
Feasibility	<ul style="list-style-type: none"> • CARE Bangladesh has considerable experience in the cotton craft value chain, in terms of skill building, creating local employment opportunities and linking artisans to export markets. An ongoing project taking a market systems approach, Shomoshti, is looking at the cotton and craft sectors, though not currently in Kurigram. CARE also is implementing a Jute Value Chain Project, though this is focused on jute and jute hybrid products, not cotton. • Significant market infrastructure exists, though the long-integrated supply chains and dominance of one or two players at each step mean that though workers have opportunities, they have little market power. For example, while a major problem at Aarong would represent a systemic risk to the sub-sector. Nevertheless, market actors across the sub-sector have expressed interest in working with future interventions. Many are planning to set up more centers/employ more people, and are seeking assistance, e.g. in training, in finance, and/ or market access. • Several potential entry points exist, in particular around finding market actors willing to invest in girl cotton craft producer groups, but also in promoting wider market linkages.

8.2 Subsector Map and Description

The map below illustrates the cotton craft sub-sector in Kurigram, including the core value chain, supporting functions/roles, key norms and formal rules.

Map 3: Cotton craft sub-sector in Kurigram



8.3 Core value chain

Overall market: Cotton craft production refers to a variety of handcrafts produced from cotton, in particular mini-garments (e.g. sewing or tailoring products like shirt and pants), hand-made embroidery (e.g. designing of saree) and handloom products (e.g. floor mats, carpets, blankets). A key informant noted that the sector was growing at about 10% a year, with demand growing faster than supply.

Production: Broadly speaking there are four types of producers in Kurigram:

- **Household producers.** This is the production of cotton craft by one or a small number of people (such as a mother and her daughters) at the household level. Products produced by these producers may be sold directly to people in the community, to local small traders or retail shops, or to local SMEs. An informant estimates around 2000 households in Kurigram are involved in such production.
- **Group producers:** These are groups of producers working together, generally receiving orders from local or national SMEs. Though often no clear hierarchy, these are not cooperatives – likely they will have been brought together by an entrepreneur with links to buyers or by a buyer itself. Work may still be fairly informal, with workers often able to discuss their own hours (and for instance working alongside studies) and at times work from home. Often working locations are very basic, without fans, electricity or lights, but they key value the bring is that they are localized, situated within the producers' own communities. There are about 3000 producer groups.
- **Local SMEs:** These are a number of smaller SMEs based in Kurigram that produce their own goods, but also buy goods from group and household producers. They are more formal, with clearer work hierarchies, policies and hours -- however, again, the line is not always clear with managers often taking advantage of the group producer model. Several appeared to pay special attention to the health and empowerment of their employees and to be mission driven as well as profit driven, though the research was often not able to verify this (e.g. through site visits or reviewing accounts).
- **National SMEs:** These are large SMEs based in large urban areas, in particular Dhaka but several are based in Rangpur as well, that produce their own goods, but also buy goods from smaller SMEs, often in more rural areas. This can be part of regular production or to respond to one-off larger orders. They are different from local SMEs not just regarding size, but also in terms of their links to final buyers, with stronger links to exporters, buying houses and national markets.
- Most workers at all production levels are **female**. A large proportion are girls, though the numbers decrease as the value chain moves from household and group production to large SMEs as in part these are likely to be further away from home, and in part due to increased concern over worker ages. For larger organizations, it is noticeable that though women may move into designer roles and supervisors, they rarely move into management roles. Conditions are better in larger SMEs, with, for instance, some having day centers for children and regular medical check-ups. However even among larger SMEs human resource processes are basic, with few incentives to retain staff like pay increases or holidays, and rather a continual need to recruit and train staff as others leave.
- **Wages** are paid on a piece rate basis. This will vary by skill of the worker, nature of work and item they are working on, but generally again rise as the value chain moves from household and group production to large SMEs. Workers at a Aysha Abed producer group, with steady work, highlighted wages of about 2000 Taka a month. Several skilled workers noted that such wages were too low for them, though one noted that wages have gone up significantly, and were at around 500/600 a month several years ago. In another producer group supplying the Aysha Abed foundation, staff noted a wage

of between 500-1000 Taka a month. Though low, workers appreciated the flexibility to work the hours that were best for them.

From SMEs, products are then sold on to **several end markets**:

- Most products are sold to the **national market**. SMEs may sell directly via their own retail outlets or to larger institutional buyers, such as hospitals and universities, that use them for gift items. However, an increasingly important function, and so brought out in the market map, is that of superstores. In recent years, several large superstores have emerged that are buying and selling in bulk. Superstores are based in large urban areas, in particular Dhaka. They employ mainly women for sales roles, but tend not to hire women younger than 18. There are none in Kurigram, but there are some present in Rangpur. Aarong is the largest one, with the most developed supply chains. Smaller ones, such as Bissa Rong, struggle to get products of good quality and on-time
- **Export market**: International demand for handicraft products is increasing, and many SMEs particularly valued orders from overseas (as opposed to the national market) as they tended to pay higher prices, order in large amounts, and also as orders from national markets and international markets were often at different times of the year due to different holidays – and so allowed a smoothing out of sales. However, though the volume of handicrafts exported is increased, and some SMEs are well-connected to the international market and have multiple buyers, others lack this access. This is a result of several factors including not understanding designs popular in international markets, and not having links to international buyers. Attending international fairs is often a challenge, with visa requests often turned down, while SMEs lack training on how to present and sell to international buyers. Most large SMEs that export will do this directly, but some go through buying houses if they have no export license, don't know buyers and/ or quantities, are too small to invest in this. Notably, no buying houses exist solely for cotton craft products as there is not the purchase scale they require – rather buying houses here are working in the far larger RMG segment, but will also occasionally receive orders for handicraft goods. Outside of Dhaka there are no large concentrations of buyers, with none located in Rangpur, in part as it makes sense for them to be closest to buyers in Dhaka.
- **Local market**: Most SMEs and producers did not consider the local market promising – however several of them are selling here, with Bangla Craft seeing a large opportunity to sell to local markets.

With most handicraft production going to the national or international markets, as opposed to local, producers in Kurigram find themselves in **market relations with little power**. They are selling goods to SMEs who are selling goods to SMEs who are selling them to final buyers (or other middlemen). They have no relations with final clients and limited understanding of final client needs, and are reliant on the terms provided to them by SMEs. This is enhanced by several factors. SMEs tend not to just provide orders, but also to provide household and group producers the materials, designs and training to produce products. The sector is also dominated by a small number of actors, reducing the ability of producers to 'shop' around for the best price – especially as buyers often require suppliers to work exclusively for them. Aarong is the dominant superstore procuring handicrafts. It procures from thousands of suppliers, but in particularly in Kurigram from the Aysha Abed Foundation, which has two production centers in Kurigram employing 250 people and around 45 sub-centers employing 750 people, and is growing.

Linkages are also weak within markets. An additional major concern for producers is that work is often not continuous, with SMEs sending large orders haphazardly in response to large orders they themselves

have received, and tending to prioritize their own workers, and only send additional orders to home-based producers sporadically. They highlight the value of having a buying house that could work as a clear place for buyers to send orders to, which would then aggregate and disperse the different production orders. The value chain also provides challenges for superstores and SMEs. When they send orders off to Kurigram, they can find that products are provided later or quality is insufficient, and they stress the importance of having middle men to maintain the product and look after how it is created.

8.4 Key supporting function

Production inputs: The key production inputs for cotton crafts include supplies of machinery, fabrics, accessories (buttons, etc.) and equipment (needles, etc.). These are produced by national producers and international markets, and bought by wholesalers in Dhaka (by product). Though some shops in Kurigram have basic thread and buttons, for any larger purchases or for better quality or choice (color is a particular problem), there are no large retailers in Kurigram. Producers must travel to Dhaka to purchase them, which is an important challenge as Kurigram is a remote area of Bangladesh, with many people living on chars (small islands within the regions large rivers). This significantly increases costs or reliance on input provision by the larger SMEs who commission the piece work, as these have the resources (and economies of scale) to travel to Dhaka to buy the inputs. Notably though, one retailer, the Social Development Resource Center, was identified in Rangpur that buys all the products from different wholesalers and sell them on to producers, while providing training on production design and business management as well, though it had no distribution point in Kurigram. Helvetas (2014) also highlights that there are a number of wholesalers and retailers of buttons and thread at Saidpur market of garments.

Access to finance: Local SMEs struggle to access finance as they often do not have linkages to banks, and where they have them, managers tend to have low levels of financial literacy and managerial ability, and struggle to develop formal business plans and fill in lengthy bank forms. Local SMEs are often of limited appeal to banks. They often do not hold assets that banks will lend against, for instance often renting land. They also often struggle to acquire from the government some of the forms needed, such as a trade license, tax documents, etc. This is an even bigger problem for producer groups that banks will not lend to as they have no effective legal identity.

Sub-sector associations: Several associations or organizations have been established to support sector organizations and improve linkages. Banglacrafts is a nationwide association focused on handicrafts generally, with no specific focus or sub-group focused on cotton crafts. Its work tends to focus on government advocacy over market linkages. The Women's Chamber of Commerce Rangpur provides training and loans to women entrepreneurs. Though it covers a variety of sectors, most of its members (and governance body) are handicraft entrepreneurs. The Small and Medium Sized Enterprise Foundation(SMEF) and Bangladesh Small and Cottage Industries Association (BSIC) both support SMEs generally in Bangladesh with concessional finance, training, trade fairs and advocacy on their behalf to the government. SMEF sometimes organizes fairs in Dhaka and different divisions, though these are not focused on cotton. Beyond these, Division Chambers of Commerce organize trade fairs but these tend to be focused on furniture and electronics, not handicrafts, while other larger trade fairs are focused on RMG not crafts.

