

Bangladesh Girl Landscaping Report

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About this research

Between February and May 2016, the UK Department for International Development (DFID) commissioned landscaping studies exploring the lives of adolescent girls in Bangladesh, Nepal and Pakistan. Employing a range of qualitative and participatory approaches, the research endeavoured to complement insights from earlier literature reviews with the “thick description” characteristic of ethnographic research. The resulting report represents this effort to understand girls’ lives in context –through their eyes and their aspirations. While rich in detail and grounded in locally led research, as with any research it cannot definitively capture and represent all of the experiences of the millions of girls living in these three countries. Nonetheless, the authors hope that by listening to girls and their parents, this report can provide a window into girls' lives, and be a catalyst for future work to understand girls and meet their needs.

This is independent research. The views and opinions expressed herein are those of the interview subjects or authors and do not represent those of DFID or the UK Government.

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I. EXECUTIVE SUMMARY

The ten most significant insights that emerged in Bangladesh across all research locations, and across the different types of respondents (girls – in school and out, different age cohorts, married and unmarried – and parents) are highlighted below. The main body of the report provides a much more nuanced analysis of geographic, age cohort and other differences.

Bangladeshi girls' lives are dominated by the idea that a woman's primary role in life is to marry, have children and maintain the household. Girls and their families are, however, able to exercise agency in navigating these roles. In the space between what is expected of girls and what they do, change is afoot.

1. Education is the biggest aspiration for parents and girls.

- ✓ Girls, regardless of their age and location, understand the value of and need for education. They believe that only education can change their lives by helping them build a better career.
- ✓ Parents are increasingly supportive, but still prioritise boys' over girls' education.
- ✓ Girls and parents recognise that girls need to learn in order to earn, but they also emphasise that many girls need to earn in order to learn.
- ✓ Parents are sceptical, however, of girls' ability to combine school and work: school is seen as a full-time job.

2. Poverty is the biggest barrier to all aspirations, but particularly education.

- ✓ Financial barriers are the biggest cause of school dropout, underpinning girls' poor performance in school and their early marriage.
- ✓ Parents believe that poor academic performance is caused by malnutrition (since they are unable to ensure proper nutrition for their children), parents' lack of proper monitoring and care, and their inability to pay for extra tuition.
- ✓ In the poorest families, girls drop out of school to work, sometimes at an early age, as the family needs their income.

3. If boys aren't in education, girls will drop out.

- ✓ Girls are hesitant to marry men who are less educated than they are. Likewise, parents are not inclined to accept these proposals. (The caveat in both cases is "unless the man earns a lot".)
- ✓ With the rising rate of dropouts among boys, coupled with lower enrolment rates in primary schools, the risk of girls being taken out of education prematurely or married early because their suitable partner pool is diminishing rises every day.

4. Inability to keep girls safe is the second biggest barrier to all aspirations.

- ✓ Violence against girls is a significant problem.
- ✓ Except for the very youngest girls, all girls across all locations identified sexual harassment as the single biggest barrier to greater mobility.
- ✓ Sexual harassment has harmful side effects such as early marriage and dropping out of school.
- ✓ Sexual harassment usually occurs on the streets and is perpetrated by unemployed (and often drug-addicted) boys.

5. Most girls want to work but not all are willing or able.

- ✓ Girls who start work at an early age report being exhausted and demoralised.
- ✓ Cultural barriers mean that not all girls who want to work are able to do so, because some girls are restricted from going outside the home.

- ✓ Home-based earning provides significant possibilities for more girls to work, and to combine work with school.
- 6. Girls have no control over their own earnings so working is not empowering for them.**
- ✓ While some girls have control over the money they are given or earn, many working girls (particularly those with families that have migrated for work) hand over their money either to their parents or, if they are married, to their husband. They believe that good girls never keep their own money.
 - ✓ Parents and husbands make the financial decisions even when girls are earners.
- 7. Saving is a virtue.**
- ✓ Adolescent girls aged between 10 and 19 years all save if they can.
 - ✓ Most parents encourage girls to save, and some actively participate in saving for their children.
- 8. There is growing interest in, but little access to, digital technologies.**
- ✓ Use of modern technology has increased, particularly in Dhaka.
 - ✓ But tech usage should not be overestimated; most girls do not own and rarely use mobile phones, with the exception of older girls in Dhaka.
 - ✓ Access to the Internet is extremely limited.
- 9. Marriage is both a boon and a bane.**
- ✓ Marriage can push girls out of education, herald early childbirth and increase household responsibilities.
 - ✓ On the other hand, married girls are more likely to own their own phones, and have greater mobility, with less risk of sexual harassment.
 - ✓ Married girls who remain in education have fewer household responsibilities than their peers, until they have children.
 - ✓ Increasingly, continuing education for girls may be part of the "marriage contract", though at present this is not common.
- 10. Bangladesh, like other South Asian countries, is a high context culture – "the Chowdhurys" matter.**
- ✓ Except for girls in the youngest age group, all girls have to care about how 'society' views them and their families.
 - ✓ Parents also care about this, and find it difficult to navigate between what they might think is best for their daughters, and what society will accept.
 - ✓ Social norms are a huge constraint to change.

II. INTRODUCTION

Between February and May 2016, DFID commissioned a landscaping study in Bangladesh, Nepal and Pakistan to explore adolescent girls' lives. The objective of this research was to inform economic development and private sector programmes, as well as business-driven solutions for empowering adolescent girls.

Research focused on understanding different girls' lives in context, with a specific focus on earning, learning, saving, and keeping safe. This report is an overview of the findings, together with insights from earlier secondary research conducted to inform the focus of primary research.

This report has eight sections, including the executive summary and introduction. Section III describes the approach to the research, its methods, and site and participant selection. Sections IV to VII analyse the primary research findings, referring to secondary research where appropriate. Section IV "Girls: the ideal and the real" explores how girls are perceived and valued, by themselves and by others. It looks at girls' experiences at different stages of adolescence, social norms and expectations, girls' own aspirations and the barriers to and enablers of these, and girls' connections and social capital (i.e. the networks of support and inspiration on which girls draw). Section V explores safety and mobility, both girls' and parents' views on safety, and their experiences, and how these constrain or enable girls' wider participation and ability to obtain access to opportunities and services. Section VI focuses on education, aspirations, barriers and constraints. Section VII discusses the economic and financial lives of girls, focusing on their working, earning, saving, and assets. Section VIII concludes with a discussion on what products, services and opportunities girls and parents feel would be most beneficial to girls' learning, earning, saving and keeping safe.

III. APPROACH TO RESEARCH

1. Research methods

This research was informed by a substantive literature review conducted in late 2015. The secondary research helped to inform the research team about what was and was not known about adolescent girls in Bangladesh, and thus enabled us to identify gaps that the primary research was designed to fill.

The primary research was qualitative in nature, though as presented under 3., below, we spoke with large numbers of girls and parents in Bangladesh. We employed a range of qualitative and participatory tools and approaches to working with girls and their parents. Participatory tools included mini-workshops, where girls participated in a range of activities, including: "what is it like to be a girl"; path of aspirations; mobility mapping, and source and use exercises. These methods are described briefly in Box 1. We also used more traditional qualitative methods, including focus group discussions and semi-structured interviews with girls, mothers and fathers; we also conducted some pair interviews with girls. Finally in each site, researchers spent a day with a girl, resulting in three "mini-ethnographies" for each country.

For interviews, discussions and activities, girls were grouped according to age cohorts (10–13, 14–16 and 17–19 years), whether they were in or out of school, and whether or not they were married. All parents who took part in the research had at least one daughter between the ages of 10 and 19. Girls and parents did not take part in more than one type of qualitative exercise, with the exception of the mini-ethnographies. Girls for mini-ethnographies were selected from mini-workshops, focus group discussions and semi-structured and pair interviews.

2. Research sites

The Bangladesh research covered four different major locations: Dhaka and surrounds, Bogra, Khulna and Sirajganj. These locations were chosen both because they represent geographically diverse populations, but also because of their appeal to businesses. In each location, research was conducted in at least 2 sites covering a range of urban, peri-urban and rural communities and neighbourhoods. The research covered two urban, two peri-urban, and two rural sites.

Dhaka and surrounds

In Dhaka, we conducted research in both informal settlements and the slightly better off communities of Mirpur and Mahakhali, located in central Dhaka. Most people in these communities earn their livelihood by working in the formal economy (e.g. garments and other local factories) and informal economy (hawking, small traders, rickshaw/van pulling, running tea shops); others run small businesses or are transport workers. Most of the inhabitants of these areas migrated here in the last generation.

Box 1: Participatory research tools

What is it like to be a girl: This activity explores what girls think, feel, say and do through the use of a fictional "girl like them" that they create together.

Path of aspirations: The path of aspirations is a personal activity undertaken by girls to explore their future aspirations, and what barriers and enablers they see to achieving these aspirations.

Mobility mapping: Mobility mapping is used to gain an understanding of where girls spend time, with whom, what types of activities they do and when/where, and how they identify safe versus less/not safe spaces.

Source and use exercise: There are multiple aims of this tool, including learning about:

- sources and amounts of money girls have;
- how regular and safe the sources are for girls;
- uses of money and decision-making associated with it;
- savings – where girls save, how much and how often, and what girls are saving for.

Savar is a peri-urban community approximately 30 km outside the main Dhaka city. Our research was conducted in sites around the Export Processing Zone (EPZ) area that supply the EPZ with unskilled labourers. Most inhabitants of these sites are recent migrants from northern Bangladesh, where gendered norms are more restrictive than in Dhaka.

Bogra District

We conducted research in two sites in Bogra District, one peri-urban and one rural. The peri-urban location was Sariakandi Sadar Union, and the rural location was Hat Sherpur Union.

Sariakandi Sadar Union has a population of approximately 18,000. The main occupations are collecting, cultivating and harvesting chilli, working in Bogra's different industries and NGO jobs. People migrate (both seasonally and permanently) from this area to Dhaka and other locations for work.

Hat Sherpur is 22 km from Sariakandi Sadar post office, and has a population of about 16,000. Most people here are subsistence farmers, although there is some seasonal male outmigration.

Khulna

Khulna, an urban site, is a second-tier city, which is more typical of urban Bangladesh than Dhaka. It is the fourth largest city in Bangladesh. Khulna has a thriving fish industry and a wide range of services.

Sirajganj District

Our other site, Shahjadpur in Sirajganj District, is rural, but due to its proximity to the highway has seen some non-rural development in recent years (e.g. it has a cinema hall). Shahjadpur boasts a famous *taat* fabric industry that provides jobs to many in the area.

Table 1 below presents a brief snapshot of the research sites in each of the three locations.

Table 1: Research locations and sites

<i>Site Name</i>	<i>Site and population description</i>
Dhaka District	
Dhaka	Urban. Impoverished area with many inhabitants living in slums. Many people have migrated here recently.
Savar	Peri-urban. Majority Muslim with very few Hindus. Many inhabitants live below the poverty line, but have jobs and have migrated here recently from northern Bangladesh.
Bogra District	
Sariakandi Sadar Union	Peri-urban. Good services in town and access to unskilled manual labour and industry jobs. Majority Muslim with some Hindus.
Hat Sherpur	Rural. Poor area with most jobs available in farming and manual labour. Some seasonal male outmigration. Majority Muslim with some Hindus.
Khulna District	
Khulna city	Urban. Fourth largest city in Bangladesh. Majority Muslim with some Hindus. Large fishing industry.
Sirajganj District	
Shahjadpur	Rural but close to the highway. Fabric industry. Majority Muslim with some Hindus.

3. Participant selection

We employed a rigorous, but not quantitative, approach to participant sampling. Locations and sites were selected during researcher training, and involved significant discussion and debate among the research team to ensure that research sites were neighbourhoods and communities with large numbers of poor and vulnerable households. We relied largely on our researchers and local research assistants and mobilisers to select girls and parents from among the poor and the emerging middle class in each site, using local knowledge of family circumstances, triangulated during interviews with the physical assessment of household living conditions, and questions regarding economic and livelihood status. We were also purposive in our inclusion of participants from diverse ethnic, linguistic and caste backgrounds.

In total, across all three locations, we spoke with 272 girls, and 83 parents, broken down as follows by schooling status and age cohort for girls.

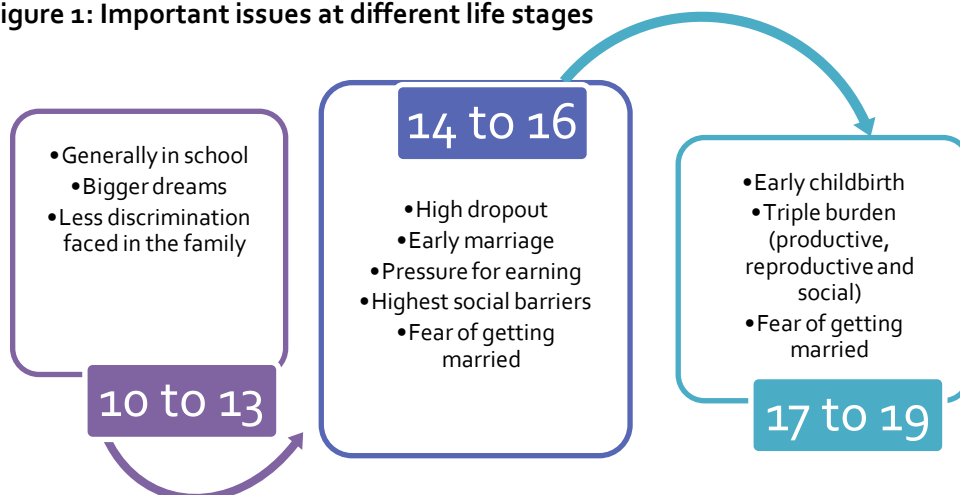
	Cohort	In school		Out of school		Total
		Unmarried	Married	Unmarried	Married	
Girls	10–13	36	-	-	-	36
	14–16	40	-	48	1	89
	17–19	74	7	30	36	147
	Total	150	7	78	37	272
Parents	Mothers					41
	Fathers					42
	Total					83

IV. GIRLS: THE IDEAL AND THE REAL

This section has three sub-sections: key life-stage characteristics, social ideals and expectations, and girls' social capital.

1. Key life stage characteristics

Figure 1: Important issues at different life stages



In this section we present a high-level summary of life stages and transitions for girls in Bangladesh, focusing on girls' aspirations, and the barriers to and enablers of these; expectations of girls at each stage; what girls spend their time doing, and elements of girls' lives that have the biggest impact on their opportunities and potential. Figure 1 presents a snapshot of the three age cohorts.

Ages 10–13

We found few differences between girls across different locations at this age in terms of their attitudes and expectations of life. Girls' aspirations are in line with social norms to a significant degree, especially in this youngest age cohort, where their own aspirations may not yet have taken root, and where "good girl" social conditioning is so strong.

They have big dreams of becoming doctors or engineers - dreams that their parents and teachers have planted - and hope to help their families financially, and bring positive changes to society. They are too young to have concrete plans, and often too young to know which aspirations are realistic, and which are not. Although they are aware of the prospect of marriage in the future, this has not become an issue for them yet. Girls felt that their biggest enablers were their own willpower, and the support of their families.

Up until menarche, girls are considered children and are expected to study and play, and have reasonable amounts of freedom to do this, commensurate with their age, and the environment in which they are living. Girls at this age are almost never sexually harassed in the streets, something their older peers face on a regular basis. This absence of harassment is what makes their parents less restrictive, and allows girls greater freedom. Any restrictions on girls' mobility arise from parents' worries about criminal activities (like child snatchers) or accidents. Girls who are 10–13 years old are usually in school across all locations, but what they do outside school appears to be based on whether they live in rural, peri-urban, or urban areas. In both urban and peri-urban areas, 10–13 year-old girls spend their time watching TV. In peri-urban areas, girls are allowed to play in the afternoons, unlike urban girls. Urban girls who are still in school spend their time in tuition and coaching.

Most girls of this age are financially dependent on their parents. Girls in urban areas may earn a bit of money by making beaded jewellery or simple handicrafts. A few girls in this age group in peri-urban areas work as domestic help and spend their morning doing household chores. Peri-urban and rural girls, in particular the latter, do more household work than urban girls, though for almost all the chore burden is quite light.

Menarche is a key life transition for girls in Bangladesh, after which their mobility is far more restricted. At this moment, a girl stops being seen as a child and is subject to a new set of social expectations associated with virginity and propriety. She is a potential wife and mother. This becomes particularly apparent in the next oldest age cohort.

Ages 14–16

At this age, girls start to become more considered in terms of their career aspirations – with some wanting to become tailors, teachers, and police officers – though there is still considerable ambition that may not match their personal circumstances. Most girls, however, are well aware that poverty and discriminatory social norms are both working against them, and that their only hope is studying well and securing the support of their families, in particular brothers and fathers, and in rural areas, the support of teachers. Rural girls face both financial and social barriers whereas for girls in urban and peri-urban areas, financial barriers were more significant.

Girls at this age are taking on more household chores (though for many, studying is still a main priority), and are also more likely to be working outside the home. The 2005 Bangladesh Adolescent Survey found that around 5% of girls aged 10–13 years are engaged in income-generating activities; this rises to around 12% among those aged 14–18 (Amin et al. 2010).

The most decisive potential change in girls' lives at this age is marriage. As a girl enters adolescence in Bangladesh, and particularly as she reaches menarche, she is considered ready for marriage. Her freedoms diminish and she is increasingly subject to expectations of propriety and modesty in her behaviour. Girls at this age identify early marriage (along with poverty) as the biggest potential barriers to achieving aspirations, all of which rely on their staying in school. Girls think that if they are allowed to continue their education, they will be able to achieve their dreams.

At this age, parents start to fear that neighbours will say, "The girl is getting old, why is she not married? Maybe there is something wrong with her". Parents also fear that their daughters will elope with unsuitable boys, and though they aspire to keeping daughters unmarried until the age of 20, they often feel compelled to marry off their daughters early.

Although most girls are in school at the beginning of this period, many will have dropped out towards the end. This is because primary school is usually free in rural areas, and is cheaper than secondary school in urban areas. Girls who are still in school are hopeful, and those who are out of school but working also have a sense of pride and self-worth as they are helping their families. Girls often have to "choose" marriage over education due to poverty and indeed aspire to marriage if they have dropped out of school as a means to escape a life of drudgery, since it is assumed that husbands bear all their expenses after marriage. In-laws generally do not expect married girls to study or to earn, but increasingly men in urban and peri-urban areas are looking for a wife who can also contribute to the household income. Married girls who are neither in school nor working outside the home have less time poverty, but are often very isolated and vulnerable, and have few aspirations.

How girls spend their time differs significantly depending not only on location, but whether they are in or out of school and whether or not they are married (see Figure 2, below). Girls in school spend their time in school, at tuition and hanging around with friends. They spend their evenings watching

TV or reading novels. Some peri-urban and rural girls have time to play outdoor games – though by this age playing outside is relatively rare for girls – while the urban girls keep themselves busy with more studying. Rural girls do more household work, and have less leisure time than urban or peri-urban girls. Girls in school have free time at the weekend, but they are rarely allowed to visit friends or roam around due to fears of sexual harassment or impropriety. They are monitored closely.

Figure 2: Daily schedules of rural and urban girls aged 14–16

	am											pm									
	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12		
Rural, 14-16y, out of school		Wake up	Work										Leisure	Chore	TV	Sleep					
Urban, 14-16y, out of school			Wake up	Work						TV	Leisure	Work					Sleep				
Rural, 14-16y, in school	Wake up	Study	Commute	School/Tutor							Chore	TV	Study			Sleep					
Urban, 14-16y, in school	Wake up	Study		Chore	School				Leisure			Study			TV	Sleep					

Girls who are out of school in this age group either work outside home or stay at home doing domestic chores. If a girl is not working, she has to do a lot of household jobs such as cooking, serving meals, cleaning, washing clothes, taking care of siblings, cleaning dishes, etc. Working girls out of school literally have no time for themselves. They told us that apart from working outside, they just eat and sleep. At the weekend, they sleep longer and spend time with their friends in the afternoons. They have relatively more mobility than non-working girls.

Ages 17–19

Girls at this age are generally well aware of what life might hold for them and have realistic goals for their careers and supporting their natal and marital families. Urban girls seem more confident in articulating their dreams and how they might get there than peri-urban or rural girls, wanting to be doctors, teachers, and tailors, depending on their age and socio-economic status. Interestingly, however, we found that some of the poorest girls in the rural Chars (Hat Sherpur site) were the most certain about what they wanted to do, and how they could get there. Many of these girls (though none in Khulna or Sirajganj Districts) were interested in joining the police or defence forces; they clearly saw this as a realistic means to escape poverty.

Girls who have already dropped out of school and are married have few aspirations, but girls in school at this age still have high hopes, along with fears that poverty, social norms regarding early marriage and girls' employment, and sexual harassment will prove to be insurmountable barriers. Girls in school are trying their best to impress their parents and give them no reason to withdraw support – the spectre of marriage looms very large indeed for this group. In Bangladesh, 74% of girls are married before the age of 18 (UNICEF, 2009). Girls who are married generally have children in this time period, with fertility among girls aged 15–19 higher than any other age group with the exception of 20–24 year olds (MHFW, 2014).

These patterns are not uniform across Bangladesh. Girls get married earlier in rural than urban and some peri-urban areas, partly because in the latter they are more engaged in work outside the home. More educated girls and those engaged in paid work tend to have greater influence over their age of marriage and are therefore less vulnerable. Girls often encouraged their parents to “let me finish

doing what I am doing first", be that school or work, before they are married. Education and earning are seen as 'productive' uses of a girl's time.

As with the 14–16 age cohort, how girls spend their time varies significantly depending on whether they are in school, out of school working (a smaller number of girls who are out of school and working are not married in this age cohort), or out of school and married – and possibly with a child or two – but not working (most girls in this cohort). Girls who go to school spend about five hours there starting at 9 am and ending by 2 pm, but then they attend tuition, which is, functionally speaking, not optional if girls want to achieve and progress. Girls spend their time doing light household jobs like cleaning their rooms, making beds and washing their clothes, as well as watching TV, and studying. Some of the girls in urban areas also did paid work or provided tuition after college.

For girls who are out of school, their time is dominated by household and paid work. There is time for little else, particularly if they have children. Where married girls continue to study – and this is not beyond possibility in any location – it is more likely that childbirth will be delayed and they will have more freedom to spend time other than domestic chores. Irrespective of educational status, though, married girls enjoy greater mobility than almost all cohorts, barring the very youngest girls. This is because their marriage lends them a degree of protection from sexual harassment on the streets. Unmarried girls, on the other hand, are immensely controlled by mobility limitations. Alone they are more vulnerable than almost all other cohorts, but in groups they can travel quite long distances that other cohorts cannot.

Spending, especially on education, increases significantly by this age. This can be due to a combination of two factors: education costs increase from primary to secondary to high schools, and girls start bearing greater financial responsibility for their own education as they grow up – at younger ages the cost is completely borne by their parents. Increasing spending pressure ensures that these girls take earning and saving much more seriously than other cohorts. Although earning is lauded, society pressures girls to work from home rather than working outside.

2. Social ideals and expectations

This section examines girls' roles, what their families and communities expect of them, how others perceive them, and how this shapes girls' experiences of school, work, family, and public life. It looks at socio-cultural norms prescribing how girls should behave. These norms can form barriers to reaching adolescent girls through programming or entrepreneurship. It addresses how these norms play out in three domains: marriage, mobility and household decision-making.

In all locations, across all age groups, there was a strong consensus on the characteristics of good girls and good boys. Table 2, below, presents the attitudes and behaviours that ideal girls should exhibit, as described by girls and parents. The most important characteristics include being religious, obedient, a good student, well-mannered and polite, modest and decent in manner and dress, willing to make sacrifices for others, helpful to family and neighbours, and a skilled homemaker. Boys, on the other hand, were expected by parents to be good students in order to become good earners, look after the family and especially siblings, and avoid vices such as smoking, alcohol, drugs and gambling. Expectations are highly gendered.

Table 2: Do's and Don'ts for a "good girl"

Do's	Don'ts
<ol style="list-style-type: none"> 1. Study hard and respect teachers 2. Become educated 3. Follow Sharia Law and follow society's rules* 4. Respect and obey parents (and elders) without question 5. Wear socially acceptable attire (<i>salwar-kamij</i> with large <i>dupatta</i> to cover head) 6. Decent in manner and dress 7. Truthful, patient, caring and kind, cooperative, thoughtful, gentle, soft spoken, humble and chaste 8. Helpful and supportive of family (especially mother), neighbours and society 9. Ready to sacrifice joy and happiness if family requires 10. Good cook, seamstress, cleaner and hard worker in the home 11. Help others, especially elders and younger siblings 12. Associate only with people of good character 	<ol style="list-style-type: none"> 1. Mix with or even talk with boys 2. Hang around with friends or have too many friends 3. Go out frequently 4. Go out without parent's permission 5. Quarrel with others 6. Put herself before others or be demanding 7. Bring shame to her family

* There was, however, very weak understanding of Sharia law. People wanted girls to follow social norms that often had some sort of religious rules attached to them.

An ideal girl increases her parents' honour in society's eyes (literally, she makes her parents' "faces bright", *mukh ujjol*). Girls are keenly aware that if they please their parents, their parents will be more willing to listen to their wishes and support their aspirations.

She obeys

As girls grow up, they are increasingly expected to obey their parents. Whenever they were asked to name a characteristic of a good girl they said, “a good girl obeys her parents”. Girls aged 10–13 are taught this etiquette more than the other age groups, as this is seen to be the perfect time to mould character and set girls on a good path. Girls at this age also appear to believe in these social ideals more than older girls, and believe that they are attainable. Some 17–19 year-olds have been found to challenge this norm, and thought they could question their parents since parents could be wrong sometimes. However, most girls said that no matter what, parents should get proper respect.

By the age of 14–16, some girls are starting to question whether the ideal is attainable, or even desirable – particularly those who have dropped out of school and are already working outside the home. One group of girls in rural Hat Sherpur said that if parents are educated, then they will know what is good for their daughters, and that parental consideration means that girls should not have to sacrifice their happiness. A majority of girls, however, still parrot the norm that “Good girls always obey the rules”. By 17–19, many girls are not only questioning obedience but actually being disobedient, though not always openly. For example, girls will secretly go to the cinema hall against the express wishes of their parents, as well as societal norms.



She guards the honour of the family (and marries well)

A girl is not supposed to do anything that might tarnish the reputation of the family. According to parents, the family's honour should be a girl's priority at any stage of life. When parents talk about 'honour' and 'reputation', they generally associate this with girls' marriage. In Bangladesh, a girl's main role is that of a (future or present) wife and mother, and it is her parents' responsibility to train her well for this role. Parents are most concerned about a girl marrying the 'wrong' boy, one of whom they disapprove. A girl should not elope or get married without her parents' approval, or her family will lose status in the community. Girls often said that “*emon kichu kora uchit na jate familyr bodnam hoy*”, which means that girls must not do anything that might tarnish the reputation of the family (the 'anything' generally referring to having an affair or marrying against their parents' wishes). It is generally acceptable if a girl shows interest in a suitable boy, provided that her parents have given their prior approval to express this interest. A suitable boy is one who earns well and allows his wife to study (unless he earns really well, in which case it is considered acceptable if he does not allow her to study).