However, none of these sub-sector associations are specifically focused on cotton production. Informants noted that linkages between sub-sector actors remained weak, and that more local trade fairs are needed to bring actors together. This would help buyers identify better supply chain partners, and

producers learn more about product demand and develop linkages with more buyers. Several specifically suggested a cotton crafts producer association. Interestingly a new cotton craft association has emerged based in Rangpur that counts about 20/25 cotton craft entrepreneurs/ SMEs managers as members. It currently remains a loose association with no formal identity or membership process. Intervention support may support its development, but also would risk making it less demand-led.

Training and professional services: Training is provided through two paths:

- **Embedded training.** Several SME managers invest in training their staff, providing value to the project in that it allows non-skilled workers to start working. Lengths and models of training vary, but tend to last several months. SMEs that provided this noted that it was a worthwhile investment as it led to better quality of work and more orders. One was charging a 520-Taka fee for a 2-month training. Though this provided an additional source of income, trainees were allowed significant flexibility in how long it took them to pay, and it was more used as a mechanism to filter out potential staff who would not take their work seriously. A number of SMEs also trained producers, both those supplying inputs, such as the Social Development Resource Center, and those buying goods from producers.
- **External training:** Other producers expected staff to join them trained and provided little training. This was in part as high drop-out rates of staff led to little incentive to invest in their capacity, with concern that if workers were more skilled, they may work for competitors or migrate to urban areas. However, the cause and effect is unclear here, with a lack of training and worse working conditions also likely leading to higher staff turnover. These employers tended to rely on external trainers. These include a number of private trainers, government projects and NGOs, and the pathway is reviewed more in Section 9.

A general concern over training was that it **focused only on basic skills**, without more advanced training – for instance, on more complicated or specialized tasks, international design or diversified products. This holds back the quality and diversity of production. Banglcraft also noted that there is also a lack of business management training available for SME managers, though with limited resources this research could not explore this further.

8.5 Rules and norms

The government is providing significant incentives to cotton craftwork, and both garments and handicrafts more generally, as they are both viewed as high growth/ opportunity sectors and create significant local employment. This involves:

- **Tax policy:** Cotton craft work has a 4% VAT rate while jute craft work is VAT free – both lower than the general 13% in Bangladesh.
- **Export policy:** A key informant noted that SMEs exporting are given a government subsidy of 20% the value of exports. The Export Promotion Bureau (EPB) also supports SMEs to attend trade fairs – it publishes a list of international trade fairs each year, and often pays some of their attendance costs.
- **Finance policy:** As a priority sector, Bangladesh Bank and other banks are prioritizing lending to the sector. In addition, government policy actively supports export, for instance with buying houses receiving concessional loans; and women SMEs eligible for loans from Bangladesh Bank and other banks at the reduced interest rate of 9%.

Labor laws are generally focused on ensuring good working conditions. The MOL oversees these policies and provides regular inspections of factories, around once a year, and provides certification on factory safety, security and environmental conditions. However, an informant noted that such certification is only

mandatory for export. At any rate, enforcement of the laws is generally higher by companies higher up in the value chain. As they tend to be larger, they are more likely to receive factory checks, while if exporting, this may be a particular concern for international buyers. However smaller producers in rural areas do not receive inspections, and tend not to actively comply with policies, with for instance many girls under 18 hired. The government has specific OSH policies and a minimum wage of 8000 Taka a month for the RMG. However, a key informant noted that there were no specific policies exist for the cotton craft sector, rather national standards are used. In addition, quality inspections are carried out by the Business Standards Testing Institute, such as on the right measurements, proper cotton and other materials, durability, etc.

Lack of mobility for girls: Girls' lack of mobility, discussed in detail in Section 5.2, prohibits many girls from effectively leaving their village – at least if not accompanied by a male guardian. This severely restricts their ability to work in local SMEs, which tend to be based in urban areas in the region. Though it also restricts travel to local producer groups in other villages, the smaller size and little infrastructure requirements means that they can be set-up more easily and there are a large number of these in place across Kurigram, resulting in distances to them being much more feasible for many girls. Nevertheless, some families restrict girls from not just leaving the village but the homestead, which results in them being unable to access even local producer groups.

8.6 Role of girls

Many girls currently work in cotton craft production in Kurigram. The estimates varied between focus groups and should be seen as only indicative of trends, but husbands in Rajarhat noted that around 5 to 10% of girls were working in cotton crafts. However, mothers and mothers-in-law in Kurigram Sadar suggested that around 80% of girls were engaged in cotton crafts. This latter number appears particularly high, and could reflect that Kurigram Sadar is less rural than Rajarhat and producer groups and SMEs may be nearer by – or that higher wealth levels make craft work either more accessible or desirable. Most production is done within producer groups, with a smaller number of girls working from home or in local SMEs.

Cotton craft, and handicraft work generally, also came out as a preference area of work for girls. Though income is less than dairy, it is not insubstantial. Work hours are often flexible, and can be carried out alongside household tasks or studies. Girls particularly appeared to value the chance to work alongside peers in producer groups and learn new skills. However, girls also noted health risks, such as muscle strains from long hours and bad postures, and eye problems. Depending on the work, they also may have to pay fines if they damage materials. The biggest constraint though was that girls are reliant on being connected to external buyers with excess demand. Influencers, such as husbands and mothers-in-law, were also supportive of girls working in the sector if it was carried out locally – though some mothers-in-law preferred girls to be working as household producers rather than in groups. Businesses are also supportive of girls working in this sector, with many highlighting that girls were better workers than older women as they were faster to learn, more energetic, and overall more productive. However, for work further away, in particular in SMEs, there was often opposition from family members, and there was the risk of girls stopping work when they married.

8.7 Constraints and opportunities

Table 8 summarizes key constraints and opportunities identified by the market analysis, both at the level of the sub-sector, and for women and girls specifically.

Table 8: Key Constraints and Opportunities in the cotton craft sub-sector in Kurigram

Barriers	Opportunities
1. Girls lack the skills, networks and finance to set up their own producer groups and links to buyers	Girls are more empowered and prefer working in producer groups than working individually at the household level. Community influencers also accept group work, although businesses see the advantages of buying from groups as quality is higher and coordination is easier.
2. Wages are low in cotton craft production and orders are not consistent, in part due to few large businesses developing supply chains into Kurigram, and little competition	The business model of developing a supply chain into Kurigram has been proven by the Aysha Abed Foundation and Aarong
3. Lack of production inputs in Kurigram pushes up the cost of production and increases producer group reliance on SMEs	Input supply retailers currently operating in Saidpur and Rangpur. Input retailer in Rangpur already providing training on production and business management to producer groups and SMEs.
4. Producer groups and local SMEs often provide poor working conditions. For instance, though several girls highlighted muscle strains and eye problems, organizations do not provide or link to medical services.	By aggregating girls into one place, producer groups and SMEs become an attractive place for other actors who wish to reach large numbers of girls.
5. Though most influencers, such as mothers, mothers-in-law and husbands are accepting or actively supporting girls to work in local producer groups, some are opposed. Opposition is even higher to more distant SMEs.	
6. Most training available in the sub-sector is basic production training, with little available for more advanced techniques or more senior roles.	A number of training providers exist that may be able to provide more advanced training.
7. Many SMEs operate low investment in staff- low staff productivity operations. This creates worse working conditions for staff, while it creates a vicious circle as staff turnover increases, encouraging SMEs not to invest in staff.	Many SMEs have indicated that it is more profitable for businesses to take a model of high investment in staff- high productivity
8. Beyond the integrated Aysha Abed Foundation and Aarong supply chain, market linkages are weak. Producer groups, SMEs and superstores struggle to connect, reducing orders to Kurigram and producer group power.	Several associations exist that could take on this role, in particular the newly emerging cotton craft association.
9. Demand is increasing for cotton craft products, but the main actors who have had the assets to exploit this are the superstores. Growing demand in areas or demographics not serviced by superstores has not been capitalized on, leading to growing market power among superstores.	Several smaller market actors are interested and trying out new approaches to sales. For example, the Moon Handicraft Buying house is exploring setting up mobile sales vans and also developing an online marketplace where all SMEs and

	producers can sell products, in particular craft producers.
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8.8 Broader handicraft pathway

Several other handicraft sub-sectors were active in the target area, such as bamboo and Murta (a shrub often used for bed mats). However, **the only other sub-sector than cotton that the research saw substantial numbers of people working in was jute**. Here, many of the constraints and opportunities are likely to be similar, with value in supporting the establishment of producer groups, via leverage points; improving market linkages; and in particular in supporting advanced training into improved product design. There also may be opportunities around linking this to ongoing jute product diversification work, with potential to collaborate with the government Jute Diversified Promotion Center, under the Ministry of Jute and Textiles, and CARE Jute Value Chain Project. Unlike cotton craft, there may be potential to support local production of jute, though most production is currently in southern Bangladesh.

However, though demand for jute products is increasing, in particular since the government passed in 2010 a Mandatory Packaging Act that made it compulsory to package 17 types of agricultural crops in jute bags, **the sub-sector is significantly smaller than cotton craft**. The number of producers is considerably lower than cotton craft, while other development agencies have avoided working in the sector due to concerns over reaching scale. This suggests that future interventions take an opportunistic approach here, but that it does not invest too many resources into jute craft.

9. TVET

9.1 Reasons for prioritization

Table 9 below summarizes how the TVET system aligns against the sub-sector selection criteria described in Section 3. The findings come from the literature review and insights from CARE staff, validated by fieldwork. Key constraints and opportunities identified during fieldwork on this sub-sector are examined in Table 10.