Because of the cultural and perceived religious value placed on a girl's pre-marital virginity, families feel that early marriage forecloses the possibility of sexual contact that would stain the family honour. Moreover, a husband and his family find it easier to control a child or adolescent wife, thereby sustaining the pattern of unequal power relations within the family (see Goonesekere, 2006).

A good girl, once married, thus complies with her in-law's wishes. She should prioritise pleasing her in-laws and working hard inside the house. If she is able to work from home and bring money into the household, this will be praised, but working outside the home is not desirable, and is only done when the household is too poor to forgo her salary.

Girls who deviate from these norms earn reputations as bad girls; their husbands leave them. “*Dholer bari jotodur na jae, chapar bari tar beshi jae*” is a saying that translates to “the sound of speech far outdistances the sound of drums”, meaning that news of a bad reputation spreads quickly across communities.

She doesn't talk to boys

Talking to boys is socially unacceptable, even to male classmates once a girl has reached menarche. Girls should have only female friends, and a limited number of these. This is a difficult norm to enforce, however, and most girls in school reported that they have male friends and that is acceptable as long as they don't hang around with them in public.

When girls see boys outside school, they are expected to walk with their heads bowed (not as a sign of deference, but to avoid giving the impression – to boys or other observers – that they are interested). Well-behaved girls don't ever talk to boys unnecessarily, and if they do, their character becomes suspect. Talking can happen on Facebook or over the phone. If a girl talks to a boy, people immediately suspect they're in love. When a boy harasses a girl, people expect the girl to avoid further contact with him, for example by changing her route to school or to the shops. While parents don't encourage girls to stand up vocally against boys, since that may expose them to further danger, some girls reported having done so. Parents suggested that girls should tell their families what happened so that they can follow up; however some girls felt that the “no smoke without fire” rule would be applied, and parents would blame them.

“Good girls can be identified by their clothes!”

A father in Dhaka opined that “good girls can be identified by their clothes!” Girls should dress modestly and in a way that does not attract attention. In some areas, girls are expected to wear hijabs, including girls as young as 10 years of age. This is less related to religious beliefs, and more to parents believing that wearing a hijab can protect a girl from being sexually harassed on the street. Most girls in school wear additional scarves with the school uniform, even if it is not part of the uniform.

Family honour is also related to a girl's dress. If a girl is not perceived by others to be dignified (if she is “*bhodro*”, not dressed decently, at least with her head covered), then she loses her honour and is not respected. Her family also loses honour. Girls said that if this happens, relatives will say she is undignified and her parents will not love her so much.

In urban areas, the rules are a little looser. Here, a good girl does not need to cover her head, but she should not wear revealing clothes. If she is with her family, she can wear “heavy make-up” and leave her hair “streaming in the wind” (14–16 year-old out-of-school girl in Khulna). This will make her attractive to boys, and there is no problem with that because she is protected by her family. Girls who work are generally able to relax rules about clothing, not wearing a veil or hijab, but they continue to wear salwar kamij and large dupattas.

We discuss purdah in more detail in section V.3., below.

She stays at home and helps her mother

Parents have a strong preference that girls come straight home from school or work, and stay there. Girls are generally not encouraged to play, and even at age 10–13 the only girls who play are those who live in rural areas. Parents repeatedly told us that girls should not go outside without a good reason. Parents said that if girls are bored they can do housework or read novels.

A good girl always helps her parents with the household chores. She tries to reduce all types of burdens on her parents including, where possible, financial burdens. She is expected to be empathetic towards her parents and understand their problems and struggles. It is expected that she takes care of her siblings and helps her mother with domestic chores.

Girls in rural areas are expected to, and do, work more than girls in peri-urban and urban areas, even those who are in school. Girls in rural areas have a wide range of household chores including feeding cattle, collecting vegetables, cooking, cleaning, making beds, washing dishes, collecting water, and collecting fodder.

Unless she is married, a girl's domestic responsibilities depend on whether she is in or out of school. Girls in school are encouraged to spend the vast majority of their day in studies – school, tuition, and home study – other than an hour or so for chores in the morning or evening. Studying is seen as a full-time job and extended families mean that household responsibilities can be taken on by mothers, sisters-in-law and other female relatives. Girls who are out of school and not working are expected to spend most of the day on household chores.

For married girls, cooking and doing household chores are mandatory, unless they are in school and have helping hands at home. This responsibility does not diminish even when they are pregnant. Cooking three times a day, especially, was seen as a significant burden. When girls have babies of their own, they struggle enormously with time poverty. Girls said that they are criticised if they don't keep up with household work or leave the baby crying to do household work, and that their husbands are criticised if they step in to try to help their wives look after the baby.

She doesn't make her own decisions

Decision-making is an area where both age and sex are critical determinants. Girls are among those with the least influence in Bangladeshi families, but more educated girls and those who bring an income into the household generally have more decision-making power. It is generally believed that more educated girls make better decisions, and girls themselves feel that education improves their decision-making power. Urban areas appear more progressive in terms of girls' decision-making.

Our research suggested that few girls are permitted to make any major or life-changing decisions for themselves without the consent of their family members, be those natal or marital. Indeed, even adult women, generally speaking, are only able to influence decisions related to their household roles (see SASSD, 2007). Older unmarried girls shared that they are able to make small decisions on their own, such as what clothes to buy, or whether to buy shoes or a handbag, but that often even these decisions are influenced by their mothers or other older women in the household. Married girls have a bit more autonomy, as they are expected to make regular household purchases. They seek permission from their husbands only when they want to make a large household purchase, such as an appliance, livestock or gold.

Because obedience is prized, and girls are raised to seek permission from those in authority (be that parents or husbands), many girls are unable to make their own decisions, even if they should wish to (and they often do not, for fear of making a bad decision). This is not always the case, however. Increasingly, girls are deciding to elope, one of the only choices open to them.

She feels pressure

Girls feel significant pressure to live up to societal expectations, but ironically they often do not acknowledge it. Complaining is thought to be a negative trait, and any girl who suggests that it is difficult to live up to the ideal is suggesting that she does not want or is unable to comply. Sometimes families want to be lenient with girls, but cannot do so because they fear social backlash against them

and the girls themselves. Many girls understand this, and realise how difficult it is for parents to resist societal pressure.

Girls expressed that, within the family, pressure on girls to be good comes from both elders and siblings in their immediate and extended family. In particular, girls are concerned about their brothers, for while girls are the source of honour, boys are the guardians: "*Bhaira jaate na shone baire amar bon'er opobad hok*" ("The brothers shouldn't hear bad things about the sister outside the home"). Neighbours are also important because they know everything. Even in urban areas, keeping up with "the Chowdhurys" is paramount. When asked why "society" matters so much to girls, girls in urban Khulna explained, "Our houses are densely packed, and the walls are made with '*chatai*' [a very thin wood-like material that is pleated together with holes in between the pleats]. If someone speaks in anything but a whisper, people from the other side can hear. People peep through the holes and see what we're doing inside. When people grow up in brick houses, others can't see or hear what they say". This enforced proximity creates an extra pressure on them to conform to societal norms. Overall, social acceptance is crucial – this was a repeated theme across all of our conversations.

As they get older, girls are constantly worried about their marriage, and this is a significant source of stress for them. Rural girls, in particular, fear that at any time they will have to get married because of poverty and family pressure, and a lack of other alternatives for them.

3. Social capital: girls' social support and social networks

This short section discusses the nature of girls' social networks, in particular those upon whom girls rely for inspiration and emotional and practical support. Where possible, we highlight differences between groups of girls.

The family is the centre of life in Bangladesh, and is the centre of girls' worlds. Girls rely on mothers first and foremost (see Box 2).

In all locations, across all age cohorts, girls rely on support from their mothers. This is primarily in terms of companionship, emotional support, and life guidance, but mothers are also important go-betweens on financial and school and career aspirations between their daughters and their husbands. Girls will share their problems, hopes and fears with their mothers. They tell their mothers if they want or need anything, or if they like a boy. Girls turn to their mothers if they have been harassed outside the home, and mothers will advocate on behalf of their daughters for the wider family to intervene (see Box 2). When they have health-related problems, their mothers are the most immediate source of information. Girls' absolute reliance on their mothers as their 'north star' is a heavy responsibility for mothers: if a girl does anything 'bad', society (and sometimes the girl's father and grandparents) first blames the mother (her bad advice, her bad example, her inability to discipline, etc.) and only after that is the father blamed.

Box 2: Better to have a bad marriage and a supportive family, than to marry your love and be out in the cold

A 16-year-old girl in an urban area described the importance of retaining the family's support through this tragic tale: her elder sister (over 18) had a boyfriend she liked very much. But he was problematic (an addict) so their father refused to agree to their marriage. So her sister married another man, of whom her father approved. After marriage, however, this man turned out to be abusive, and now her sister's marriage was on the rocks. Questioned what her sister gained out of marrying this man and not her previous boyfriend, the girl said that if she had married of her own volition, and the marriage had gone sour, she wouldn't have had her family's support (due to the 'you reap what you sow' mentality). Given she didn't marry of her own accord, however, now that her marriage is in tatters she has her family's support. Girls therefore go to great lengths to retain family support.

Box 3: We need everyone on our side to withstand sexual harassment

Two sisters from Khulna, aged 14 and 15, explained that an extensive network of family and friends was necessary to protect them from sexual harassment. The younger sister gets support from her older sister, her cousin, her aunt, her uncle (if intervention is necessary), and an older girl (referred to as “big sister”) in the neighbourhood who is sometimes able to mediate with sexual harassers to make them stop. The older sister gets support from her aunt, her father (if a problem escalates and can’t be handled by others), her uncle (if the father can’t resolve it, then she approaches the uncle), the same neighbourhood “big sister” as her younger sister gets support from, and her cousin.

Fathers’ support is critical, and is often garnered through mothers. Girls see their fathers as important decision-makers in relation to financial issues, in particular education, work and marriage. Girls rarely share any of their feelings or aspirations with fathers, though this sometimes happens when girls are younger, and are still “children”.

Girls, particularly when they are younger, see their mothers as role models, although this can wane in mid-adolescence as girls are trying to find their own way in life and aspire to a life different than their mothers. Between the ages of 14 and 16, many girls said that they looked to mothers only as problem solvers and preferred to share their time, and their innermost feelings, with one or two close friends. Big brothers and sisters (their own siblings, cousins or other influential older peers in their neighbourhood) can be important supporters and advocates, as can teachers (in particular for further education and delayed marriage).

A particularly important relationship is often formed with girls’ paternal aunts, and the wives of their mothers’ brothers. The 14–16 year-old girls told us that they express their sorrow in particular to their sisters-in-law and uncles’ wives who are living with them, but sometimes also to grandmothers and mothers. They share things with their mothers if they think it is necessary, but when they have menstrual problems, they prefer to speak to their sisters-in-law or someone else with whom they feel comfortable.

As girls get older, aged 17–19, they again turn to their mothers for support and advice on a range of issues, and rely on their mothers for friendship. Social interactions are limited within the family for girls who have left school. If they are married, they speak to their husbands. Many girls said that as long as they have their husbands’ support, it doesn’t matter if their in-laws are resistant. What they need from their husbands is “*ashshash*” (“reassurance”). They didn’t say they require anything material from their husbands; they simply need ‘reassurance’ and that’s their strength. If the relationship is a good one, they also seek support from their mother-in-law and sisters-in-law. This is expected from the “*ghorer bou*” or “wife of the household” – that she turn only to her husband and in-laws for support.

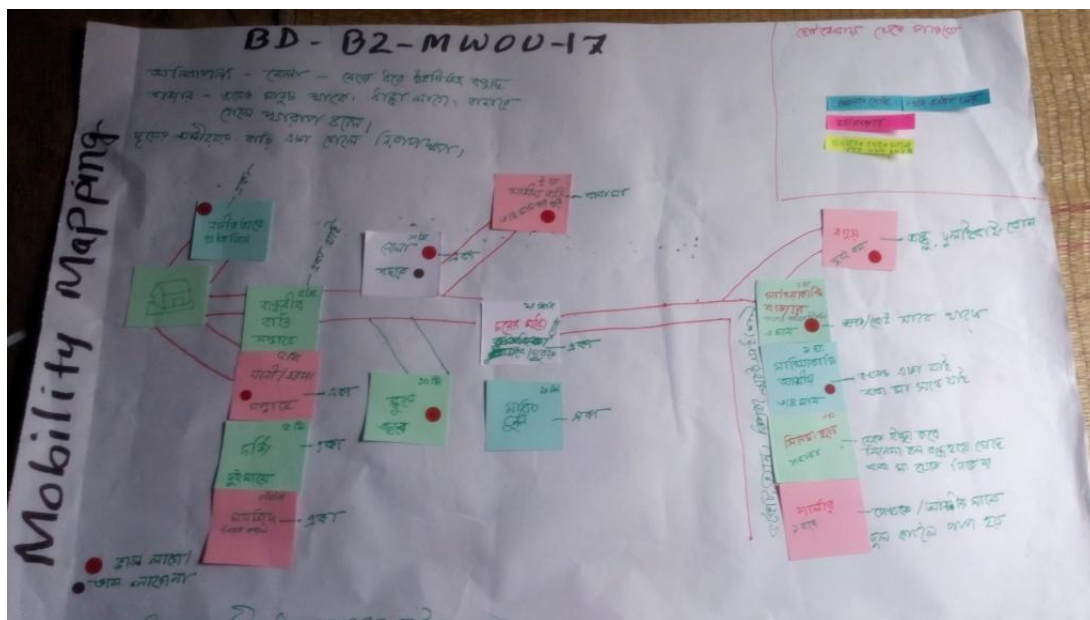
As girls get older, while they continue to rely on mothers, their friends, cousins and siblings – who are facing or have faced similar challenges in life – become even more important. In both urban and rural areas, the girls who were most daring and most challenged social norms (especially through greater mobility) were those who had a close group of equally daring friends. Girls in school tend to be attached to their friends and fellow classmates more than girls who have left school.