Table 9: Alignment of TVET subsector to sub-sector selection criteria

Criteria	Sub-Criteria
Relevance	<ul style="list-style-type: none"> • The TVET system in Bangladesh, as in many countries, is broadly focused on young people. However, though there are many opportunities for young people 18 or older, most courses are not available to people below, except for high school equivalent public TVET courses and some private training. Nationally around 27% of formal TVET students are female. • However, though many TVET courses exist, for poorer girls in more rural areas accessing them can be a significant challenge. Though public and NGO trainings are often heavily subsidized, there are often entrance or examination fees, in addition to logistic costs such as travel and accommodation; private trainings have a higher entrance fee. Formal TVET also require some basic education, often that students have studied up to at least grade 8 – however around half of girls drop out of school around this time. • Some courses are more likely to be seen as suitable for girls by themselves, communities and educators, such as in garments, healthcare or homestead agriculture – other courses, such as engineering, may be actively discouraged as inappropriate for women. Social norms, in particular of reduced women’s mobility, also act against women attending courses outside of the locality. • Nevertheless, TVET can be very empowering. It involves building up skills, and often travelling and making contacts outside of the local environment. The physical time taken can involve delaying marriage or

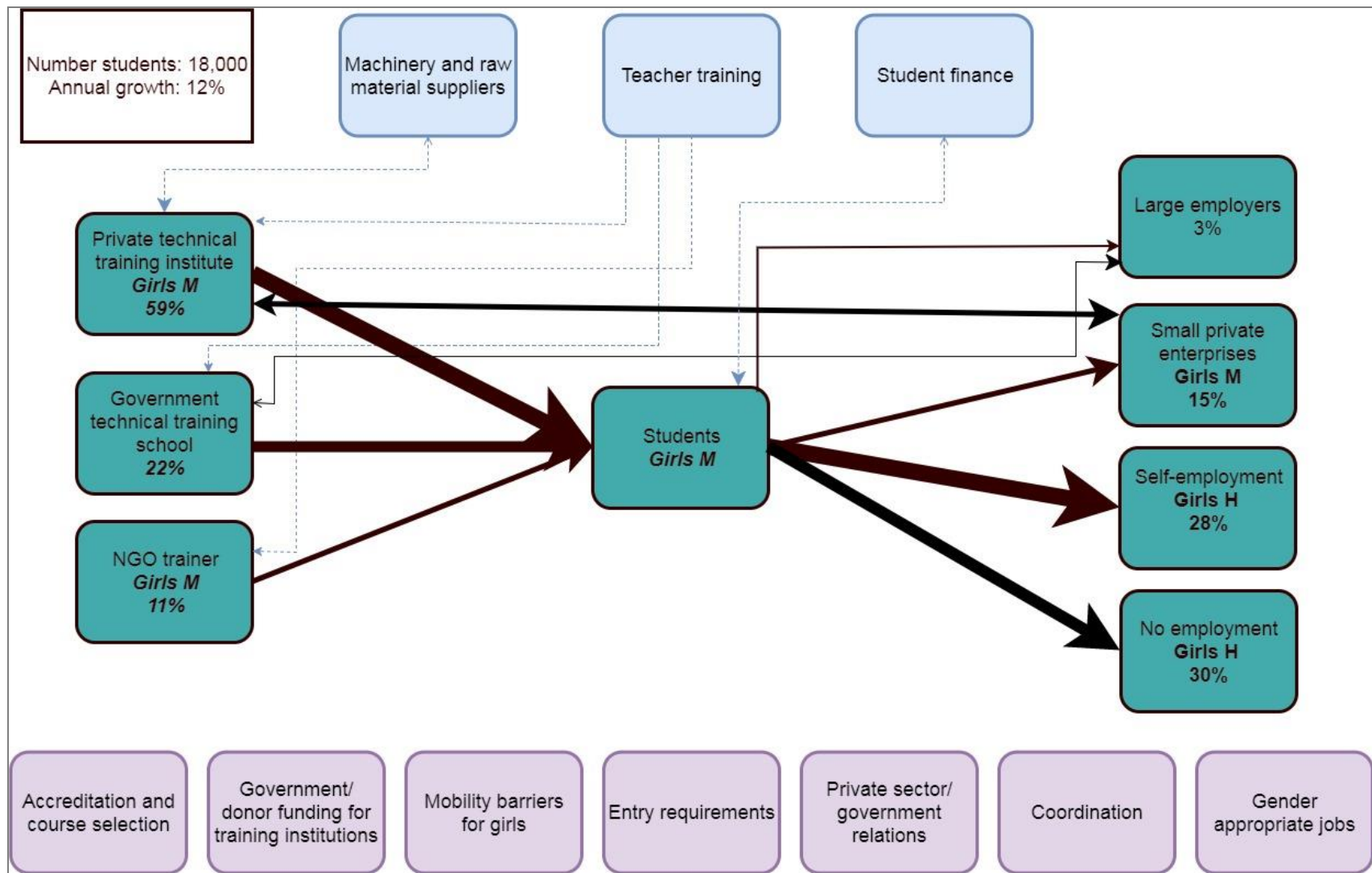
	<p>childbirth until training is completed, while TVET courses are a path for many students to improve income earning opportunities later in life.</p>
Opportunity	<ul style="list-style-type: none"> • There is high demand for skilled labor across the economy in Bangladesh, while ADB (2015) notes that to sustain economic growth, businesses will require a huge additional number of skilled workers, with most relevant for women in manufacturing, education and human health and social work activity¹⁰. In response, TVET providers and enrollment numbers are increasing rapidly, though ADB (2016) notes that for Rangpur, enrollment figures are amongst the lowest nationwide and unmet prospective student demand the highest. • The TVET system is increasingly becoming sensitive to market demand, with various partnerships being developed between providers and employers, and selection of courses often made in-line with broad economic growth in Bangladesh. However, considerable progress is needed here, in particular in the public sector. • TVET courses can increase incomes of students if the courses lead to job placement or enterprise development, but their participation comes at a cost – both in attendance and foregone income. For courses where new or improved work afterwards is more likely, this is a more worthwhile investment. Few TVET providers track impacts. However, it is likely that this many do not improve income, for instance, as few providers supporting the placement of TVET students in employment. • There appears to be low overall risk to the sector, with growing demand for highly skilled staff and established current government support for TVET training. However specific risks persist, such as concerns over low quality of training, limited sector coordination and whether donor funding may be overly distorting the system.
Feasibility	<ul style="list-style-type: none"> • Though CARE Bangladesh itself has little experience in the TVET market system, it does have considerable experience in capacity building and in some of the sub-sectors that TVET courses relate to. Greater experience in the sub-sector can be accessed through other development partners, in particular Swisscontact. • Multiple stakeholders are interested in increasing girls' participation in the sector, in particular private and NGO TVET providers. Within public TVET, ministry representatives appear interested, but TVET provider managers are less so – potentially due to their own views on roles appropriate for women or lack of resources. Supporting girls younger than 18 is a challenge though for public and NGO providers. • The TVET infrastructure currently is in place, and has significant funding, in particular public. This is less so in Kurigram than more developed districts, with some larger specialist providers likely to be in Dhaka or Rangpur. Providers are emerging in new sectors in the private sector, often taking a hybrid form. However notably, there are no organizations in Kurigram focused on recruiting TVET students to employers.

9.2 Subsector Map and Description

The map below illustrates the TVET sub-sector in Kurigram, including the core value chain, supporting functions/roles, key norms and formal rules. The figures in boxes on the right represent employment after graduation. Percentages represent overall figures, while the particular inclusion of girls is represented with a 'Girls H'.

¹⁰ These trends are further discussed in Annex II

Map 4: TVET sub-sector in Kurigram



9.3 Core value chain

Overall market: There are no clear figures on the number of formal TVET students in Kurigram, let alone total girls in training. ADB (2016) notes 690,000 students enrolled in formal TVET courses in 2014 in Bangladesh – Kurigram has a population of 1.5% of Bangladesh. However, there are important regional variations in the provision of training, and Rangpur had the smallest proportion of workers who have received training, 5.8%, as opposed to the highest of 9.9% in Dhaka. With a population of around 1.5% of the Bangladesh population, this may suggest around 6000 formal TVET places in Kurigram. There is no clear figure on the number of informal trainings, but an estimate suggests there are twice as many informal as formal trainings, giving 18,000 TVET students¹¹. Though nationally around 27% of formal TVET students are female, the numbers are smaller in Kurigram suggesting around 4000 TVET places for women overall. The overall market has been expanding rapidly over the last 15 years, with only 110,000 people enrolled in formal TVET projects in 2000, rising to 448,000 by 2010 and 690,000 by 2014, an annual increase of about 12%¹².

Supply: The TVET system can be categorized in numerous ways – by formal or non-formal course, by type of course, and by type of provider. The formal TVET system refers to courses affiliated with the BTEB, with non-formal referring to all those courses that are not affiliated with BTEB. Formal courses comprise short courses which may last several months, 2-year secondary school certificate equivalent courses (SSC Voc), 2 year higher secondary school certificates (HSC Voc), and 4 years for a diploma. Non-formal courses tend to be short courses. There are many different types of training providers in Bangladesh, including government institutions, private institutions and NGOs. About 60% of formal training is provided by private institutions, followed by 22% from government institutions and 11% from NGOs – though for training over 3 months, government institutions provide over 40% of the training¹³.

- **Private.** Private providers account for about 95% of all TVET institutions and about three-fourths of all enrollments. Though private, about 1,600 accredited private training institutions receive a subsidy called monthly payment orders from the Government of Bangladesh, which cover basic teacher salaries. They are often run by industry associations but there are also smaller private TVET providers. In Kurigram, private providers are generally the latter.
- Though a small number were encountered in other sectors, the **main sectors where there are multiple providers training to girls are handicrafts (in particular tailoring) and ICTs**. In Section 8.4, reference was made to a trainer/ entrepreneur who was charging a 520-Taka fee for a 2-month training – a higher number of his students were younger than 18. Bijoy tailors was noted by several interviewees as providing multiple fee-based trainings to individuals, while the research team also spoke to Harsi Begron who provides fee-based training mainly to SMEs and producer groups – for which her business is growing. RDRS provides a popular sewing machine course that costs around 3500 Taka a person and last three months. It is planning an ICT course, but early signs are that this will be less popular than sewing. A more successful ICT provider is MIT which trains over 150 students a year in a six-month computer course and three-month English course. The six-month course costs 4000 taka, with discounts for poorer students. Most students are around 16-18, and students are

¹¹ With a lack of official data here, these figures are only meant as indicative estimates. Figures have been checked with a key informant as reasonable and unbiased.

¹² This is a national figure, but is likely to hold in Kurigram

¹³ Again, without data on informal training, the statistics below are taken from formal training

evenly split between rural/ urban households. They make efforts to connect students to local employers, though noting only around 20% of students find jobs, for instance as computer office assistants, accounting/data entry operators and receptionists. Though 30% of students are female, their dropout rates are higher than for males, with girls having particular challenges travelling to them.

- **Public TVET.** About 20 ministries and departments deliver some type of skills training. The largest providers are the Department of Technical Education under the MOE, and the Bureau of Manpower, Education and Training under the Ministry of Expatriate Welfare and Overseas Employment
 - The Department of Technical Education operates 64 technical schools and colleges across Bangladesh which offer SSC Voc, HSC Voc and short courses. **Kurigram Technical School and College (KTSC)** has about 850 students studying SSC Voc, HSC Voc and diploma courses in four areas: poultry, electrical, welding and farm machinery. BETB determined these course – and though it does national labor market surveys, it does not appear to do similar assessments at a local level. Courses cost 1500 a year and students from poor families are prioritized. Courses are marketed through public ‘miking’ (the use of vehicle-mounted megaphones in public places) and releasing paper advertisements to UPs, and not, for instance, through school networks. No records were kept on how many students achieved jobs after leaving, with around 50% estimated, and the provider does not support students to find employment. Only 6% of students were female, with poultry the only course with significant numbers of female students. This is in part as courses are non-residential i.e. there is no accommodation on site, making it more difficult for female students to attend than male students.
 - The Bureau of Manpower, Education and Training operates 38 Technical Training Centers around the country which offer SSC Voc and short training courses. The **Kurigram Technical Training Centre (KTTC)** has 800 students and provides short, SSC Voc and HSC Voc courses. Short courses include electrical work, automobile maintenance, garments work, English and house-keeping. Though many girls take up short courses, students cannot be younger than 18. Longer courses include refrigeration and electrician. There are very few girls in these, in part as residential support is only provided to male students. The manager was interested in what SSC courses could be more appropriate for women, such as in design, architecture and more advanced garments manufacturing. 60% of students go on to work in the local market, but the provider would value support in linkages to the private sector.
- Other government agencies also provide short courses, often informal.
 - **MOWCRA** offers a three-month course on tailoring in Phulbari, about 100 kilometers away from Kurigram in western Rangpur. 30 students are accepted for each course, with 120 taking the course per year. It is a non-residential course, and the provider estimates a cost of 60 Taka a day to commute to it. Students are mainly 20-25, with no students allowed below 18 in line with government policy. Courses are promoted via notices at UPs. MOWCRA is also piloting youth clubs in another division with the DOE for 14-17-year olds, with 40% girls. Training involved will not include an economic element though, but rather more general life-skills. Though shocked at how few girls attended KTSC, it currently does not support girls to attend longer TVET courses
 - The Department of Youth Development, under MOYs, operates through Youth Training Centers nationwide. For youths (between 18 and 35), these form youth groups, provide short training projects (costing around 100 taka a month), and provide financial support to

- graduates to set up businesses. **For the Kurigram Youth Training Centre (KYTC)**, about 10-15% of students are 18 and 19. About 30% of students are female, with some courses such as electronics in practice only comprised of male students; some mixed such as ICT, poultry and livestock; and some, such as dress-making, only for women. Though still low, the 30% is higher than other providers, in part as they have a residential block for women (though not enough to meet demand) and provide an allowance to support attendance. For most courses, the provider had no records on how many students got jobs later or set-up successful enterprises. It does not have links to the private sector and its courses are picked by MOYS in Dhaka rather than determined by KYTC based local labor demand.
- **BRDB** provides a variety of short courses, such as mobile servicing, electrical/ mechanical work, tailoring, ICTs, beauticians and handicrafts and provides credit and market linkages to help graduates set up enterprises. Women are particularly represented in tailoring, handicrafts, beauticians and ICTs. They also organize farmers into savings groups and then provide them credit and training. They do not provide training to people younger than 18, and only a few trainees are 18 or 19. They noted a success rate of about 30% of graduates moving into self-employment after training. They do not carry out any formal assessment of labor market demand and would value increased links to the private sector. Much of BRDB's training is provided through the government **Ektibari Ekti** project which also can provide additional microfinance to start up enterprises. The **SMEF** provide training on a variety of subjects, with 70% of students being women – however none are younger than 18 and only 3% are 18-20. They noted that they were currently only training on graphics and ICT in Kurigram, for which they have trained 40 people so far.
 - **NGOs:** Several NGOs provide TVET services directly or support individuals to attend training in other training institutes. They tend to have a higher focus than other providers on disadvantaged youth and adults. A higher percentage of NGO trainees are women than other providers, though they still mainly train men. However, NGO training tends to be small, with informants noting that no NGO had a large training center for instance. They also tend to be reliant on temporary donor funds. For instance:
 - One component of the third stage of CARE's **Shouhardo project** is youth engagement and empowering youth, for which it has been providing vocational training to 2000 young people, 50% female, between 16 and 25 in four upazilas in Kurigram. They are first given basic life skills training, followed by TVET training which involves linking and sending young people to public training centers, organizing local level training by private sector trainers, and arranging apprenticeships. Trainings will be in electrical repair, mobile repairs, sewing and potentially other subjects.
 - **RDRS** also has supported some vocational training as part of donor projects. In Kurigram, this includes training in driving, mobile repairs, ICTs and they are planning training in garments. However rather than carrying out the training themselves, they provide funding to the KTTC to perform the training. RDRS has also supported the development of youth federations that support each other with issues such as awareness of women's rights and early marriage. However, they provide no support to people younger than 18, following government policy.
- The end market for students is enhanced employment**, whether self-employed or wage work for an organization. This can mean doing the previous job better e.g. someone already working in dairy becoming more productive after training, or an entirely new job. However here there are a number of concerns.

- **Poor impact measurement:** Few TVET providers properly track their impacts on students – in terms of employment or income rate changes.
- **Little relevance to local labor markets:** TVET providers do not systematically collect labor market information, for instance labor market surveys. They do not adequately know where there is local labor market demand, and so cannot decide which courses to provide to respond to this. Rather instead usually offer courses in response to demand from potential students or what courses they see others providing. Private TVET providers, though, appear more relevant.
- **Poor links to the private sector:** Government-private sector collaboration around skills development appears to be increasing, with a number of industry skill councils being set up that help the private sector influence curricula. However, there is little in terms of TVET providers supporting the placement of graduates in employment. One example of this is an MoUs between the Bangladesh Garments Manufacturers and Exporters Association and various TVET providers. However, this is not general practice, and more often there are no links between the private sector and TVET providers. For instance, most TVET providers do not tend to consult employers in preparing and updating courses and in supporting teaching, nor do they have staff (or work with recruitment or HR enterprises that do) supporting students to find jobs with employers. None seemed to have considered exploring linking up with the Uttora EPZ. This said, private TVET providers again are stronger here, with many trying to help students find work.
- **Job success:** It's unclear how successful TVET providers are in getting students jobs and how good the jobs are, in part as they do not appear to measure this. Looking at the literature, a 2014 Bangladesh Institute of Development Studies evaluation looked at a sample of graduates from the main public TVET providers. It found that 86% of graduates were employed, with 60% self-employed and 40% paid employed. Half of the employed graduates earn more than 10,000 Taka a month, while less than 20% earn less than 5,000 Taka. However only 30% of female employed graduates earn more than 10,000 and 40%, of female employed graduates earn less than 5,000 Taka a month. However, ADB (2015) is much more critical, noting that in a 2007 World Bank study, half graduates reported being unemployed two years after graduation, with most of the remainder continuing their education, so very few were employed. The difference in results could be due to different methodologies (with for instance the Bangladesh Institute of Development Studies looking at more recently graduated students) or times (the World Bank report is older). A wider cross-analysis of results would be highly valuable, with a mid-point between these points a best estimate for now i.e. 47% employed – 60% self-employed and 40% employed by organizations, and 30% unemployed (the rest staying in education).

Reviewing these, across providers, **access for poor students is highly limited.** This is for a variety of reasons, such as: information on what training is available is not reaching students in poor communities; a high minimum educational entry requirement (discussed in Section 9.5, but less of a challenge for private TVET); poor participants cannot afford the costs of attending (for private TVET in particular) and to miss work to attend – especially the case for long courses; most training centers are in urban areas, pushing up transport costs¹⁴; though stipends or scholarships may exist to bring down costs, these tend to be provided for merit rather than need.