V. MOBILITY AND SAFETY

1. Mobility of different cohorts

Mobility patterns of girls are very different across age groups and also vary greatly between in-school, out-of-school and married girls; rural, urban and peri-urban girls; and between different social and cultural contexts. Overall:

- ✓ Rural girls have more freedom of movement than peri-urban girls, and peri-urban more than urban girls when they are younger. This appears to reverse as girls get older, with mobility decreasing for rural girls, but increasing for urban.
- ✓ Girls who are out of school or are working have more mobility than in-school girls.
- ✓ Rural girls' mobility is limited because of poor transport and safety issues, while it is mainly the latter of the two that affects peri-urban and urban girls.
- ✓ Older girls are more likely to be allowed to move around with friends, whereas younger girls must travel with parents or other relatives.
- ✓ For all locations and age groups, safety is a major concern for parents, exacerbated by the real threat of sexual harassment and violence.
- ✓ Younger girls have more frequent movement in a limited radius while older girls have less frequent movement but with a greater radius. Younger girls have more mobility in certain areas, such as playgrounds and within the neighbourhood. As they grow older, this becomes less common until it stops altogether. As girls grow older, however, they are also able to go (perhaps with friends, or even alone – without parental approval) farther than they could at a younger age (for example to parks in the next town). These visits do not happen frequently, however, owing to constraints of money, distance and interest (there are not many interesting places for girls to go).



Ages 10–13: still cared for as children

At this age, girls face their first visible discrimination in terms of mobility, and start being prevented from going to playgrounds, unlike boys of the same age. Playing outside and hanging around with friends are increasingly discouraged as girls approach the upper limit of this age cohort, but peri-urban girls appear to have greater latitude than urban in this regard, and rural girls have the most freedom, being allowed to play outside and visit friends in their neighbourhood. Many girls in urban

areas do not go to shops or friends' houses on their own, with restrictions being more severe in Dhaka than in Khulna (and presumably in other major cities). The location of neighbourhoods next to major transport arteries greatly affected girls' mobility. Mothers in particular feared for the physical safety of their children where there were nearby railway tracks and busy roads. Girls are supposed to return home before dusk in all three locations.

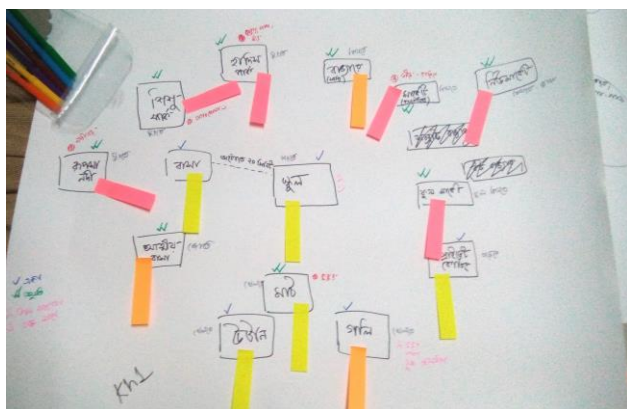
Figures 3-4, below, show mobility maps of girls aged 10–13 in rural Shahjadpur (Figure 3) and urban Khulna (Figure 4). Clearly, they visit quite a few places almost daily. They enthusiastically drew their playgrounds but identified shops (for urban and peri-urban girls) as places they could not go alone. Older girls (from about age 12 or 13 when they start developing secondary sexual characteristics), on the other hand, are not allowed to go to playgrounds but may have greater freedom to go to the market, even alone. The youngest girls in this age cohort are often still treated as children. Bangladeshis use the term "bad sound" to denote sexual harassment; very young adolescents did not understand the implications of the term (when asked they just gave us the literal translation and could not elaborate) while older girls were very aware of what this phrase denoted.

Marked by green tabs in Figure 3 and yellow tabs in Figure 4, there are only three places young girls can usually go alone: school, the playground, and the local shop to buy snacks (with their parents' money). They are of the age where playing in public won't make them vulnerable to social censure. The rural girls' insistence on drawing the small field attached to the school – which is part of the school premises – is indicative of how important play is to this age group. This was true for both urban and rural girls, except that urban girls are afraid of 'stranger danger' and had a dearth of playing space.

Figure 3: Mobility of girls aged 10–13 in rural Shahjadpur



Figure 4: Mobility of 10–13 year-olds in urban Khulna



Ages 14 to 16: “*chokhe porar moto*” (“an age that catches the eye”)

Parents seem to be particularly concerned for girls at this age as they are seen to be more vulnerable to sexual harassment, and less able than older girls to manage it. One father from Khulna told us, “*Amar meye jotokkhon bari na jabe amar tension*” (“I worry until my daughter gets home”). Girls themselves feel very vulnerable: they lack confidence, and feel afraid someone might harass them if they leave their house, and if such harassment does happen, they feel too embarrassed to share with others or do something about it. Girls are concerned that if they complain, parents will say, “If you keep going there, of course they’ll keep saying things to you. So we should marry you off, or stop you from going anywhere”. As a result, forays on their own decrease, although they will still go in groups.

Girls who work outside the home and have to depend on public transport report being touched frequently and intentionally by men on the bus, footpaths and overcrowded bridges. Some of these girls are becoming bolder, tired of always feeling as if they are victims. A 16 year-old girl from peri-urban Savar reported, “I was in a crowded ferry with my younger sister, and I saw a guy coming towards me. I knew his intention. I knew he would touch [me]. I was scared but trembling with anger. I punched him in his nose with full force”.

In general, girls aged 14–16 in school have limited mobility besides schools and tuition, though some also go to local shops. And while, as noted above, girls feel vulnerable, they also want to stretch their wings, and keenly feel the lack of physical play (see Box 4). On the other hand, growing economic independence means these girls and their older counterparts are more likely to eat at restaurants, go to cinemas, travel and visit markets in groups, compared to their younger peers. In one mobility mapping exercise in urban Khulna, they were the first group to write cosmetic shop as a separate entity instead of being lumped together with bazaar. This was despite the shop being located within the bazaar.

Box 4: A chance to run

In between exercises in rural Shahjadpur, we asked some of the girls if they wanted to have a running competition among themselves. There was enthusiastic participation because this was not something they usually got a chance to do – playing outside was a distant memory for them by this age. One girl said that this was the first time she’d run in 5 years. “I want to live free. We have no freedom” (“*Shadhin bhabe jibon japon korte chai. Shadhin amader kichui na*”).

Girls in both Khulna city and Dhaka go to nearby cafés or restaurants to spend time with friends, and they visit local hangout places (though most of these are not approved by the parents as they are generally crowded with couples and young boys). Parents are particularly concerned about their daughters going to crowded areas, which they feel are more risky for girls.

Out-of-school girls are generally more mobile alone and in groups than in-school girls. For example, girls in rural Bogra (Hat Sherpur) go to school, tuition, the riverbank to bathe, nearby shops, and Sariyakandi Sadar market. Out-of-school girls can also go to relatives’ houses and work in the chilli fields. Girls who live in peri-urban Sariyakandi Sadar go to school, tuition, the riverbank to bathe, friends’ houses, relatives’ houses, bookstores and Sariyakandi market. Out-of-school girls also go to grocery shops, tailors, training institutes and the chilli fields. Both groups of out-of-school girls mentioned going to the mosque, whereas in-school girls did not.

Ages 17 to 19: an age of contradictions

A 2011 BRAC report states that a single girl is significantly more likely to have greater mobility than a married girl, reflecting the loss of power that comes with marriage. This is certainly not the case across the board, however. While this appeared largely to hold true for girls in some rural areas – married girls reported that they are not allowed to go anywhere without their husbands or other

'guardians' – this is not what we found in other rural areas (such as Shahjadpur in Sirajgong) or in urban areas. Married girls have more mobility if they are in school or working outside.

While families and some girls are concerned about sexual harassment, this concern diminishes once a girl is married because she is no longer the parents' responsibility; for girls, they felt marriage lent them added protection, explaining, "I was more afraid before I got married because I felt if someone molested me or harassed me, I wouldn't be able to get married. But now these things don't touch my honour". Married girls also explained that they are now harassed less frequently, and if they are, they feel confident in telling their harassers that they are married, thus shaming them, as well as turning to their husbands for support. One married girl said, referring to harassers, "They are dogs, so they act like dogs". This was by far the strongest sentiment expressed among the various groups. Further, because now that they were married, girls felt that the "no smoke without fire" blame for sexual harassment did not apply to them anymore.

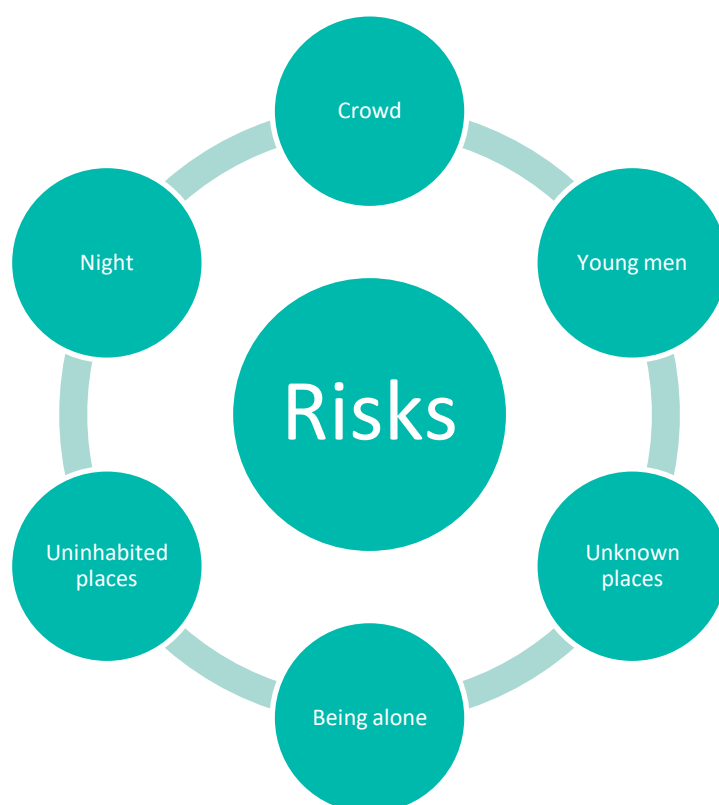
Parents said, similarly, that marriage was a means to protect their daughters from sexual harassment (and, by implication, protect their own family honour). Once a girl is married, her parents are able to say, "This girl is not my house's girl any more, she is that [in-laws'] house" ("*baba ma tokhon bole meye amar na, meye oparer ghorer meye hoye giyeche*"). This lends girls a measure of protection because in-laws protest strongly against sexual harassment.

Not all of them felt this way, however, especially in urban areas. Sexual harassment on the streets has not disappeared – it still happens sometimes, even when they are covered. For unmarried girls, mobility brings huge reputational risks. People talk behind the girls' backs when they go out "too much" and they earn a "reputation", which will affect their chances of marriage. In this way, girls often feel that they will regain some freedom after marriage, which we have seen is sometimes the case. Despite risks, girls' mobility is generally greater at this age, even if they are unmarried. In rural areas, however, girls felt that their lives became more restricted as they got older, and that marriage provided no real relief.

2. Where are the unsafe places?

Figure 5, below, presents a schematic of risk factors raised repeatedly by girls and their parents in all study locations. All locations, apart from home, are considered unsafe at night. All places that are far from a girl's home are considered unsafe for a girl of any age to travel on her own. According to parents, girls should not go anywhere where they are likely to meet boys (with the exception of school). This includes parks, restaurants, and other "hangout places" or "dating places". Places with large crowds, such as festivals, cultural events or singing events, are also considered unsafe. These are places where an unknown boy can easily pull off a girl's dupatta, and if a boy does this, her honour is lost. "It is very tough to bring up a daughter", lamented one mother. "Girls meet friends at school or tuitions and that should be enough", stated a father. As for school trips, once a girl develops "*bujh*" (literally "understanding" but used to mean "self-awareness about her own sexuality"), many parents forbid their daughters from going.

Figure 5: Risk factors for girls' mobility



Girls who are working consider the workplace unsafe because supervisors bully girls, and even physically mistreat them. This problem is so severe that some girls leave their jobs, preferring to stay at home, while others move from one workplace to another trying to find a better work environment.

There are places in all sites where girls (particularly aged 14–16) don't want to go, but still have to. These are local shops where men make "bad sounds" and large playing fields frequented by boys, where friends might pressure them to do things and the presence of men makes them uncomfortable. When they are afraid to go somewhere, girls take someone with them and go less often.

Parents in all locations consider their communities to be generally unsafe for girls, but parents in urban and peri-urban areas feel this the most. Part of this perception is based on how quickly girls' and their parents' reputation in the community can be marred by small incidents involving girls. Fathers explained that if a girl were to be sexually harassed, then the girl herself will be looked down on, and many people will not want to marry into the family. This loss of family honour needs to be avoided at all costs, so that the other children won't be socially ostracised and the parents' livelihoods won't be affected. A girl's behaviour affects the entire family's honour in the eyes of society. Once a girl is harassed, she may not seek justice, as this might expose her and lead to a loss of honour.

3. Adolescence and purdah

Purdah is a cultural concept that contributes to low mobility. It is often defined as the practice of seclusion in the household and exclusion from public places and reflects the premium placed on female virginity and honour. *Purdah* involves restricted mobility for women and girls, and also affects them in other ways, with some women and girls practising purdah by adopting concealing forms of

dress.

Purdah is common among girls that have reached menarche. As girls approach menarche, they are told to wear an extra *dupatta* to cover their head, whereas older girls are expected to wear a *hijab* or a full *burka*. Younger girls more often comply with these expectations. Older girls in urban and peri-urban areas are more likely to make their own decisions regarding covering themselves.