¹⁴ ADB (2015) notes that the proportion of the population receiving training in urban areas was two and a half times higher than in rural areas

Notably there are few female students – only around a quarter of total students, though NGOs perform better in this regard. Particularly concerning is that Kurigram TSC, a seemingly well-resourced TVET provider and the main provider of long-term training in Kurigram, only has 5% women. However, informants also noted that the situation was slowly changing, with female numbers slowly increasing. For instance, married girls are increasingly coming to trainings alongside their husbands who want to see how they can support them. The low numbers are due to the points above on general low access for poor people; **a lack of hostels and secure transport, while mobility norms restrict movement** (Section 9.5); and **most training projects correspond to male-dominated trades**. There are various trainings available for women in homestead agriculture, handicrafts and increasingly ICTs, but beyond this there are few options open to women. This said, there are some emerging opportunities:

- **Making ‘women friendly’ roles more accessible:** Though social norms around mobility remain an obstacle, there is more acceptance of girls working in certain sectors considered more appropriate for women, in particular healthcare and education. This research did not look at these in detail, and more analysis would be valuable. There were though strong indications of demand. However, jobs in these areas tend to be harder to access due to the long training commitment needed. Various initiatives, though, are trying to make roles in these areas more accessible. For instance, a Swisscontact project ‘Achieving Sustainability towards Healthcare Access’ has been supporting the government to roll out a new accredited paramedic healthcare role, including in Rangpur¹⁵. This involves enrolling in a two-year community paramedic courses. Though lengthy and the cost is 70,000 Taka, it is shorter than a four-year diploma and students only must finish grade 10 to attend (many other health courses require grade 12). Currently 50% of students in supported TVET providers are female, most of whom are 20 to 22. There may also be more low-hanging fruit, with Kurigram Girls School noting the challenges they were having in recruiting primary school teachers – as they are government funded but not government owned, these do not have to be qualified, and high ability was more important.
- **Pushing into new areas:** A small number of private and NGO TVET providers are working to support women into new roles. For instance, Swisscontact’s SkillFUL project, active in Boghra, is working with TVET providers to support women into roles such as electronics, mobile phones and sales roles. In urban areas of Bangladesh, there appear to be emerging TVET providers training women in professional driving and running beauty salons. For such TVET courses to work, informants noted that they could not just start ‘pushing’ women into fully male sectors, but needed to work in emerging areas (and locations) where there may be a small number of women active and social norms appear to be opening up/ under question. They also need outreach with household members to make the case for the training and job.

9.4 Key supporting function

Student finance: Several organizations provide scholarships to help students attend education. For instance, Grameen Bank provides a limited number of scholarships, with each branch in Kurigram providing a monthly stipend of 200/250 Taka to five girls and five boys to study. Of more interest, though is that Grameen Bank also provides a higher education loan for students in higher education. It currently has made 658 loans in Kurigram, 25% of them to females. The bank noted no limit to how many people could take out such loans. However, the loans are loss-making: they are free of interest up to the end of

¹⁵ Though the program has not focused on Kurigram, there are community paramedic courses now available in Kurigram

education and then interest is 5% afterwards – while interest rates are generally 10%. Of loans out, 200 are repaid, but 205 are not paying their installments. There may be some business benefits from this, such as reputation or client retention, but it seems more likely this is a more philanthropic product. Informants were not aware of other providers of education loans, though MOWCRA noted BRAC. Perhaps more importantly, most informants were not aware of Grameen's loans, with for instance no mention in community focus groups.

Teacher training: ADB (2015) notes that a major constraint to effective TVET delivery is a lack of trained teachers. The teacher vacancy rate in public training institutions is about 50%. Further most TVET teachers have little pedagogical or competency-based training, few practical skills, and little or no industry experience. Private providers tend to employ untrained instructors, and BTEB estimates that 24,000 private sector teachers need training. This can be related to factors such as:

- Low teacher motivation, due to limited scope for promotion and to low salaries (in the public sector).
- The poor quality of the main teacher training centers, Technical Teachers Training Center and the Vocational Teachers Training Institute. ADB (2015) notes that this is in part as they themselves have struggled to fill jobs posts, they provide no short-term courses, and often lack modern teaching aids.
- Few opportunities (beyond these) for teacher training as teacher supply has not kept pace with the sudden expansion in the number of training institutions. In particular private institutions tend to employ untrained instructors.
- Few opportunities for training and upgrading of instructors' skills, with no formal policy or guidelines for the continuous professional development of TVET teachers.
- Significant bureaucratic red tape. For instance, ADB (2015) notes that it takes at least 2 years for the Public Service Commission to appoint new teachers.

Insufficient material inputs. ADB (2015) notes that institutions lack modern equipment and instruments with which to conduct practical classes, especially electrical, electronics, and refrigeration. Because workshop enrollments are generally too large in relation to available equipment, students end up observing, not practicing. For example, computer operation is mandatory in all trades, but a typical institution has only two computers for 120 students in each shift. In addition, available facilities and equipment are often outmoded and in a state of disrepair. There is a widespread dearth of instructional materials. ADB (2015) notes that the TVET sector has historically lacked sufficient resources. However, expenditure on non-personnel items has been low, while there is no development center to design, develop, validate, and disseminate teaching-learning resources.

9.5 Rules and norms

Accreditation and course selection: The BTEB is responsible for quality assurance through accreditation of training providers, curriculum development, examinations, and certification. However, it lacks the capacity to fulfill those responsibilities, resulting in poor service delivery. Although BTEB has an inspection and monitoring cell, it is not fully staffed, which affects the frequency of inspection as well as service delivery by private training providers. ADB (2015) notes there being over 3000 affiliated private institutions and a requirement for annual monitoring, BTEB visited only 146 in 2010, and sent admonishment letters to only 48.

Coordination. The government provides skills development and technical training through 20 ministries and their various departments. This makes the role of the National Skills Development Council, the main coordinating and policy-making body, of particular importance. Formed in 2011, ADB (2015) views it as a positive development for Bangladesh. It consists of 36 representatives from government, employers, workers, and civil society, and is headed by the Prime Minister. Its major functions include monitoring the implementation of the skills development action plan, initiating and coordinating various agencies, monitoring new agency initiatives for skills development, managing the national skills data system and developing an NSDC work plan. However, ADB (2015) notes that its secretariat is understaffed and faces budget constraints, and faces challenges coordinating stakeholders, funding arrangements, and fixing line functions with relevant ministries. A further concern is that despite this coordination with the center, there is no culture of collaboration between ministries, in part explaining why health and education TVET, which are both part of respective government agencies is not included within the main TVET provider courses e.g. TTC and TSC.

Government and donor funding: There is little information on the overall government funding for TVET, but with the TTCs overseen by the MOE, MOE spending is a good indication. Referring to multiple sources, ADB (2015) provides a range of TVET spending as 1-3% of the MOE budget. An informant noted that the government prioritized keeping adolescents in mainstream schooling over TVET schooling, but it is unclear what is behind this, such as potentially a lack of confidence in the value for money of TVET at senior levels or the bigger spotlight and political concern around the main education budget. ADB (2015) notes that the challenge isn't just how much is spent on TVET, but how it is rewarded, in that at present, it flows to accredited public and private institutions, regardless of their performance in enrollment, examination success rate, or employment rate of graduates. As such, it reduces incentives for improved impact on students. This assessment has not looked in-depth at the different donor projects working in TVET, which will be rather carried out in an accompanying opportunity analysis. However, concerns were raised by informants that the large number of free trainings available makes it harder for private TVET providers to operate. This is less of a concern for public training, but temporary donor projects can risk overly distorting the market system, and leaving behind a little improved system – and long-term impact should be included in their planning.

Entry requirements: There appears to be some lack of clarity around what age students can attend TVET training. For public TVET courses, all short courses and diplomas are for students over 18 – younger students can only take SSC Voc and HSC Voc degrees which are junior and senior high school equivalent degrees respectively. NGO courses follow this – and as they provide short courses only, they do not train students younger than 18. Private TVET providers though do not keep to this, and often train students below 18. There is a lack of clarity as to why this restriction exists, and if there may be some way to work around it to allow students younger than 18 to attend more TVET trainings. As noted, several organizations are providing training/ group support to adolescents less than 18, but they do not appear to be providing training on life work skills, such as searching for jobs or business planning. The minimum educational entry requirements for courses are clearer. For instance, for formal TVET, the minimum entry level for short courses and SSC Voc is completion of grade 8, while for HSC Voc the requirement is SSC Voc. However, for short courses at least, 1 year of trade-specific work experience qualifies students for the basic trade test even when they did not pass grade, while NGOs and the private sector do not have these requirements.

TVET provider and private sector collaboration: With limited resources, the research was not able to research in-depth views on collaboration between the private sector and TVET providers, which may be a

useful point of further exploration. However, it appears that the private sector is generally not aware of the work of TVET providers, much less seeing these as a source of valuable employees. TVET providers, as noted above, do not have job placement services/ help their graduates find jobs. Though most would value better links to the private sector, most see their role as only creating self-employment not providing options; while most do not have incentives to support employment or the local private sector, with public funding independent of this. Private TVET providers tend to go against this trend and often invest in supporting graduates into the local private sector.

Girl mobility and girl appropriate jobs: As noted throughout this report and detailed in Section 5.2, mobility is very restricted for girls, and girls noted that they could not attend trainings far away, such as in Rangpur. For some, TVET provision at the UP level, up to 5km away, was too far to go – though they noted that for TVET, mobility might be more possible in groups, while husbands noted that they could accompany wives. An additional important norm restricting opportunities for girls in the TVET sub-sector are the strong views that some jobs are not appropriate for women. This leads to girls being less interested in training in these areas due to the lower likelihood of getting work afterwards and social pressure not to go – while TVET providers themselves did not seem interested in supporting girls into non-traditional areas. Key factors here include that some jobs are considered part of the male domain, such as construction, mechanical work and many manufacturing roles; for some, roles can be held by men and women, for instance in education, healthcare and use of ICTs; and some are seen as women’s roles, such as garments work. This research did not explore the underlying reasons for this, though key factors include, again, the mobility and public facing nature of jobs; views on the physicality of jobs; the current prevalence by gender; their connection to nurturing, seen as a women’s domain (e.g. healthcare and education); and likely the overall status of jobs. However, factors are also important, with for instance a taboo on working in beauty parlours in rural areas potentially related to views of girls being publicly overly concerned on their appearance to be promiscuous.

9.6 Role of girls

The number of girls involved in TVET is unclear, but likely low. Bangladesh Institute of Development Studies (2014), in an evaluation of public TVET providers, found that 8% of students were between 15 and 19. However this number is likely higher for private sector training, and an overall 10% estimate appears justified. With 4000 females estimated to be in TVET courses in Kurigram, this suggests 400 places for adolescent girls, around 0.5% of girls in the region. This appears supported by community focus groups, where most girls were not aware of any training providers or institutions.

However, **girls were generally enthusiastic about training opportunities**, with interests noted in training such as in tailoring, computer use, cooking/ nutrition, cosmetology, mobile repairs and paravets. This interest was also carried by their mothers. They stressed though the value of more formal jobs such as tutoring or teaching, working in healthcare and for NGOs. Education was seen as a route to these, though previous experiences with public training that led to no jobs after were noted. Husbands and mothers-in-law also valued training, but this appeared to be more about trainings connected to jobs that could be done at home, in agriculture and handicrafts.

9.7 Constraints and opportunities

Table 10 summarizes key constraints and opportunities identified by the market analysis, both at the level of the sub-sector, and for women and girls specifically.

Table 10: Key Constraints and Opportunities in the TVET Sub-Sector in Kurigram

Constraint	Opportunities
1. There is a lack of information about what TVET courses are available in Kurigram. No interviewees appeared to have a good overview, while most girls were not aware of any training – let alone the options available to them.	There is a large appetite amongst potential consumers for what TVET is available.
2. TVET providers are not easily accessible to girls. This is due to a variety of constraints, such as low girl mobility, information on what training is available and attendance costs.	Many TVET providers would like to increase female participation rates, whether for organizational ethics or higher incomes. They lack though the knowledge of how to increase this in a cost-efficient way.
3. There are limited courses available for girls as many jobs (and their corresponding topics) are seen as just being for men. Longer public TVET courses are very women unfriendly e.g. Kurigram TSC has 5% female students. One key cause of this is that the courses selected are not perceived as appropriate for women, suggesting that the organization choosing the course (likely BETB) is unaware of how few girls are being trained here or does not consider including likely female student numbers in deciding courses	Several small private TVET providers are beginning to develop short trainings in areas where norms around the roles of women are opening up, in particular in urban areas. Various government ministries have stated the importance of increasing female participation in TVET. MOWCRA was particularly shocked by the small numbers at Kurigram TSC, and was interested in advocacy efforts here.
4. Longer ‘women friendly’ TVET courses in health and education have few girls studying in them, in particular from rural areas. This is due to several factors, including entry requirements and cost.	Several initiatives are trying to increase access to these better jobs, such as the project ‘Achieving Sustainability towards Healthcare Access’ with paravets. Grameen Bank and Brac also are providing higher education loans.
5. TVET courses often do not lead to employment for students as course topics often are not chosen to correspond to local labor market demand, course content is not practical or up-to-date, while providers do not help students find jobs. This is largely due to TVET providers having weak links with the private sector. I	TVET providers recognize that they have weak links to the private sector and are keen to learn how to improve them. Private TVET providers have stronger links to the private sector and often make the link to later employment part of their sales pitch.
6. Adolescent girls below the age of 18 are not able to attend TVET courses	A number of groups exist that are supporting adolescent girls younger than 18 with life skills, such as EKATA groups
7. Though TVET providers can train 18 and 19-year olds in their courses, often this group represents only a small number of trainees.	Training 18 and 19-year-old can have a larger impact on their lives than older students as it is more likely to delay child-birth. For training organizations with ethical objectives, this could inform their decision making.

8. The teacher vacancy rate in public TVET centers is very high, at about 50%, while generally most TVET teachers have little pedagogical or competency-based training.	Students are more likely to apply to TVET centers that are known to have better teaching, and vacancy rates and teacher qualifications can be compared between centers.
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10. Overarching recommendations

These recommendations address issues and offer principles for intervention for CARE and partners to consider in the next phase of the project, specifically intervention design.

1. **Girls are economically active:** Most girls are working in household production activities. For some activities, this primarily represents a saved income (e.g. household consumption of vegetables) as opposed to income generating. For others, such as tending to livestock or handicraft, work actively contributes to household income. The recommendations below follow on from this, but at a broader level there are two implications:
 - a) **Focus on where girls are already economically active and enhance or upgrade their positions.** This is significantly more feasible than initiating new economic activities.
 - b) **Research on work of girls:** Though girls work hard, as they do not go to market to buy or sell products, their contributions are not recognized – by government policy makers or market actors. The project should carry out research that highlights this role as the basis for facilitation and advocacy work (e.g. more public TVET provision for girls).
2. **Support girls' entry into producer groups with older women.** Being members of producer groups can be very empowering for girls, and such groups are generally supported by family members and businesses. However, a lack of assets or market linkages can stop girls joining such groups, while their young age may mean they are vulnerable to market exploitation and cannot access certain trainings and loans. Future interventions should start by supporting girls to join existing female producer groups and then move into supporting the formation of new women and girl producer groups – ensuring that these all involve active mentoring for girls. This is particularly the case for dairy, where interventions should also explore working with groups to start dairy processing. These groups can also be linked to TVET provision and concessional credit from government agencies.
3. **Linking girls to buyers:** Where girls' economic opportunities are constrained by dysfunctions higher up in the value chain, interventions can work with market actors that are or could support many girls to improve their market connections – such as helping TVET providers improve job placement services or cotton SMEs to improve distribution and supply chains. Interventions would need to be clear in advance on benefits to girls though. In particular, to increase the leverage of work with producer groups, interventions should explore which organizations higher up in the value chain might be willing to invest in such groups and the possibility of working through them, such as larger milk companies or entrepreneurs in the dairy sub-sector.
4. **Girls as important consumers:** The large number of girls that are economically active means that they could be an attractive market segment for market actors, especially if in groups. Interventions should work with market actors to develop distribution chains to girl's communities and households. This holds for vendors of inputs for dairy and cotton crafts, but also for working with TVET providers

to improve information available for girls on courses and access for girls interested in training. Interventions can also work with MFIs to trial opening up loans to unmarried girls over 18 and expand educational loans to longer term training for better ‘women appropriate’ roles, such as in health and education.

5. **Long-term role modelling for girls.** This has several important elements:
 - a) Interventions should work with TVET providers to support girls into roles that **challenge perceived norms around what work is appropriate for women**, in particular through supporting private TVET providers in urban areas that are focusing, or could, on emerging areas of women’s work, such as tutoring, running beauty parlors and mobile phone repairs.
 - b) **Support older women into roles that challenge social norms around mobility**, for instance through supporting women into roles such as paravets or goalas in the dairy sector, or working with market management committees to improve market infrastructure for women as shoppers and potentially stallholders. Social pressure (and technical experience) limit girls moving into these roles in the short-term; but by supporting women, over time as social norms are opened up, the roles and others will become more available to girls. This could be a risky approach though as the cause and effect is not so straight forward, and increasing the roles of older women does not guarantee for girls.
 - c) Interventions should **invest in promoting this role modelling, and broader role models**, with girls and their broader communities in partnerships with other interested market actors like MOWCRA, the Rangpur Chamber of Commerce for Women and high schools.
6. **Do no harm and the role of education.** The project is seeking to empower girls in a context where sexual and other forms of harassment are common, and challenging social norms may lead to a backlash against girls. The project needs to develop systematic systems for monitoring unanticipated impacts and responding to girls’ concerns and community tensions, while not push girls into harmful situations or completely new areas of work – rather an incremental approach is needed. **Particular concern should be taken with regards to girls’ education.** This was not a target area of this research, and further research on the interface between education and work would be valuable. Interventions should generally explore the potential of schools as leverage points to reach girls, such as through economic skills training or savings groups. At the same time, it needs to ensure it is not supporting jobs that take girls out of school, but rather flexible jobs that allow them the choice to study at the same time (and indeed, pay for their studies), such as found in cotton craft producer groups.
7. **The project needs to work with the context.** This analysis highlights various issues that need to be accounted for, from flooding to migration. However, two particularly important issues are:
 - a) **Activities should align with differences between girls and between influencers perspectives.** For instance, mothers are likely to be a particularly important lever to support unmarried girls to access TVET (or stay in education). However, to win support from mothers-in-law once girls are married, interventions could look more at making the case for ways to improve income through producer groups in homestead agriculture and handicrafts.
 - b) **Activities should also align with varying wealth levels.** For landless households, homestead agriculture may be a more valuable economic pathway; whereas in comparatively wealthier

households, craft work or accessing improved jobs through TVET courses may lead to bigger results.