While it appears that *purdah* was previously considered a sign of affluence and upward mobility, and thus tended to be practised less by poor girls who had to work outside the home (Mandelbaum, 1988 in Goonesekere, 2006), we did not find a consistent pattern in the practice. It appeared, in fact, to perhaps lean the other way, with better-off girls – by dint of their parents' financial status – having greater freedom in the practice of *purdah* because they will still secure good proposals and are protected somewhat from harassment by their parents' more powerful status. Girls from poorer backgrounds do not enjoy such freedoms.

While Islam demands that girls cover their head (*hijab*), and social expectations are that girls should be completely covered (wearing the *burka*), we found that in practice girls do not need to cover themselves everywhere they go, and girls who work are partially exempt. In rural Shahjadpur, for example, if a girl is in her own village, she does not need to cover herself. Nor does she need to cover herself if she goes to a neighbour's house, to an event (like a wedding where she is expected to dress up), or goes travelling with her family. It does not matter if there are boys around. If, however, she is alone, going to a tutor, or travelling outside her village, she must cover her head, and preferably her entire body.

For girls and women in Bangladesh, a perceived lack of safety is a defining part of the experience of public space (see Khan, 2008; Absadullah and Wahhaj, 2012). *Purdah* is practised not only because of religious conviction or to comply with cultural norms, but also to maintain a sense of safety and security. Most parents believe that *purdah* can save girls from harassment in the street and the workplace. According to parents, a girl who maintains *purdah* or wears a *hijab* should feel safer than one who does not.

4. Health issues

Although our research did not focus on health, girls and parents raised a number of health issues in discussions about keeping girls safe. Girls who work from a young age, particularly in factories, suffer greatly from fatigue and lack of energy. Some of the young girls had to discontinue work due to health problems. Since they get very little time to eat and take breaks, young girls often fall sick. Mothers were worried about their daughters' health if they were working in factories. They explained that girls get bullied for using toilets for more than 5 to 10 minutes at a time, and can only take 3 or 4 toilet breaks a day, which is why they often develop urinary tract infections.

Menstrual problems are also an issue. Many girls aged 14–16 years reported severe cramping during their periods. Their mothers gave them medicine – often procured from quacks – that was largely ineffective. Many girls do not use sanitary pads because they are too expensive. Some girls also use unused pieces of fabric that they collect from their factories as sanitary napkins, which leads to many sexual and reproductive health issues.

For girls in crowded informal settlements, access to water and sanitation is a significant problem. Girls have to bathe in lakes because their bathrooms have no showering facilities. There is a distinct lack of privacy, which means that many girls are not practising good hygiene.

VI. EDUCATION

Education was the most unifying issue in our research: regardless of age, geographic location, and whether one is a parent or a child, the wish to educate girls is a headline finding. This section presents data on how and why girls and parents value education, and looks at the financial and cultural barriers to education.

1. Girls prioritise education above all things

The girls in the sample who were not in school felt acutely embarrassed to say so. “When someone asks me where I study and I can’t answer, I feel ashamed”, said 14–16 year-old girls in Shahjadpur. Girls who have dropped out of school and are in work aspire to go back to school – or to get married to escape the drudgery of paid work – because they find their work tedious and dehumanizing.

Education is so important that cases of positive deviance are becoming less “deviant” and more mainstream, both because of parental investment, and because of girls’ huge determination (see Box 5). Girls felt that education gave them “*shakti*” (strength) and without it no one gave them “*mullo*” (value), or honour.

Girls in school are ambitious, and determined to stay in school. Girls perceive the primary benefit of an education to be social and financial independence and an ability to make their own decisions. They feel that education can enable them to secure good jobs that are stable and pay well, though of course this is not always borne out in reality.

2. Parents value girls’ education

Among mothers, education was of overwhelming importance, despite their not being very educated themselves. So “good girls study”, “I expect my daughter to study”, “Doing other things will distract them from studying”, “I don’t want them to earn now because they should be studying” were common refrains. Education would not only allow girls to become equal to boys, it would also allow girls to “surpass boys”.

Box 5: Poverty no barrier for Shaheen

Shaheen is 19 years old and comes from Khulna. Her father couldn’t afford to invest in her education after Class 6 as he had three other sisters who also needed support. Her father could only give her BDT 5–10 per day at the most. Shaheen thus started tutoring younger students to fund her education.

Shaheen found a place in a vocational school run by UCEP. These schools are free, compress the curriculum between Class 1 to 8, and provide free lunch and a monthly stipend of BDT 300. They are therefore very attractive options for people who live in informal settlements.

After she completed her SSC in 2010, she stopped studying for six months due to lack of funds. After receiving some money from her boyfriend, she entered the local polytechnic college to study for a diploma in architecture. These colleges also provide a monthly stipend. Her plan was to sit the civil service entrance exams eventually, but then decided to return to mainstream education so she left the polytechnic. With money from her husband (with whom she had eloped in the meantime), she enrolled in high school to sit the higher secondary school certificate exam. She passed, and is now studying for a Bachelor’s degree at a local college.

Her husband wants her to study although he himself left school after Class 5. He has five brothers and a sister, most of whom have married well. He wants his wife to be well educated so he can say that, while he is not educated, his wife is better educated than his family or in-laws.

Shaheen’s present monthly income is around BDT 5–6000. Out of this, she gives her parents BDT 2000 every month to purchase rice. Her husband earns about BDT 4–5000 a month. She and her husband both contribute to pay for her education. She is confident she will finish studying because she is paying for her own expenses (she and her husband share her education cost in a 2:1 ratio). Given that Shaheen contributes the greater share, she feels she has more say.

Similarly, fathers stated that, “The more studious a girl is, the better a girl she is” and “*Jokhon keu shikkhito hobe shey bhalo manush hobe*” (“When a person is educated, she or he will be a good human being”). If she does well in her studies, fathers would try “*apran*” (i.e. with their soul or until their last breath) to ensure she could continue to Masters level. In fact, although fathers felt that girls ought to stay safe at all times (meaning stay inside the house as much as possible), when it comes to education, they were prepared to make exceptions. The uneducated fathers believe that education plays a pivotal role in removing ignorance, explaining, “We are ignorant but we do not want our girls to remain ignorant”.

The goals of life were also defined by study (e.g. “I want my daughter to study up to HSC at least”). Higher School Certificate (HSC) was the same target for sons too, after which they were expected to earn and look after the household. Many parents also stated that if their daughters want to study beyond HSC, they would try to support them. While most fathers feel that all girls should have a minimum education, which they define as finishing secondary school, mothers wish to educate their daughters until they have achieved a Bachelor’s degree. They felt that a longer education would shield their daughters from marriage proposals. Ultimately, though, fathers make the final call.

Parents see the benefits of education from both a financial and a personal perspective. The main motivations for parents are: 1) being educated is a religious responsibility; 2) they can be doctors or engineers – they can be solvent; 3) they can serve their country; and 4) they can marry well (and pay less dowry). “I have many dreams about my daughter”, said one father. “I want her to be a dentist, so she can then serve others, as well as her family”. Many parents see education as a means to secure a better marriage for their daughters, one with an attractive salary and some assets.

Parents of children who have dropped out of school feel that an incomplete education has no value in the real world. They expressed frustration that their daughters had to drop out, stating that their daughters’ limited education has not prepared them adequately for the world of work. Their frustration at not being able to provide for their daughters’ future has made them even more determined to educate their younger children: “*Ek jon re na parsi poraite kintu baki gulare poraite chai,*” “we will try hard to educate our other children”.

3. Barriers to girls’ education

There are still a huge number of barriers to girls’ education, however, despite promising trends in enrolment and shifts in attitudes. Below we discuss the two main types of barrier: financial and cultural.

Financial barriers

Poverty is the biggest single factor shaping girls’ poor educational performance and outcomes. Poorer families have to ration resources, and preference is still given to boys, who are expected to go out into the world of work and support the family. In sites where there was a plethora of formal paid jobs for unskilled girls, girls were taken out of school not only because parents could not afford all of the costs associated with education, but because the family needed their daughters’ income.

Many of the costs associated with education are hidden and should not be underestimated. These include transport, snacks, uniforms, books, stationary, tuition and coaching. Not only do parents feel that the formal school system is not sufficient to enable their children to achieve academically, and thus extra help is necessary, but teachers threaten that unless the student takes private lessons with them, they won’t be marked fairly in their school exams. This issue was reported by parents across all research locations.

Family crises often lead to girls dropping out of school, as we heard from many girls with whom we spoke: “My father had an accident that left him disabled and I had to earn”; “Hooligans [aligned to the local government party] burnt down our slums to take over the land, and my family couldn’t recover from the financial blow”; and “I couldn’t study since my mother broke her legs”. Even a relatively minor illness, which can take a person off work for a few days, is enough for families to fall below the extreme poverty line without help from their children.

Poor families trying to keep their girls in school try to find part-time employment for them, such as tutoring or tailoring. Interestingly, while parents in Bangladesh are concerned that working will interfere with girls’ ability to succeed in education, the data suggest that earning money does not interfere with schooling, but rather supports it in many instances (enabling girls to provide for their own schooling expenses when families are unable or unwilling to do so). For example, a review of the Kishori Abhijan programme in Bangladesh reports that despite concerns about conflicts between work and schooling, cash work did not lead to poorer educational outcomes (Amin, 2011).

Information poverty is an interesting barrier that both poor parents and their daughters raised in this study. Families don’t know where to receive support for girls’ education, despite the fact that there is no shortage of government and non-profit programmes to help keep poor girls in school. Many poor girls drop out unnecessarily as a result.

Cultural barriers

The main cultural barriers to girls’ education include negative perceptions of “educated girls”, girls’ lack of confidence and aspiration, parental investment in boys and perceptions of girls’ roles as future wives and mothers. We also discuss the relationship between education and marriage, which is not as obvious or straightforward as might be assumed.

Educated girls are “overly smart” and don’t sacrifice enough

Although there is a huge range of positive perceptions about educated girls (discussed in Section IV.2., above), there are also negative ones. Both girls and parents suggested that “sometimes, educated girls behave badly”. There is a perception about educated girls that they become too clever and arrogant, which can be bad for society. It is felt that such girls think too much of themselves, not enough of their families, and fail to prioritise others, which is expected of a “good girl”.

Many girls said that they think society as a whole does not care about the education of the female half of the population because they are seen as “wives and mothers in the families of others”, not as productive members of their natal families, willing and able to take care of parents just as boys are expected to do. Girls perceive that much of the lack of support they experience is rooted in the fact that they are seen as a wasted investment. Girls said that they were prepared to work in order to support their education (and in particular were keen to be tutors for younger children), but that parents felt that girls would not be able to successfully combine school with work. “Good girls” are expected to understand that parents need to make hard choices, and be prepared to make sacrifices for the good of the family without question, even if they feel there is another way, a better way (see Box 6).

Box 6: “Free” will

When Shaila was 12 years old and in Class 5, her family suffered a financial crisis. She said that no one forced her to drop out; she did it of her own free will. Her parents shared the situation and requested her to drop out. So she herself decided to do so to support two of her brothers’ education. She also said that people in her community say that girls do not need much education since they are going to get married soon; they only need to learn how to manage a household. Shaila, now 15 years old, said that even if she is given an opportunity to study, she will not do so, as she has lost her motivation.

Girls, marriage and education: a tangled web

Even before girls reach a marriageable age, they are expected to start learning how to be proper wives. For some girls, especially those from poor rural families, their time burden increases significantly as they take on ever more household chores. Eventually, their poor performance in school due to insufficient study time, fatigue, and frequent absences leads them to drop out.

While early marriage is often cited as a main reason for girls dropping out of school, this study found that this was not the case in all locations or with all families. Marriage is, interestingly, often not perceived by girls or parents to be a reason for girls to leave school, though girls fear that the two will coincide. This is particularly so in Dhaka. While many poor girls do drop out prior to finishing high school, poverty – as noted above – is cited as the main reason, not marriage. The same is true for higher education. If a girl is doing well, and her parents have the means, they will continue to support her education. While many girls marry quickly after dropping out, many others go from education into work, and an earning girl is less likely to be forced into marriage.

Parents and girls in the Khulna, Sirajganj and Bogra locations were more likely to cite marriage as a reason for school dropout, though again this was inextricably linked to poverty as well underpinned by less progressive social norms. Parents are under a lot of pressure from society at this age to marry off their daughters. People ask, “Are you trying to make your house’s foundation with your daughter?” (“*Meyeder diye ki ghorer khuti banaba?*”) and “Too much studying will spoil their pretty faces and no one will marry them any more”. In fact, society seems to claim that a girl who moves freely everywhere and studies is, in the figurative sense, “losing her virginity”.

There are two other reasons why marriage might lead to school dropout: 1) when girls face sexual harassment on the way to or from school, and the girls’ and their families’ honour is seen to be at stake, and 2) when poor girls receive a particularly lucrative proposal. Neither of these is straightforward, however. In the case of the former, parents may feel forced to arrange their daughter’s marriage, and she usually has to drop out of school as a result (this was virtually absent from our study in Dhaka, but was reported in our Bogra and Khulna sites). As noted above, though, parents are increasingly trying to negotiate continuing education as part of the marriage agreement. In the case of the latter, we noted that married in-school girls appeared to have two features in common: they were particularly attractive and well-spoken – which could have explained early and ‘good’ proposals (the boy earned well and wanted the girl to continue studying), and they were all younger daughters-in-law in the families into which they had married. The bulk of the household chores therefore fell to the older daughters-in-law who had not studied. In contrast, all these girls were expected to do was study.

Most often, however, married girls’ education is curtailed. Married out-of-school girls are usually prevented from studying by their sisters-in-law, mothers-in-law, or husbands. One girl’s sister-in-law had argued that the “*barir bou*” (literally, ‘wife of the house’) does not need to spend her time studying; another girl’s mother-in-law intervened when she became pregnant (even though she’d previously studied for four years before she conceived); and one husband had prevented a girl from studying when she became more educated than he was, fearing she would leave him, not value him anymore and not feel the same about him. When their husbands put their foot down, it was decisive – “You can’t go, and that’s it” (“*jaite parba na, parba na*”).