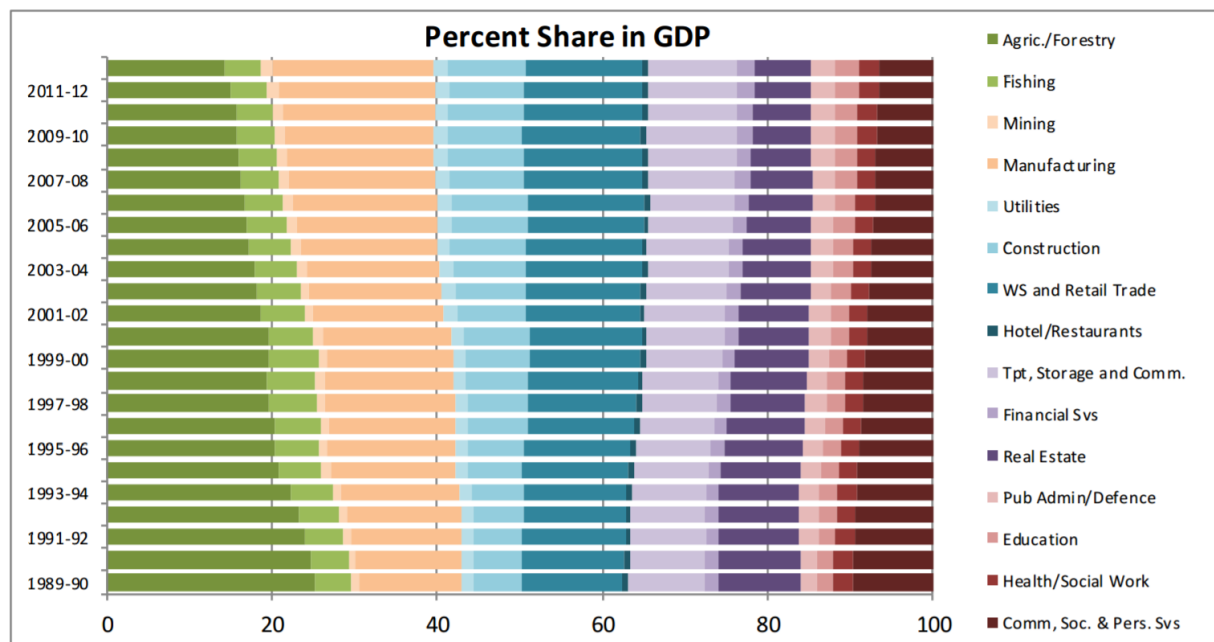
Annex I: Sub-sector recommendations

Drafted but to be provided as a separate document

Annex II: Key trend and economic drivers in Bangladesh and Kurigram

Table 11 (World Bank Group, 2016) illustrates the relative importance of different economic sectors to Bangladesh GDP between 1990 and 2012, and helps highlight **key trends and economic drivers**. Though the contribution of agriculture to GDP has dropped from roughly 25% to 15%, it plays a key role in ensuring food security and accelerating poverty reduction. About three-fourths of the Bangladesh population live in rural areas and are directly or indirectly dependent on the sector, with nearly half of the total labor force employed in agriculture. Jaim and Hossain (2011) show that women's participation in agriculture from 2000 to 2008 actually increased from 58% to 66%, attributed by them to poverty, migration of male members from agriculture to non-farm occupations and growth in access to microfinance. Women's participation was limited to mostly livestock and poultry farming, with involvement of women in homestead gardening also increasing in recent years. Participation in crop farming is low, with a decreases due to women involvement in post-harvest operations, particularly for rice processing, having been largely mechanized. Manufacturing contribution to GDP has grown a comparable amount as the reduction in agriculture. Key sectors for medium and large-scale manufacturing industries include food products, pharmaceuticals, construction, leather, and fabricated metals. However, the ready-made garments (RMG) sector in is by far the most important industry with 5,000 textile and garment factories, 4 million textile workers and 85.9% of all exports. ADB (2016b) highlights that women make up most of the workers in the RMG sector. Beyond this and agriculture, textile manufacturing is the only employer of more than 100,000 women, who account for nearly 30% of the industry's workforce, many of whom are employed in traditional production modes such as the jute industry and handloom manufacturing. Across the period, over half of GDP has come from the broad service sector. Here the largest sub-sector is wholesale and retail trade, followed by transport, communication, and storage

Table 11: Trends and relative importance of different sectors 1990-2012



Trends in Kurigram reflect this to some extent. Bangladesh Bureau of Statistics (2013) explores the **formal job market in Rangpur**. In 2013, the number of people engaged in formal paid work was a little over 500,000. However over 91% of workers were male, with only 9% female – highlighting a strong dominance of men in the formal job market. The average staff size of businesses was 2.79, highlighting that most businesses are very small, and there are few large businesses in the division. The dominant sector is the wholesale and retail trade sector, with over 40% of employment, followed by transport and storage at 16%, and manufacturing and other service activities, both around 11%. Reviewing the gender breakdown of these shows that the two leading sectors are particularly male focused, with women's' employment less than 5%. In several sectors women's' employment is over 20%, namely manufacturing, education, human health and social work activity, and financial and insurance activities. This suggests opportunities for women in these sectors, though the latter two are likely to be more for more highly educated women in urban areas. Women constitute 17% of employment in ICTs, though there are less jobs in this sector than others. However, these statistics only look at formal paid jobs – likely leading to a severe underestimation of work in agriculture and the role of women.

Ahmed et al (2012) focuses in on the Kurigram district and notes that most **people have crop based livelihoods**. In its study area, it found people were engaged in a host of livelihood activities. Most are involved in agriculture, with 46% of the working population farmers (on their own land) and 30% agricultural laborers. In addition, 3% are wage laborers, 7% are involved in commerce, 4% in services, and 11% in other activities. The dominant crop is rice, with jute, potato and banana also major crops, while wheat, kaun, corn, and vegetables are also cultivated. About one-third of the cropland is singly cropped, while half of the land yields two rice harvests a year. Due to irrigation, three harvests can be gained from 20% of the land. Livestock management is also a significant economic activity in the district. This analysis is more broadly in-line with our research, where most households worked in informal agricultural activities – as day laborers on the land of landlords, and in raising livestock and vegetables in small household plots. Ahmed et al (2012) find that there are not industries in the district that would offer large-scale non-agricultural employment and note that in the near future the economy in the Kurigram district

will remain based on agriculture. There is though an export processing zone (EPZ) further west in Nilphamari district, Uttora EPZ. It was established in 2001 with a view to boosting employment in the region and to utilize the proximity of land borders with India. The Bangladesh Export Processing Zones Authority reports that around 22 companies are working there – the majority of which work in garment, garment accessories, and knitting of footwear.

An important dynamic emphasized during the field work is that land-ownership is low. Warner and Afifi (2014) find that (from household sampling in Kurigram) though the average land holding size is 0.5 hectares, much land is owned by a small number of wealthier landlords, while 36% of the population is landless (0-0.1 hectares) and 48% land-scarce (0.1-0.7 hectares). In our focus groups, husbands in Rajarhat noted that their households did not own land, while husbands in the Kurigram Sadar focus group noted that 40% of them owned their own land. Land ownership is clearly important as a household asset, but also has considerable influence on the specific work of girls. In households without land, both men and older women tended to work as day laborers (though roles are likely still to be gendered, with men more involved in field preparation and irrigation, and women in tending to crops and post-harvest processing). As discussed later, it is felt inappropriate for girls to work out of the house on the fields, and so girls remain at home where they are more responsible for managing livestock and vegetables. This is reinforced as in poorer households, need makes families less concerned about negative community views on girls working. However, in households with more land, older women tend to stay and raise the larger amount of livestock and vegetables – girls assist but they are effectively under the management of older women. As such, in areas where more households are landless, such as Rajarhat, girls may end up having more productive responsibilities; while in areas where households have more land, households may be wealthier, but girls may have less productive responsibilities.

Migration from Rangpur significantly impacts on local dynamics. Ahmed et al (2012) note that people have been migrating from Kurigram since the early 1970s. Since then, both the absolute number of migrants and the rate of participation in labor migration has risen. They find that migration is predominantly male, temporary (in particular during Monga¹⁶), internal to the country and rural-to-rural, with many households seeking employment in agricultural regions and other cities with a high demand for labor in order to earn a cash-income and thereby diversify their livelihoods. The lower-middle class and the poor in particular seek employment as agricultural wage laborers in other regions as this does not require more than the farming skills they already possess – however this lack of technical skills limits opportunities to earn a higher income. In our research, this trend appeared more prevalent in poorer Rajarhat, with four out of five members of the husbands focus group noting that they migrated during rainy season and Monga to work in construction, as rickshaw drivers and agricultural field workers in Dhaka and Tangail; while informants in Kurigram Sadar notes about 15% of husbands migrate for work. When men are away, women take on a larger role in their households, in particular taking charge of production and production decisions. Comparatively few women from Kurigram have the option to migrate to improve their own livelihoods. Ahmed et al (2012) note that this is largely due to prevalent social norms around women's mobility, women's sense of uncertainty regarding the type of employment and destination areas, and fear of harassment and social exclusion. However, some adolescent girls have migrated permanently to Dhaka or other cities to work in the RMG industry or as housemaids. Girls in

¹⁶ A seasonal food insecurity phase called Monga between the transplantation and harvest of a rain-fed monsoon crop, from mid-September to mid-November, where there is little employment for landless agricultural labourers due to a surplus labour force and lack of local employment opportunities

Rajarhat highlighted how several women from their community had gone to work in the garments sectors in Dhaka, but that they were all around 21-23 years old.

Ahmed et al (2012) note that **Rangpur division is one of the most natural disaster-prone areas of the country**, due to its geographic location (close to the Himalayas and divided by large rivers), high population density, high levels of poverty, and livelihood reliance on climate-sensitive sectors, particularly agriculture. Climate change seems to be increasing both total rainfall and rainfall intensity in the region, leading to more intense rainfalls in monsoon season, but longer dry spells. This increases the probability of flooding as well as drought outside of the monsoon season. This is also leading to many households becoming increasingly vulnerable to food insecurity. Their livelihoods are highly sensitive to changing rainfall patterns and many do not have adequate capacity to cope with these changes, including investing in irrigation. However, at the same time, agricultural market systems are becoming to respond to these changes – for instance, ducks are increasingly being raised by households, while seed companies are investing in flood resistant crops.