In addition to the bride, marriage can cause other family members to leave school. Due to the dowry system, daughters’ marriages are expensive for their fathers. In Bangla, the word that describes this is ‘*konnyadaygrosto*’ – burdened with daughters. So, in some cases, the costs associated with marriage in Bangladesh put families into debt, which can result in the younger sisters of the bride having to drop out of school.

Parents shared the view that it is difficult to find a groom for a girl who is too educated. “If she becomes a doctor, but she remains unmarried, I wouldn’t be comfortable with that”, said one father, “but if she marries, but doesn’t study, I don’t want that either”. Girls themselves confided that they would not marry men who are less educated than they are because they found it difficult to respect such men (unless they were earning a substantial amount, in which case education took a back seat). Recent nationwide data show boys’ enrolment and attendance rates in primary school have fallen below girls’, and their dropout rates are very high too.¹ Anecdotal evidence from this study suggests that many boys left to start their own businesses. This is possibly because of the gendered expectation of the man as the main earner – they feel enormous pressure to jump straight into earning, especially when education is not seen as directly leading to work. The reluctance of girls to marry less educated boys, however, means that boys’ dropout rates will have a negative impact on girls in the long term: as parents anticipate how hard it will be to find boys who are as educated as their daughters, they may encourage girls to drop out or marry early.

4. Informal education: not a popular choice, but girls still want to learn

Some girls refuse mainstream education and instead opt for vocational studies. However the outlook for them is not promising. One mother, whose younger daughter studies in UCEP, a free vocational training school, noted:

My daughter is a good student, but the school isn’t suited to her. Its curriculum doesn’t match the mainstream. They also don’t teach vocational education very well. Tailoring, for example, is taught in a piecemeal manner. They do not teach the most important part: cutting the cloth. Even the sewing practical is divided among the girls. All the girls participate in sewing one collar. At the end, no one learns anything.

Many girls view vocational training as more suitable for boys, although some girls show interest in acquiring competency in the digital sector. Among older girls, consumer research has identified that girls and their parents are willing to pay for educational programmes that enable girls to move into white-collar jobs in the IT sector and mid-management roles in the garment industry (GSMA, 2014). There is a lack of opportunity for informal education in most areas, and courses that are available are often inaccessible because they are too expensive.

Evidence is patchy on what girls want to learn. However, one topic for which there is clear unmet demand is personal financial literacy, which is not addressed in formal education. Entrepreneurship training is sometimes available and includes financial management for small businesses, but this is not the same thing. And for those not ready or not old enough for entrepreneurship training, there is no alternative (Amin et al., 2010). In another study, when asked specifically about their training and education needs, girls emphasised the need for training in life skills such as time management, mental preparation, accounting, parental endorsement and moral support (Nazneed, 2009). This stands in contrast to the technical vocational training that development projects often provide.

¹ See, for example, http://www.unicef.org/infobycountry/bangladesh_bangladesh_statistics.html

VII. GIRLS ECONOMIC AND FINANCIAL LIVES: WORKING, EARNING, SAVING AND ASSETS

This section discusses the extent and nature of girls' work. It looks at what girls do, what they aspire to do, how they manage their money and how sociocultural factors influence their access to different kinds of jobs and assets. Although norms are important, and many girls internalise the idea that girls are less competent, they are not the only relevant factor.

Economic opportunities (or a lack thereof) have a large impact on girls' economic participation. Another key headline from this section is that girls' economic activities are seen as household activities, so any income earned from these activities is earned by the household, and contributes to household expenditure. This is the same for savings and loans. Separating girls' economic and financial lives from those of their families is thus artificial.

This section is divided into two sub-sections – working and assets – each of which explores differences across locations and age groups, as well as socio-economic differences, and identifies common themes and trends.

1. Girls and income

Women and girls in Bangladesh are economically active but often restricted to home-based, informal and part-time work. A change to the definition of 'work' in the national Labour Force Survey to include the kind of work undertaken by women and girls saw the female participation rate shoot up from 18% to 51% (SASSD, 2007). This figure rose to 61% in 2014 (World Bank, 2014).

Despite clear evidence that norms and discrimination affect girls' economic roles, a paucity of opportunity also keeps girls out of work. Although numerically small, the opportunities offered by garment factory work have been enthusiastically taken up by young, single rural girls (SASSD, 2007). Age, geography, socio-economic status, household composition and schooling status all determine work patterns, as does marriage for older groups.

Work at different ages

Girls 10–13

Girls in urban, peri-urban and rural areas are engaged in household work, which is always unpaid. This is true for both married and unmarried girls. Among 10–13 year-olds, some in-school girls have very light domestic burdens – especially those from slightly better-off families, and where there are other women in the household (such as other sisters, sisters-in-law, aunts, and mothers) who do the bulk of the domestic work. Girls in peri-urban and rural areas had more chores. In all areas, chores allotted to girls were never given to boys; there was, even at this age, a strict gendered division of labour.

Girls of this age are generally in school, but some do have part-time, generally home-based, work. Geography and socio-economic conditions affect their choice of work. Girls in rural Shahjadpur were in an area that had a *taat* industry, so 10–13 year-old girls there earned some money helping their mothers cut fabric for *sharis*. Other girls in urban and peri-urban areas also help their mothers, generally in needlework, floral embroidery on dresses and making necklaces.

Girls 14–16

At this age, in addition to geography, socio-economic status, household composition and schooling status, marriage also determines work patterns but to a lesser extent in reality perhaps than normative statements of "what is allowed" might suggest. While people stated that married girls

aged 14–16 are generally not allowed to work – though home-based work is permitted by in-laws provided girls do not neglect their domestic responsibilities – we found quite a lot of married girls who are working both inside and outside the home. Girls married into farming households are also expected to do *agricultural* work. The poorest girls in rural areas are working as day labourers, for example in chilli farms in our Bogra district site. In Khulna city, both married and unmarried girls work in tailoring, needlework and tutoring. In urban Dhaka, many married girls are working in garment factories, and in Shahjadpur, in the *taat* fabric industry. According to girls, this work enables the family to be solvent because both the husband and wife can contribute financially.

Girls who are not in school and were working full time reported being “fed up of working”, due not only to poor working conditions and long hours, but also because they cannot exercise decision-making power concerning their own money. These girls are often looking to marriage as an escape route, and none of them has a desire to work outside the home after marriage, though many would like to do part-time work in the home so as not to have to rely solely on their husbands. The girls in Box 7, stated, “*We have done enough for our parents, now we will just sit back and our husband will earn bread for us*”. Out-of-school girls who were not working full time were generally married, but there were a few doing part-time jobs prior to their marriages being arranged.

Box 7: Tired of being “money-earning machines” 14-16 out-of-school working girls in Savar.



In-school girls at this age are sometimes doing part-time jobs, particularly if they are worried about their families being able to support their education. These girls earn money through jobs such as tutoring; embroidery and sewing blankets; selling eggs, fish, vegetables, discarded plastic and paper; working in the fields; and working as maids and nannies.

Girls 17–19

The girls in the 17–19 age cohort have finished high school and, unless they are continuing with their education or are already married, are much more engaged in work than younger cohorts. Girls in this age cohort who were working or looking for work described this as “running after jobs”. Urban girls are generally freer to exercise the option of working prior to marriage, due – at least in part – to the better job opportunities open to them. Girls at this age work to earn money for further education, to support their families and for their own dowries.

For those still in school, it is difficult to find part-time work. In our rural sample, only 2 peri-urban girls out of 65 rural and peri-urban girls were working (see Figure 6). In-school girls in Dhaka and Khulna were more likely to be working part time, but this was uncommon. In-school girls work to make money for rent, their own and siblings’ school fees and other expenses, and to be able to buy things they want. They recognise that balancing work, studies and life at home is taxing, and some might have to sacrifice sleep and time to concentrate more on studies.

Figure 6: Schooling and work



In this cohort, girls who have left school and who are working full time may give up work after marriage due to pressure from husbands or in-laws. In Bogra, none of the married girls in our sample was working outside the home. This does not mean that they were not working, but rather suggests that the line between productive and reproductive labour is blurred. Girls were rearing cattle, keeping hens, farming, and selling eggs, milk and vegetables, though they did not consider this as being employed and had no control over their income. We found that married girls in urban areas have more income-generating options than their counterparts in peri-urban areas, where work is primarily agro-based. Some chose to move to cities in search of work.

Jobs: the good, the bad, and the very bad

Although girls in school do earn, it is understood that their main duty is to study. Out-of-school girls, on the other hand, almost always earn, or are in training so that they can earn soon. The type of work girls do varies by socio-economic status and is heavily dependent on geography. Only one issue had universal consensus: as much as possible, girls should earn from within the home. Earning outside was frowned upon, despite the fact that it happens so often, and is not what girls' parents, and sometimes even girls themselves, aspire to.

There seems to be a consensus among girls concerning "good" jobs, which are primarily traditional female jobs such as teaching, banking and nursing. By age 14–16, some girls are beginning to realise that these jobs are unattainable for them, and that they might have to do "bad" jobs – such as factory work or working in the fields of others – or jobs that their parents or future in-laws deem acceptable (generally home-based work). Even with "bad" jobs, parents appreciate girls' additional income, and many families migrate to places where unskilled jobs are abundant in order for their children to work.

As discussed in the mobility section above (V.), notions of safety and propriety limit girls' mobility, and hence the types of jobs they can take up. Professions where girls have to interact with boys and men, or where they have to go to work or return home in the dark, are not generally accepted. However, there are some scenarios in which people no longer criticise the girl even if she stays out late: if she is really successful then they will say, "She has a lot of responsibilities; it's okay", or if she is from a poor family, they will say, "She is poor and uneducated so needs to work to get respect".

Groups of parents and girls categorised jobs according to whether they are good for girls to do, bad (because they are considered work for men and boys) and very bad, the worst of these being sex work. Some of these jobs were contested – such as nursing and working in a family-run business – but most parents and girls across all locations were unanimous. Table 3 presents this data.

Table 3: Jobs for girls

Good: socially accepted jobs for girls	Bad: not culturally appropriate for girls or women (traditionally male)	Very bad: stigmatised work
<ol style="list-style-type: none"> 1. Teaching 2. Tailoring 3. Sewing and embroidery 4. Farming (dairy and poultry) on the home farm 5. Growing vegetables in the home garden 6. Any kind of home based work 7. Working in NGOs 8. Nursing 9. Banking 10. Doctor 11. Family-run businesses (provided these don't allow contact with boys) 12. Garment jobs (according to peri-urban and urban samples) 	<ol style="list-style-type: none"> 1. Anything that is heavy labour, such as construction work, road and highway construction and maintenance, plumbing, carpentry, painting and decorating, etc. 2. Herding cattle 3. Doing business (independently) 	<ol style="list-style-type: none"> 1. Sex worker 2. Collecting chillis 3. Garment jobs (according to rural sample) 4. Cooking (for money) 5. Beauty parlours 6. Restaurant work 7. Maid 8. Carrying supplies (e.g. to hotels) 9. Hawking on roads

Benefits of work

Girls perceive the major benefits of work to be financial independence (this was often an aspiration of in-school girls who were not working full time; most girls in full-time work had no control over their income) and recognition from family members that they are making a contribution. A girl who earns and helps her family is a *"lokkhi meye"* (a "treasure"). Everyone praises her. It is worth noting, however, that if a man depends on his wife's earnings he is looked down upon – *"lanchito hoy"* ("he is derided"). He becomes a *"ghor jamai"* ("husband of the household"), the antithesis of a *"ghorer bou"* ("wife of the household"). But if both earn, this problem is solved. Economic opportunity goes some way towards counteracting restrictive gender norms. In a survey undertaken by BRAC, a majority of parents and girls agreed with the statement, "If a girl can earn money through a business, she can have more of a say about when she gets married and to whom" (BRAC, 2011, p.18).

Another benefit of working, as mentioned above, is to support girls staying in school. Many girls are also working to accumulate their dowries, as their parents are unable to afford this; girls risk domestic violence if their dowries are not sufficient.

Barriers to work

Work is a contested area. Traditional norms suggest that women should not work outside the home. Only a quarter of women not currently in paid work want to be, and even more so in rural than urban areas. Of these women, 60% gave the reason as family disapproval (more in urban areas) and 59.5% cited a preference to spend time with their family (Khatun et al., 2014). Among those who want to be involved in paid work, the major barriers identified were the burden of housework (65%), a lack of jobs (52%) and childcare (40%) (Khatun et al., 2014). Generally, fathers are less willing than mothers

to let their daughters work, again because of social norms surrounding men as breadwinners, and the shame a working girl brings to her family. Many mothers also agree. Thinking is changing though, with parents saying, “Before girls did not study, now they do, and so we should accept that more girls are working as well”. Some fathers too said that if their daughters work and help society and contribute to the family, they would be proud, but much depends on the type of job, as noted above.

Although girls plan to get educated so they can work, they recognise that society views married girls who work outside the home in a negative light. If girls are married, they will need their husbands’ and in-laws’ support or permission to work. If the in-laws are themselves educated, they generally appreciate that their daughter-in-law works – it is, after all, beneficial for their own family. A positive by-product of this prejudice is that when married girls earn they don’t need to spend their income on the family but can save the total amount for themselves. This is because if the wife contributes to the family’s expenses, the husband will be criticised, “You live on your wife’s earnings”. It will emasculate him.

Almost all groups expressed the view that there is an incompatibility between studying and earning. The education system in Bangladesh, which emphasises rote learning, is largely responsible for this. Rote learning takes up larger chunks of time than other forms of learning. Coupled with intense competition for public school places and compulsory “tuition” (as noted above, a form of extortion by teachers), education is in many ways a full-time job. Parents also think the children having money now could lead them astray. Instead, they said they offer to buy their children what they want. The girls get to choose which clothes, cosmetics, jewellery, etc. the mothers will buy for them. Parents’ willingness to buy things for their children, instead of handing them money directly, is borne out by statements from girls.

Along with education, a couple of other issues that affect work are reputation and bribery. Parents insisted it is important for a girl to maintain a good reputation to get a job. When asked to elaborate, they explained that employers do informal local background checks before giving jobs, so a good reputation is vital. This was especially true in rural communities, which are smaller and more closely knit. The issue of bribery also came to the fore quite a few times in our study. To illustrate, one needs to pay BDT 300,000 (and more) as bribe to government officials to get a job as a primary school teacher. A primary school teacher’s salary is about BDT 5000/month. It would take 5 years for employees to recoup the bribe, assuming they save every penny of their salary. This is an insurmountable barrier for some families, and an investment they are only willing to make for sons, as they feel return is more likely.

2. Girls and assets

Under this heading, we look at girls’ access to assets, and explore what decision-making and control girls have over these. This sub-section is further divided into three parts: girls and financial assets, girls and physical assets, and girls and digital assets. The sub-section on girls and financial assets continues from the discussion above on girls and work, exploring what girls do with the money they earn (and are given), including details on spending and saving. Girls and physical assets discusses what physical assets girls own that they have control over. Finally, we discuss girls’ access to and ownership of digital assets, with a focus on mobile technology.

Girls and financial assets

Sources of money for girls

We have discussed some jobs that girls do, but common sources of money for girls go beyond work, and include parents, relatives, friends, boyfriends, scholarships and stipends.

Sources of money for girls change as they get older. Girls aged 10–13 have very little money of their own, particularly as most are in school and not working. The most common source of money for younger girls is their parents and other relatives.

While girls aged 14–16 and 17–19 have the same sources of income, interestingly, girls in the 14–16 year old age cohort often have more money than their older 17–19 counterparts. First, many 17–19-year-old girls have stopped working because they are married. Married girls do receive money from their husbands and in-laws, but this is generally less than girls who earn a salary. Second, some jobs are considered inappropriate as girls get older. In rural Hat Sherpur, for example, collecting chilies is a stigmatised job that only younger girls can get away with. Girls in this age cohort are often still getting money from their parents (though girls in full-time work are giving money to their parents) or, if married, from their husbands. Some girls in this age cohort also obtain money from their boyfriends (though this is generally presented as “not us, but some girls like us get money from their boyfriends”). Overall, this was considered a risky source for two reasons: he then gets a hold over her, and could coerce her; and it could become known she was in a relationship, which could harm her reputation.

Table 4 presents data from urban Khulna and rural Shahjadpur, highlighting the different sources of money for girls of different ages, in school and out of school, and married and unmarried.

Table 4: Common sources of money by age group in Khulna and Shahjadpur (in BDT)

					<i>Trends</i>
	Daily	Weekly	Monthly	Yearly	
10–13y rural in school	Parents (50–100)	Doing thread work for the local <i>taat</i> industry (300) and sewing clothes (500)		Festivals (500)	Girls at this age are mostly dependent on their parents.
10–13y urban in school	Parents (5–10) and elder siblings (15–20)			Festivals (50–100)	
14–16y rural in school	Parents (20–30) and elder siblings (10–15). Doing thread work for the <i>taat</i> industry (20–30), sewing clothes like <i>shari</i> and <i>lungi</i> (60–100) and sell eggs (30–50)	Sewing blankets (500–550) and selling fish (100–200)	Working as private tutors (500–600), selling discarded plastic or paper (40–50), and vegetables (300–400)	Relatives (50–100), and gifts during festivals like <i>eid</i> salami (100–200)	Parents are still a major source of daily income, but there is a growing attraction to earning.
14–16y urban in school	Parents (10–20) elder siblings (10–20)	Working as a tailor (150), making bags with beads (150–300), and making paper	Working as tutors (500), carrying/supplying water to hotels (150)	Festivals like <i>eid</i> (200–300)	

		bags called <i>tthongas</i> (35)			
17–19y rural in school	Thread work for the local <i>taat</i> industry (100–150) and sewing clothes with a machine (200)	Sewing blankets (400) and making embroideries on <i>sharis</i> (200)	Parents (100), and also teaching at coaching centres (1000)	During festivals, like <i>eid</i> (200) and birthdays (500)	Dependency on parents' decreases. There is more emphasis on earning.
17–19y urban in school	Parents (10–30)	Elder siblings (50–100)	Being a tutor (500–1000), tailor (2000–3000), selling handicrafts (2000–2500)	Relatives (50–1000), and during festivals like <i>eid</i> (200–300)	

What girls spend money on

Predictably, what girls buy in what frequency varies with their age and socio-economic condition, but varied little by location.

Girls aged 10–13 in all locations buy little things (like snacks, stationary, scarves, hair clips, and cosmetics) from travelling salesman and the neighbourhood bazaar. They choose their own things to buy but are accompanied by their parents when making the purchase, who pay for it. Somewhat older in-school girls, spend on transport, food, clothing, shoes, and cosmetics (more often than the younger girls, but still less frequently than the older ones). They make gifts to each other and their family. Their money usually comes from their family, although a minority may earn a little pocket money.

As discussed previously, girls do not spend their money very often, and they all contribute financially to the family. They tend to spend their money on rickshaw fares, recharging their mobile phones, purchasing cosmetics, bangles, earrings, shampoo, lipstick, nail polish, pens, clips and street foods. Usually friends and elder sisters decide what they should buy.

Girls in school aged 14–16 make similar purchases to younger girls, spending more on cosmetics and making more independent purchases. Girls who are working contribute most of their money to house rent, and keep the rest for transport (rickshaws) and their own expenses, including mobile recharge cards, medicines, and a wide range of accessories, cosmetics, clothes and shoes. They also purchase things for their younger siblings, such as clothing, and contribute to educational expenses.

By the time they're near the end of their adolescence (17–19 years), girls have become much more self-sufficient and are spending on wide variety of products (see Figure 7).

Figure 7: Sources and uses of money



The two photographs show the earning and spending habits of 17–19 year-old unmarried in-school girls in urban Khulna (right) and rural Shahjadpur (left). Both their source cards (on the left) and use cards (on the right) extend beyond the chart paper. This did not happen in younger age groups.

Girls at this age do not need permission to make purchases, and depend more on their own money. Along with purchasing things they would buy when they were younger, their desires have grown, and some start going to beauty parlours and spending much more frequently on cosmetics and clothes, as well as recharge cards and sanitary pads. Some girls will buy clothes in instalments – paying off one outfit weekly, before buying a new one. In terms of priorities, clothing is a clear priority, as it is seen as a necessity. Even girls who own mobile phones will generally prioritise clothes over re-charge cards. Other priorities are shoes, cosmetics and accessories, and snacks. Saving is more of a priority than it is for younger girls. Girls in school are often spending more of their money on education.

The spending habits of married girls are similar to their unmarried counterparts, especially if they are still studying, except that they are now more likely to spend on household and baby products. When they get money, their priority uses are groceries, entertaining guests (a matter of honour in South Asian culture), siblings' education, supporting parents with medicine and medical treatment, clothes and loan repayments. The only incongruence in this list was snacks – they couldn't imagine not having snacks even when money is tight.

Although out-of-school girls in this cohort spend on similar products, they are spending far less frequently and are definitely not on a daily basis. They are very careful about their expenditures; those who work get almost no money from their parents. These girls appear more 'responsible' and 'family oriented'. Shampoo is viewed as a luxury not a necessity, and they spend on clothes, shoes, accessories and cosmetics only once a year.

Both the in-school and out-of-school groups of all ages will buy jewellery (especially gold) when they can save money because it is an investment that can be resold at high cost and can also be an asset when they marry. Table 5, below, looks at how girls in urban Khulna and rural Shahjadpur district use their money.

Table 5: Common uses of money broken down by location and age (in BDT).

	Food	Education	Cosmetics	Clothes	Transport	Savings	Trends
10–13y rural in school	10–20/day	50–100/mos	100–200/irregular	500–1000/mos	50/day	Nothing specific	Cosmetics are not very important; saving is not a major concern.
10–13y urban in school	5–10/day	50–100/year	100/year	500/year	10–20/day	Nothing specific	
14–16y rural in school	20–30/month	200–300/mos	50–70/month	500–1000/year	10–20/day	20–30/day	Saving becomes important, attempts even to even save money on transport.
14–16y urban in school	5–10/day	950/mos	350–500/year	500/month	Walk where possible	5–10/day	
14–16y rural out of school	50–100/week on groceries	0, but they may pay for their siblings' education (200–300/week)	150/year	1000–2000/year	50/year	200/month, plus large portion of their earnings go to their parents and help with loan repayment	The expenditure pattern is very different from their in-school counterparts: they spend less and far less often. This highlights the fact that poor girls have to be out of school.
14–16y urban out of school	2–5/day	0	12–20/month	400–500/year	10/week	5/week, plus they give money to their parents	
17–19y rural in school	500 irregularly	1300/mos	200/mos	1000/year	50/day	30/week	Most expenditure increases, especially education. Frequency of buying cosmetics increases.
17–19y urban in school	100–200/week	2000–3000/month	400–500/month	500–600/year	20–30/day – but walk where possible.	200–300/month	
17–19y urban unmarried out of school	50/day on groceries	0	200/irregular	300–400/year	50/day	5/day, but with 250–300/week as loan repayment	They spend as little as possible, except on the entire family (groceries, loan repayments etc.)
17–19y rural married in school	10–20/day	100–150/month	150–200/month	1000/month	30–40/day	500/irregularly	Married in-school girls usually were married to affluent men, so they were much freer with their expenditure and did not feel the need to save systematically because their husbands bore all household financial responsibilities

Girls' control over their financial resources

Our data in this area vary significantly and are sometimes contradictory, which makes it difficult to generalise about girls' financial autonomy. Overall, it appears that girls have more autonomy in urban than in rural areas, control is greater for older girls as compared to younger, and out-of-school girls have more financial autonomy than in-school girls (whether working or not). Dhaka and Savar are very different from other locations.

In Khulna and Shahjadpur, barring a minority of girls whose parents faced some form of severe financial crisis (such as a debilitating disability), most girls appeared to have a great degree of financial autonomy. This appeared to be due to men not wanting to "accept the money of a girl" for household expenses. This was not what we found in Dhaka and Savar, however, where many girls with whom we spoke were required to give their earnings to their families, as "men are the ones who decide what to do with money".

In Dhaka and Savar, therefore, there appeared to be somewhat less autonomy for girls than in Khulna and Shahjadpur. Even when girls are spending without permission, they are often getting advice from parents and husbands, which they feel compelled to follow. Girls' income is used not only on regular outgoings, such as rent, food and school fees, but also on investing in larger one-off purchases, such as new roofing. Girls who contribute to the household income felt more able to participate in household discussions on financial matters than girls who do not. Interestingly, girls control non-salaried income, such as money given by relatives during festival times.

In Bogra, girls had very little control over their financial resources. They can spend their money only with their parents' permission. If they do not seek permission, their parents will scold them and be hurt and disappointed with them. They also feel that the community will disrespect them. Girls out of school enjoy more financial autonomy than girls in school because they are working and have greater mobility. We noted a difference between peri-urban Sariakandi Sadar, where girls are more involved in (minor) household expenditure decisions compared to girls in Hat Sherpur.

In all sites, married girls – though generally not earning – decide what to buy for the household (sometimes in consultation with mothers-in-law or sisters-in-law). They are often required to account for the money they spend, particularly if they are not earning.

Saving is a virtue

Saving is seen to be a virtue and is widely encouraged, and girls of all ages and in all locations believe that saving money is essential for their future. Many girls are unable to save, however, and parents only very infrequently save for girls, with the exception of dowries. Girls in Bogra District were the least frequent savers, and girls in Khulna appeared to be the most frequent. Girls everywhere, however, practise "consumption smoothing", keeping short-term savings for 7 to 8 days to enable them to make slightly larger purchases.

Despite girls' enthusiasm for savings, they also lack access to secure means for savings, often handing over the money to family and friends for safekeeping. Qualitative research reveals this is partly because neither girls nor their families trust that girls are capable of managing their own income (Amin et al., 2010). In other cases, financial services are simply not available – although girls have better access to NGO financial services than boys (Amin et al., 2010) – or because financial services are far from girls' homes, a particular barrier for security-conscious girls and their families.

Girls in our sample who are saving usually do so in traditional saving systems, such as piggy banks, bags, or holes in bamboo support poles in their houses. Others save with their mothers. Some young

girls also save in bank accounts (student accounts) that their teachers have opened for them. One 10 year-old from Khulna had a bank account that her teacher helped her open; she saved BDT 20 in it every month from the daily allowance her father gave her. For older, out-of-school girls, NGOs sometimes open bank accounts.

Older girls in urban and rural areas save with life insurance schemes and cooperative societies, which work by first lending out a sum and then asking the borrower to return the money in instalments, with interest. So when they refer to 'saving' with cooperative societies, it is somewhat of a misnomer. Due to their excessive interest rates, these are very unpopular. The advent of bKash and other mobile banking has enabled girls who have migrated for work to send money back to their families, but it has not encouraged savings. Having a bank account definitely does not equate to using it – literacy, unfamiliarity, bureaucracy, and distance are all factors that reduce the use of formal financial services.

Studies suggest that at least part of the motivation for girls to join the labour force is to save money for dowries and marriage expenses. The impact of savings is important for several reasons, however: it provides young working women with experience in personal financial management; it generates funds which can be used for insurance or investment purposes; and – perhaps most significantly – it creates the potential for these girls to enter marriage with some independently controlled assets (Quisumbing and Maluccio, 2003). A large body of research in Bangladesh demonstrates that the resources women contribute to marital unions increase their bargaining power within the household, with implications for reproductive decisions as well as for expenditures on children's health and education (ibid).