Annex III: List of stakeholders interviewed

Number	Sub-Sector	Name	Organization / Role	Location	Date
1	Crosscutting	Bishwajit Paul	CARE Bangladesh	Dhaka	10/07/2017
2	Crosscutting	Ahmed Sadequ Amin	CARE Bangladesh	Dhaka	10/07/2017
3	Crosscutting	Riad Rouf	JITA, CEO	Dhaka	10/07/2017
4	Crosscutting	Subrata Kumar Kundu	Swisscontact / MC4	Dhaka	10/07/2017
5	Cotton Craft	Kahleda Akter	Jute Mart & Craft, Proprietor	Dhaka	10/07/2017
6	Cotton Craft	Md. Kamal Hossen	Holy Crafts, Proprietor	Dhaka	10/07/2017
7	Cotton Craft	Safia Shama	MS Shama, Proprietor	Dhaka	10/07/2017
8	Cotton Craft	Md. Masuder Rahman	Charushi Shatranji & Crafts, Managing Director	Rangpur	13/07/2017
9	Cotton Craft	Ralienl Alom Sikdar and Mahabubul Haque	Classical Handmade, Compliance manager and Factory Manager	Rangpur	13/07/2017
11	TVET	Harsi Begron	TVET cotton crafts trainer	Rangpur	13/07/2017
12	TVET	Md. Mizanur Rahman	Coordinator, Youth Training Center, Department of Youth Development	Rangpur	13/07/2017

13	Crosscutting	Polly	Women's Chamber of Commerce Rangpur	Rangpur	13/07/2017
14	Cotton Craft	Batti	Living Blue, Production Manager	Rangpur	13/07/2017
15	Community		Focus group married girls	Kurigram Sadar	15/07/2017
16	Community		Focus group unmarried girls	Kurigram Sadar	15/07/2017
17	Community		Focus group married girls	Rajarhat	15/07/2017
18	Community		Focus group unmarried girls	Rajarhat	15/07/2017
19	Cotton Craft	Nargis	Tailor	Rajarhat	15/07/2017
20	Community		Focus group mothers in law	Kurigram Sadar	16/07/2017
21	Community		Focus group mothers	Kurigram Sadar	16/07/2017
22	Community		Focus group mothers in law	Rajarhat	16/07/2017
23	Community		Focus group mothers	Rajarhat	16/07/2017
24	Cotton craft	Farida Begum	Tailor training recipient	Kurigram Sadar	16/07/2017
25	Cotton Craft		Tailor	Kurigram Sadar	16/07/2017
26	Agriculture	Jelekha	Vendor	Shinai	16/07/2017
27	Agriculture	Kodbana	Nursery owner	Shinai	16/07/2017
28	Dairy	Sheuly Begum	Dairy producer	Kurigram Sadar	16/07/2017
29	Vegetables	Mohamed Asadul Habib	Accredited seed seller	Kurigram Sadar	16/07/2017
30	Agriculture	Moinuddin	Shourhado agriculture volunteer	Kurigram Sadar	17/07/2017
31	Community		Focus group husbands	Kurigram Sadar	17/07/2017
32	Community		Focus group husbands	Rajarhat	17/07/2017
33	Cotton Craft		Aysha Abad Foundation subcenter	Shinai	17/07/2017
35	Cotton Craft		Craft producer group WSDf	Kurigram Sadar	17/07/2017
36	Cotton Craft	Ropili	Production Unit Worker NARI	Ulipur	18/07/2017

37	Cotton Craft	Md. Shaed	Women's Development Foundation	Kurigram Sadar	17/07/2017
38	Crosscutting	Kalpana	Shouhardo women's volunteer	Kurigram Sadar	17/07/2017
39	TVET	Md Zamidor Rahman	Kurigram Technical School and College	Kurigram Sadar	17/07/2017
40	TVET	Hamidar Rahman	Youth Development Department	Kurigram Sadar	17/07/2017
41	TVET	Purnima Rani	TVET trainee	Kurigram Sadar	17/07/2017
42	TVET	Munni Khatun	TVET trainee	Kurigram Sadar	17/07/2017
43	Cotton Craft	Farida Begum	NARI, CEO	Ulipur	18/07/2017
45	Crosscutting	Abu Kashim	Market manager	Kathalbari	18/07/2017
46	Agriculture	Mokbad Hassain	Department of Agriculture Extension, Deputy Director	Kurigram Sadar	18/07/2017
47	Dairy	Ratna Dev	Small Holder Dairy Farmer	Shinai	18/07/2017
48	TVET	Bizli Rani	ESDO NGO, Paramedic	Kurigram Sadar	18/07/2017
49	TVET	Sharifad Islam	RDRS	Kurigram Sadar	18/07/2017
50	Vegetables	Nasir Ahmed	Lal Teer	Kurigram Sadar	18/07/2017
51	Vegetables	Abu Tabor	Vegetable trader	Kathalbari	18/07/2017
52	Vegetables	Rahima Bakhs	Vegetable trader	Kathalbari	18/07/2017
53	Cotton Craft	Saifal Islam	Aysha Abed Foundation, Centre Manager	Kurigram Sadar	19/07/2017
54	Cotton Craft	Maiden Islam	KSNUF	Kurigram Sadar	19/07/2017
56	Dairy	Mahabub Ali	Ektibari Ekti Kamar, Ward Manager	Shinai	19/07/2017
57	Dairy	Dalim Kumai	BRAC Chilling Plant, Manager	Shinai	19/07/2017
58	Dairy	Goljer Hossen	ACI Input Seller	Rajarhat	19/07/2017
59	Dairy		DFT Milk Collector	Rajarhat	19/07/2017
60	Dairy	Anjana Rani	Paravet	Shinai	19/07/2017

61	TVET	Hajera Begum	Kurigram Girls School	Kurigram Sadar	19/07/2017
62	Cotton Craft	Abu Md. Elias	Cotton Development Board, Deputy Director	Rangpur	20/07/2017
63	Cotton Craft	Abu Usuf	Jute Diversified Promotion Center	Rangpur	20/07/2017
64	Cotton Craft	Rafiul Amin and Mahsud Rana	Social Development Resource Center	Rangpur	20/07/2017
65	Crosscutting	Abdul Gani	Union Parishad, Chairman	Chennai	20/07/2017
66	Crosscutting	Prabhathi	Upazila Women's Affairs Officer	Phubari	20/07/2017
67	Crosscutting	Mohur Rahman	Grameen Bank, Senior Principal Officer	Kurigram Sadar	20/07/2017
68	TVET	Aynul Haque	Technical Training Centre	Kurigram Sadar	20/07/2017
69	TVET		BRDB	Kurigram Sadar	20/07/2017
70	TVET	Nur Jamal	MIT	Kurigram Sadar	20/07/2017
71	TVET	Tasmaih Rahman	Swisscontact	Dhaka	20/07/2017
72	Dairy	Reajul Islam	CARE Bangladesh	Rangpur	22/07/2017
73	Other	Shaila Ashraf	Renaissance Group, Head of Human Resources	Dhaka	22/07/2017
74	Cotton Craft		Mooni Handicraft Buying House	Dhaka	23/07/2017
75	Cotton Craft	Md Elias	CARE Bangladesh	Dhaka	23/07/2017
76	TVET	Ehasanul Huq	Swisscontact	Dhaka	23/07/2017
77	Crosscutting	Fouzia Nasreen	Swisscontact	Dhaka	23/07/2017
78	Crafts	Jol Hobbain	Bangla craft	Dhaka	07/08/2017
79	Crafts	Ragieul Hasan	Bisso Rong	Dhaka	06/08/2017
80	Crosscutting	Masud and Farzana	SME Foundation	Dhaka	07/08/2017
81	TVET	Md. Abdulla Al Mabud	Bangladesh Technical Education Board, Assistant Director	Dhaka	08/08/2018
82	TVET	Md. Murshid Akhtar	Plan International	Dhaka	08/08/2018

Annex IV: Key resources consulted

This is not an exhaustive list of resources consulted, but rather aims to identify specific resources that were particularly relevant or useful during the literature review and post fieldwork analysis.

ADB. 2015. Innovative strategies in technical and vocational education and training for accelerated human resource development in South Asia, Bangladesh.

ADB. 2016a. Skills development in Bangladesh.

ADB. 2016b. Women at Work.

Ahmed, Hassan, Etzold and Neelorm. 2012. 'Where the rains fall' project. Case study: Bangladesh. Results from the Kurigram District, Rangpur Division.

Bangladesh Institute of Development Studies. 2014. Evaluation of Technical Training Centers/IGA Institutes in the Districts of Bangladesh under Different ADP funded Projects of Various Ministries.

Bangladesh Investment Development Authority. 2014. Dairy in Bangladesh.

Calder, Alam, Idris and Siddiqui. 2017. Bangladesh Girl Landscaping Report.

CARE. 2017. Grant Proposal Narrative.

Helvetas. 2013. Making markets work for poor and extreme poor women in Bangladesh: the experience of Samriddhi.

Helvetas. 2014. Cotton Crafts Value Chain. 2014.

Helvetas. 2014. Value chain development for inclusive and sustainable market systems in Bangladesh. The experiences of Samriddhi.

Hossain. 2017. Development Disparity and North-West Region in Bangladesh: Context Sustainable Development.

World Bank Group. 2016. Dynamics of Rural Growth in Bangladesh Sustaining Poverty Reduction

Annex V: Sub-sector selection and ranking process

Criteria	Sub-criteria	Cotton crafts	Dairy	Vegetables	TVET	Vendor	Garment factory	Teacher/tutor	Poultry	Medicinal plants
Opportunity	Market demand and growth (0-3)	2.5	3	2.5	2	2.5	2	2	2.5	2
	Potential for increasing income or wealth (0-3)	2.5	3	3	3	2	2	2	1.5	2
	Low barriers or risks to subsector growth (0-3)	1.5	2	2.5	2	1.5	2	2	2	2
	Existing market gap (0-3)	3	3	2	2	3	2	2	1.5	2.5
Feasibility	CARE's knowledge and experience (0-3)	3	3	3	1	2	2	1	2	2
	Key stakeholder interest in increasing women and girls' roles in the sector (0-3)	2.5	2	2	2	2.5	2	2	2	1.5
	Entry point into supporting adolescent girls in the sector (0-3)	2	2.5	3	2	1.5	1.5	2	1	1.5
	Basic infrastructure (0-3)	2.5	2	2	2	2	1.5	2	1	1.5
Relevance	Women's and girls' CURRENT presence/activities within the sub-sector (0-3)	3	3	2.5	2	1.5	2	1	2.5	1
	Needed skills and resources (0-3)	2	2	2	2	2	2	2	2	2
	Suitability for women and young girls to work in (0-3)	3	2	3	3	1.5	3	3	2.5	2
	Attractiveness to young girls (0-3)	3	2.5	2	3	2	2	3	2.5	2.5
	Empowering (0-3)	2	2	2	3	2.5	2	2	2	1.5
Overall subsector score (0-39)		32.5	32	31.5	29	26.5	26	26	25	24
Overall ranking		1	2	3	4	5	6	7	8	9