Girls and physical assets

Girls have very limited assets, and most of these are not productive but are either small items for personal use (e.g. cosmetics) or dowry goods (e.g. gold ornaments). They have no control over their assets, which can be taken away from them by parents, husbands or in-laws. They are not permitted to do what they like with their assets. Particularly when girls are younger, but across all age cohorts, siblings share assets, and there is very little individual ownership. Bangladesh is a communal and sharing culture, and so we were very hard pressed to explore the issue of girls' physical assets.

Younger girls have very few assets of their own. Their parents might have bought them some gold jewellery so that they can start building their dowries. They have no ability to dispose of these assets. Girls also have clothes, accessories and toiletries, which are their own. Some girls own books.

By ages 14–16, some girls have accumulated large moveable assets for dowries and more expensive personal assets such as phones. If a girl is still in school and her parents are not actively seeking a husband for her, her asset endowments will be similar in nature to her younger counterparts, but she will have more of them. Girls who are on the marriage track will in all likelihood have larger, more expensive assets that are being accumulated for their dowry.

Older girls, aged 17–19, in addition to the assets of 14–16-year-old girls, are more likely to own mobile phones. Married girls also own larger moveable assets, such as televisions and refrigerators in urban and peri-urban areas, and livestock in rural areas, which were either offered as part of their dowries or have been purchased for them by their husbands. Although these might belong to girls, in effect they are household assets, and girls are not allowed to dispose of them without permission.

All parents were eager to buy assets for their daughters, in particular gold ornaments, mobile phones, refrigerators, and livestock. Some parents – in particular fathers – would also like to invest in land for their daughters. Much of the desire to buy assets for daughters is about building a dowry, but some

parents also hope to invest in assets that, when sold, would allow their daughters to secure jobs (which require the payment of legitimate fees and bribes). Parents also want to fulfil daughters' desire for consumer goods, such as clothes, shoes and jewellery.

Girls and digital assets

This section looks at girls' familiarity with mobile technology and the Internet. It examines their access to these and other forms of media and information.

There is very little literature on gender and technology in Bangladesh, and what "evidence" there is often fetishizes technology without considering access. We do know that Internet access is a rarity: 90% of all Bangladeshis (male or female) are offline.² By contrast, 70% of households watch television regularly (Tyers, 2012). It is also recognised that there is a gender digital divide, which restricts the ability of women to take advantage of mobile technology: 67% of men use mobiles, compared to just 33% of women (ibid).

Girls and mobiles: a mixed bag, but generally low access and use

Our research confirms that ownership of a mobile phone is extremely low. Most girls do not own their own phones, though many have access to parents' or siblings' mobiles, and have no access to the Internet. Girls who do access or own phones seldom access or own smart phones. Married girls have more access, as do those out of school and those working. There were very few girls below the age of 16 who owned a phone. Across all age groups, however, girls are extremely interested in digital assets, know how to operate mobile phones, and have heard about different social media sites.

Girls aged 10–13 have limited access to digital assets, in particular the Internet. They accessed others' phones (and these are not smart phones) to make calls, take selfies, listen to music on the radio, and play games. They were either using the home phone or someone in the family had given it to them. Girls in this age cohort do not want to own their own phones.

Even in the 14–16 cohort in school, most girls do not have phones, though access is greater than the younger cohort. Whenever they don't have their own phone, girls borrow one from their parents or elder siblings to make calls to friends, relatives and teachers. This is still monitored closely.

Some girls in peri-urban and urban areas may have their own phones, but most will not get these until after they have completed high school, or dropped out and started work or have married. Girls that are no longer in school often buy phones with their own money if they get permission from their parents or husbands. These are usually "dumb phones" that don't have access to the Internet on which they can play radio and games. Girls also like to watch movies on phones – if they have access to a feature phone – which their siblings, generally brothers, load for them. Girls at this age are still not surfing the Internet or using social media. Their desire to own their own phone is increasing.

Most girls who have phones in the 17–19 age cohort have phones that they have bought with their own money. They need permission from their parents or husbands to do so, though some girls are not seeking this and either informing gatekeepers after the purchase or keeping the purchase a secret. Married, working and out-of-school girls have higher phone ownership than those who are still unmarried and in school. Married girls are often given a phone by their husbands (and some girls get these from their boyfriends); the SIM cards are registered in their husbands' or boyfriends' names.

When nearing the end of their teenage years, more girls in rural areas also begin to own phones. Some also had more than one SIM. This is done to get access to promotional offers from mobile

² <http://www.dhakatribune.com/technology/2016/may/16/wb-148-million-bangladeshis-offline>

companies and to ensure (if the SIM is secret) that their family does not get a busy ringtone and suspect the girl is talking to someone else. It is likely that the government's recent initiative to force people to register their SIMs biometrically will further reduce girls' access.

Some girls in this cohort are now using smart phones, though this is limited to peri-urban and urban girls. They use phones to communicate with distant relatives or to talk to their boyfriends or husbands. Phones are also used to listen to songs and the radio, take pictures and watch movies. Some girls are now using Facebook at this age, though this is still very limited (see Box 8 for an exception). Others use Whatsapp, Imo and Google.

Even in this group, however, there were many who did not have phones and were not interested in them. They felt mobiles would be an unnecessary and extra burden (*"barti chap srishti hobe"*). Girls also discussed the negative side to phone use. Some girls stay up all night on the phone, and it harms their education. The girls "whose characters are suspect" chat a lot with boys on Facebook, even though they don't know these boys. They do this by hiding their own identity behind fake names. Similarly, boys open Facebook IDs with female names so that girls will accept their friend requests. This way they can talk to girls uninhibitedly. This is a way for both boys and girls to pass their time. They exchange phone numbers and sometimes take these relationships offline.

Box 8: An exceptional story of phone usage as told by a researcher

One 19-year-old girl in Khulna used Facebook heavily. In fact, the Internet was synonymous with Facebook for her because internet.org had made a deal with network providers to give free Facebook to everyone. She has been using Facebook for a year, learning about it from her friends. She receives updates about her college from Facebook, can keep in touch with friends. I had forgotten to take my camera with me. Seeing I was worried I'd miss taking photos of her house, she took out her smart phone, allowed me to take a photo, added me on Facebook and sent the photo to me. She is now on my friend list. But it's important to note that her Internet usage is an exception. Most girls were unfamiliar with such technology.

There were some notable exceptions, however, of girls who had very high mobile phone access and use: domestic workers and married girls. Girls who work as domestic workers see phones as absolutely essential. Their employers can communicate with them, and they can keep in touch with their families who live elsewhere. It is also considered appropriate, and not suspect, if a girl uses or owns a mobile after marriage. It appears that marriage lends respectability to taboo activities. When one of our researchers showed a group of married rural girls in Shahjampur her ancient dumb phone and asked if theirs was like hers, they started laughing. They all carried with them the latest smartphones and were actively using them. All had been given phones as gifts by their husbands.

Unlike other groups who are scared of receiving 'wrong number calls', this group was not. This issue seems trivial but is not. When girls receive calls from unknown men, purportedly accidentally, the family suspects that it happened deliberately and that the girl somehow knows the man. Men also deliberately make these calls to harass women and girls. Also, it is not unknown for girls to engage in flirtation with these 'wrong number calls' and at times even elope with such men. There is thus fear on all sides, from which married girls appear exempt.

Parental perceptions: “prevention is better than cure”

Parents understand the importance and value of digital access, but are very wary of allowing girls access because of their own lack of proficiency and their fears about negative outcomes. They are particularly concerned about girls watching inappropriate things, being harassed, forming inappropriate relationships and potentially eloping with boys they meet over the phone (see Box 9, below). In regard to phone use and Internet access, parents often said that, “prevention is better than cure”.

Box 9: What is it that parents fear about romance over the phone?

The story of one girl in our sample partly explains parents’ fears. Shruti had a relationship with a boy from Jessore for three years. He had given her funds, which helped to pay for school. However, when they finally met, she found out he was disabled (he had polio when he was a child). She referred to it as “*batash legeche*” (an evil wind had touched him). He had not told her this earlier. He could hide this because their relationship had been over the phone. They got to know each other when he called a “wrong number” (her number) and they began chatting regularly. (This is a popular way teenagers ‘meet’ potential romances – randomly calling people until something clicks – like a more laborious Tinder). He even bought her a phone; her parents had no idea she had a phone until her sister “outed” her. When Shruti found out he was disabled, she couldn’t imagine having a relationship with him. She therefore moved on.

She also got to know her current husband over the phone. He had obtained her number from another boy (who was also interested in her, but could not make much headway). They got talking, fell in love, and eloped even before she had finished high school. Shruti said that they eloped because she knows men leave their girlfriends and she did not want her boyfriend to have that chance. The marriage took place against the wishes of her in-laws, who still have not totally accepted her.

In general, parents would prefer girls not to have a mobile phone until they have finished high school or have married, whichever comes first. They often stated that “age 20 was good for a girl to get her own mobile phone”. Some parents recognise the potential benefits of Internet access for girls, and hope that they can afford to buy girls computers when they reach college. Even when the Internet is available to girls, however, parents often limit their access because of the aforementioned fears. While parents feel that it is acceptable for a boy to have a Facebook account, it is not so for a girl. Their reasoning is that having the girl’s photo online might make her vulnerable to harassment, and easy access to her through the anonymity of online platforms might mean she can be ‘misled’ by boys.

VIII. PRODUCTS, SERVICES AND OPPORTUNITIES: WHAT DO GIRLS WANT AND NEED?

Based on the evidence presented in the above sections, this final section looks at what products, services and opportunities girls and their parents desire, and which would most benefit girls, helping them to learn, earn, save and stay safe.

Girls' safety, their ability to continue in education, and their ability to find productive safe work are all huge challenges in Bangladesh. Social norms seriously constrain positive outcomes for girls, and private-sector solutions need to take this into account, and work "with the grain", not against it.

1. Learn

Girls and parents prioritise learning, especially learning focused on better preparing girls for the workplace. Information poverty is a distinct barrier. IT training was a clear favourite, with parents and girls wanting a safe, female-only place where girls could learn computer skills. It was difficult for girls and parents to come up with ideas in this area, though this was clearly something that parents were willing to pay for, if they felt that it would support better educational and economic outcomes for their daughters.

2. Earn

Women and girls are entering the workforce in large numbers in Bangladesh. There are two main constraints to girls' empowerment in this regard: finding safe and productive work, and finding work that is acceptable to parents and other gatekeepers. With regard to the former, girls who are able to work full time are keen for employment that is not exhausting and demeaning; they want on-the-job training and opportunities for career progression. In regard to the latter, home-based work and female-only work environments are preferred. In particular, girls want to work in clothing and handicrafts, as shopkeepers and tailors. Nearly everyone in our sample mentioned tailoring as the best job for girls who have little education, are still in school, or are married. In-school girls are keen to earn some money, preferring home-based work for about 2–3 hours a day. This would help them to stay in school when parents are unable or unwilling to make this investment. Home-based work also appeals to married girls, whose mobility is considerably constrained by husbands and in-laws.

Older girls were creative in some of their ideas. One group with whom we spoke wanted to form cooperatives to do block printing and incorporate technology – phones and the Internet – into their business ideas. Another group raised the idea of a tiffin business, providing hygienic, nutritious and low-cost food at the school gate. Girls spend a lot of their money on snacks, and are often hungry right after school as the only meal they have eaten that day is a light meal at 6 or 7 am. This is also a felt need for garment and other factory workers. Older girls in rural areas were interested in farm-based work, particularly raising and selling livestock and livestock products.

3. Save

Working girls have very little control over their own money and suffer high levels of financial illiteracy. They feel financially unsafe since they have to hand over all the money to either their parents or their husbands. They are worried about unforeseen financial crises that might befall their families. Girls who are married say that it is hard to convince their husbands to save, and even when they do save, girls rarely know about the amount and purpose of their savings. When girls were asked why they do not keep some money at hand they replied, "He forces; he asks for the whole amount". Girls are becoming more vulnerable, even if they work, as they do not understand or experience the obvious

benefits of earning money. Saving schemes through factories and through schools would be hugely beneficial for girls.

4. Stay Safe

Sexual harassment is a massive problem among all age groups. Boys come and smoke in girls' faces; if their faces are covered, boys say, "If your eyes are so pretty, you must be much prettier". The problem is sexual harassment has a direct impact on girls' education – their parents say, "You don't need to study any more. You stay in the house". Parents misunderstand their daughters, thinking the boys would not have dared if the girls had not indicated their availability. Then, pressured by society, parents seek to remedy the situation by marrying off their daughters. Businesses that could address safety issues in their business models stand a much higher chance of success.

Lack of recreational opportunities is a significant issue that needs to be solved. One reason out-of-school girls miss going to school is because they now have limited mobility, and therefore limited opportunity to have fun. Recreation needs therefore to be expanded beyond the school gates. Girls, especially younger girls, like to play – a significant portion of their time is spent in playing. In urban areas, though, there aren't enough fields or safe outdoor playing spaces. In their absence, girls end up playing in the streets, which is unsafe.

Many slums lack proper bathrooms, so girls have to bathe in the ponds, which lack privacy and are unsafe. Feral dogs are also a big problem for girls in urban areas. Currently, most city corporations control dog populations by killing them. Promoting organizations that spay dogs may yield better results. Although almost all girls watch TV, they watch Hindi (mostly) and English (some) programmes. There is an acute dearth of quality, age-appropriate TV programmes in Bangla.

Girls miss school and work because of health problems, many of these related to menstrual hygiene management (MHM) and reproductive health (RH). This is often not expressed as a felt need because girls are shy about discussing these issues and/or they think that what they are suffering is "normal" and has no remedy. Girls have little information about MHM and RH, do not know where or how to access services, and have limited access to products that would help them manage their menstruation better.

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